

Jim Donovan

Stop Living Paycheck to Paycheck



**LEARN HOW TO
CREATE IMMEDIATE
INCOME NOW!**

**STOP
LIVING
PAYCHECK TO
PAYCHECK**

*Learn how to create
immediate income now*

Jim Donovan

AUSTIN BAY
POST OFFICE BOX 63
UPPER BLACK EDDY, PA 18972

Copyright © 2007 Jim Donovan, All Rights Reserved.

*No part of this book may be reprinted in any form, printed
or electronic, without permission from the author.*

Printed in the United States of America

TO THE ANGELS

TABLE OF CONTENTS

Acknowledgments	v
Introduction	vi
How much money do you want?	1
How do you define wealth	2
What's your magic number?	4
Where are you starting from?	6
Whatever you believe	8
Whose script are you living?	10
Bridging the money gap	12
How much more do you want?	14
Allowing abundance	17
Start now and take action	20
Your primary skills	21
Everyone's favorite mall	24
Find a want and fill it	31
Make money with AdSense	38
A family money project	45
Leveraging your assets	50
Another game anyone can play	58
Making money with Click Bank	63
Find a product you love	66
The B2B marketplace	71
Your information product	76
What did Einstein really mean?	82
Your most creative time	85
Read your way to wealth	88
How to make money with this ebook	93
Special offer	94
About the author	95

ACKNOWLEDGMENTS

My heartfelt thanks to my wife, Georgia, for her support of my dreams and vision and for lending her talents and editorial expertise to this book.

To my mastermind partners, Ski Swiatkowski and Rob Kall for challenging me to learn and grow and for their endless encouragement.

To my wonderful and patient agent, Whitney Lee of The Fielding Agency for all her efforts.

To the staff at Catherine's Restaurant in Buckingham, PA, who inspired the idea for this book and provided me with a wonderful place to write. Cathy, Amanda, Allisha, Colleen, and Lauren, you are the best.

Lastly, I want to thank all the people who have read my books and attended my live seminars, for providing me with encouragement and inspiration throughout the years. I am honored to have been a part of your lives.

INTRODUCTION

Lately, I've been hearing so much about how baby boomers can't afford to retire, how people are buried in debt, the struggles families are having just making ends meet and so on and so on.

The real problem here, the big thing stopping most people is that they believe there's nothing they can do about it.

They bought (no pun intended) into the idea that their paycheck is all they have to play with. I use the word play here because the more you begin to see money as a game, one which you can win, the better off you'll be.

In the following pages, I will share distinct pathways you can follow to increase your income, whether or not you have a product or service, online or off, with or without specific skills and with little or no money to begin.

Sound crazy? Maybe but I'll tell you this: I've done all of these myself.

Robert Allen became famous for saying he could be dropped in any city in America and within 72 hours, he would buy a property with none of his own money.

Stop Living Paycheck to Paycheck

I have not done that so I'm not going to write about it, however, I have been in situations, more than once, where I had to make money or starve. I learned lots of ways to do it.

The key is not how you increase your income. There are hundreds or thousands of legal, ethical ways one can make more money.

The real key is creating the *belief* you can do it and then turning that belief into a *certainty*.

Once you have that, you can never lose it. You will be empowered. You will be in charge of your income and earning potential and be able to stop being held hostage by a fixed income.

Will you be required to do something? Of course you will. Remember, if something sounds too good to be true, it probably is.

We will begin with learning how to cultivate the mental states necessary to attract abundance into your life and then move on to the more tangible aspects of increasing your income.

So, if you're tired of having someone else pulling your strings and telling you how much you earn and are ready to do something about it, turn the page and let's get started.

HOW MUCH MONEY DO YOU WANT?

Do you really want to be rich?

Before you answer, think about this question.

Just because you think you “should” answer, yes, does not mean it’s what you really want.

Most people want to be financially comfortable and happy.

Rich is an entirely different subject and not for everyone.

You can choose where you want to play the game but, before you jump onto the “Let’s get rich” bandwagon, think about the cost of achieving massive wealth and ask yourself if this is what you really want.

Whether you want millions or a few hundred or thousand dollars more each month, you can achieve it.

Pick your spot and, later, we’ll talk about creating a plan to get you there.

HOW DO YOU DEFINE WEALTH?

When I conduct my *All the Wealth You Want*, seminar, as a live event, one of the most interesting and revealing experience is when I asked the participants to complete the following sentence:

Wealth is _____?

I suggest you do this for yourself right now. How would you complete the above sentence?

When you think about wealth and money, what comes to mind?

In live groups I have heard comments like, “Wealth is fleeting; it’s for others; wealth is fun; it’s hard to achieve,” and a lot of other beliefs that we carry around with us.

Do you feel, as many do, that money is the root of all evil? This is perhaps the most misquoted statement ever.

The Bible actually says, “The love (or worship) of money is the root of all evil.” (Timothy, 6:10).

Big difference!

Next, we will explore where these wealth beliefs came from and then what you can do to change them.

Stop Living Paycheck to Paycheck

But for now, just start thinking about and listing your beliefs about wealth and money. Don't worry about this being too negative; just get them out in the open.

Action Steps:

Answer the following:

Money is _____

Wealth is _____

WHAT'S YOUR MAGIC NUMBER?

Before embarking on any personal development program, it's a good idea to take some time and think about what your own, personal reference for success is.

In the case of wealth, ask yourself what amount of income — daily, weekly, monthly, annually — will get you excited.

What level of income will give you a jolt?

Depending upon where you're starting from, this number will be vastly different for each person.

For someone who's used to a steady income of \$25,000 a year (all figures are in US dollars), the idea of making \$100,000 might do it. However, if you've been regularly earning \$90,000 a year, the jump to \$100K isn't such a big deal.

What is your "magic" number?

Write it in your journal as your *intention*.

Intentions are powerful. They signal the Universe that you intend to achieve this. Remember, your words have energy and power.

You might write something like this:

“I intend that I easily and effortlessly receive \$_____ in income each year.”

Notice I did not say “earn.” There are many ways in which we receive money so limiting yourself to what you earn is foolish. Lot’s of us receive income passively.

Next, we’ll look at your present income and gain a sense of the size of the gap between where you are and where you want to be.

Keep in mind that this is only a reference. There is nothing that says you can’t go from living below the poverty line to being a millionaire in a short time. People have done it over and over again.

If . . . this is what you truly want and you believe you can achieve it.

WHERE ARE YOU STARTING FROM?

Now that you have a pretty good idea of the level of income that you want, at least for now, you'll want to get a sense of where you are starting from.

What is your present income?

Again keep in mind that where you are starting from is not all that important; it's only your reference point. There are people who teach that you "should" set an income goal that is no more than 10% over where you are now.

I do not agree with this. I have exceeded this and have seen countless others do the same. It's all a matter of your beliefs about what's possible.

We'll go into that in more detail later, but for now just get a sense of the gap between where you are presently and where you want to be.

Action steps:

What is your present income?

What income level would you like to be at in one to two years?

Stop Living Paycheck to Paycheck

Why do you want this?

What will your life be like when you have it?

How will you feel when you have it?

WHATSOEVER YOU BELIEVE

What are your beliefs about wealth, or about how much money you can have? What about wealthy people? Are they just like you? Or, is wealth reserved for some other ‘special’ person?

For example, did you receive messages growing up, like I did, that rich people were those “other people” and not like us or our friends.

Or did you have wealthy friends and family in your life?

Chances are your early money experiences set the stage for your current beliefs about the subject of wealth and how it relates to you.

If you want to be financially comfortable, even wealthy, maybe even rich, you have to begin creating positive associations around the idea. You need to begin seeing yourself as “one of those rich people” before you can become one.

The secrets of achieving anything in life is always *be, do, have*. First, in your mind be the wealthy, successful person you want to become. See yourself as already being that person.

Then do the things that person would do. You might

Stop Living Paycheck to Paycheck

even visit an expensive department store or hotel to just walk around and begin getting comfortable in the surroundings.

You will then have what you want.

Most people get it backwards. They think after I have money, then I'll do good things and I'll be the kind of person I want to be. It does not work that way. First be, then do, you will then have. By the way, this applies to any condition you want to create.

Action steps:

What kind of person would you be if you had that wealth you want?

What are some the things this person would do?

WHOSE SCRIPT ARE YOU LIVING?

As T. Harv Eker, author of *Secrets of the Millionaire Mind*, so aptly points out, we are all essentially, living out our parents money blueprint or script, at least until we have actively done something to change it.

Along with all the good qualities I inherited from my Mother, her “laissez faire” attitude about credit cards and her philosophy of “spend now, worry later,” was one I would have been happy to skip.

Until I decided to take charge of my finances and challenge my beliefs about money and wealth, I was, like many people, simply carrying on what I learned growing up.

I was continuing to live out my parent’s wealth script, which, in my case, was not a good idea. The sad thing is, they were doing the same thing their parents did and so on.

Chances are, unless you’ve already addressed this issue, you’re pretty much acting out your parents behavior and using their money script as your own. After all, where else would you learn about money and finances?

As a small child, you did not have many opportunities to develop your own wealth script, but there is no

Stop Living Paycheck to Paycheck

reason why you cannot choose your own model now.

Action steps:

1. Take a look at your spending patterns. Are they something you would choose for yourself now, as an adult?

2. What steps could you take to immediately change this? (Example: cut up your credit cards, get professional help, etc.)

BRIDGING THE MONEY GAP

No matter where you're starting from, chances are there's a gap between your present wealth picture and your ideal situation.

More than just a gap in the amount of money you have, there is a gap in your beliefs about what you have, deserve or can achieve.

For example, if you are living at the \$50,000 a year income level and would like to be at the \$250,000 level, in addition to the obvious gap between your present and desired income levels, there is a more powerful gap in your beliefs. Until this is changed it will prevent you from ever achieving your desires.

If you had a belief that supported your desired income, you'd already have it.

In order to raise your level of achievement, you have to believe you can do it. If you're trying to bridge a wide gap, it's difficult to trick your sub-conscious mind into believing you have your desire. You can walk around all day saying, "I'm rich, I'm rich," however while you're doing this, your sub-conscious mind is saying, "No you're not, no you're not."

This internal conflict is why so many people find it difficult, if not impossible, to get where they want to go.

Stop Living Paycheck to Paycheck

Do not despair. There is a solution. You can employ a technique called a Bridge belief.

Simply put, you can create a belief that feels better than where you are and feels closer to your desire BUT is still believable to your sub-conscious mind.

For example, if I am earning \$50K a year and want to be at \$250K, the bridge belief, or affirmation I use could be, “I am learning new information that is teaching me ways to increase my passive income.”

After a while, as you progress, you might change it to something like, “I am developing new revenue streams and starting to build wealth.”

What you are doing here is, little by little, raising the level of your affirmation to be more in alignment with your desire until, one day, you’re there. Think of it as crossing a bridge from where you are to where you want to go.

Action step:

1. Create a bride belief that feels better than your current state but is still believable enough to prevent internal conflict.

HOW MUCH MORE DO YOU WANT?

Regardless of how much or how little you want to increase your income, it is necessary to shift your internal, mental and emotional representations about wealth as well as your external actions and strategies.

While either one will help, the real power is in doing both in a specific order.

Use visualization and affirmations to first, align your energy and then take “inspired action” to achieve your desired outcome.

Furthermore, the process is essentially the same, regardless of whether you want a few hundred dollars a month or a few hundred thousand dollars a year.

Opportunities abound.

Once you have a clear idea of what you want and have set your intention, your sub-conscious mind, that part of you that’s always working, will go about the task of bringing it to you.

Your job is to keep your attention on what you want, see it as having already occurred, and pay attention to what shows up in your life. Then, follow your intuition as to what actions to take and what opportunities to pursue.

Stop Living Paycheck to Paycheck

For example, after doing this for a while, you may see a newspaper ad for a seminar being held nearby. If it feels right and looks like something you'd be interested in hearing more about, go for it.

Or, you may, as has happened to me personally, see new ways of doing something you already do, but in a bigger way. For example, many people, like me, who teach specialized information, have packaged their knowledge and are now able to share it with more people. They are delivering a greater service and are being justly rewarded for their efforts.

This, by the way, is what I did with my wealth building workshop, *All the Wealth You Want*.

What began as a live workshop has turned into a packaged home study program. This has enabled me to help more people take charge of their finances while, at the same time developing an additional passive revenue stream for my business.

Further, by offering it through joint venture partners and affiliates, I have been able to provide others with a way to produce income from it. This is a win-win-win.

Action steps:

1. Decide what amount of money you would like to add to your income, in what period of time.

Stop Living Paycheck to Paycheck

2. Turn the page and start exploring some of the many ways you can increase your income by whatever amount you desire.

ALLOWING ABUNDANCE

Most of us would like to experience abundance in our lives, however, we become conflicted by the mixed messages we receive from society and the media.

We are steadily bombarded with messages telling us that, in order to be happy, we have to be driving a certain type of automobile, look a certain way, wear a particular brand of clothing, and so on. We are told that, in order to be a success, we must earn a certain amount of money.

On the other side of the coin, we are being given negative messages about wealth. The news media loves to tell, in great detail, stories about business leaders who are greedy and going to jail or the latest antics of some overindulged celebrity.

The problem is that, as we are being fed a not-so-subtle message that rich people are bad, we are told through advertising, that in order to be happy you need to be rich.

With our natural tendency to want to be decent people, it's easy to see why so many of people are confused and, often, sabotage their best efforts.

How do we change this?

We do it, like many things in life, one step at a time. One simple way is to find new references for what wealth represents to you. For example, two of my favorite authors, Jack Canfield and Mark Victor Hansen, tithe a percentage of sales from their hugely successful *Chicken Soup for the Soul* series of books to charity. This is just one great example of sharing the wealth. Personally, I've been tithing for years and, as a result, watched my own success grow.

There are more people doing good with their wealth than the other type. These are the "Enlightened Millionaires," as defined by MV Hansen and Robert Allen in *One Minute Millionaire*. Their definition is a person who comes from abundance, adds massive value, gives back and leaves a lasting legacy. What more could anyone ask for?

Next, begin to see yourself as a positive, generous, wealthy person. Affirm, "*I am wealthy and use my wealth for good for myself and others.*"

Get used to being around the finer things you'd like to attract into your life. For example, if you want a luxury automobile, start getting used to the idea by going to a dealership. There's no charge for walking around the dealer's showroom. As a matter of fact, you can usually get a complimentary cup of coffee there.

Stop Living Paycheck to Paycheck

If you want to upgrade your wardrobe, you can begin by spending time shopping in better quality stores. As a matter of fact, you can buy expensive clothes for less by shopping the “reduced for clearance” racks, Outlet stores or even high end designer consignment shops. These, by the way, are tricks I learned from my wife:-)

Do something luxurious for yourself.

It does not need to be expensive. Just take some amount of money, whatever you can afford, and splurge on something nice for yourself. It could be something as simple as a manicure or massage, or even an ice cream sundae.

For many people, this can be a major breakthrough. My mother, for example, would never consider spending on herself, although she splurged on her children and grandchildren. Does this sound like you?

While it may be “better to give than to receive,” it’s still pretty nice to receive.

START NOW AND TAKE ACTION

If you live in the United States or, for that matter, any developed country, you are surrounded by opportunities to create all the wealth you want.

I realize a lot of people may disagree with this. They're generally the people who spend their days complaining about not having money. They're choosing to be victims of their present circumstances.

If you've taken the time to read this far, I know you're not one of those people. I think I'm safe in assuming that you are open to the idea of having more money in your life and are willing to do something about it. Maybe all you need is a little encouragement and some ideas to get you started.

We all learned from Tom Stanley in his landmark book, *The Millionaire Next Door*, that most self-made millionaires are small business owners. This should be a wake-up call to the rest of us.

The fastest and easiest way to increase your income and build wealth is by having a full time or even part time business of your own.

Let's look at some ways you can begin to raise your income and standard of living.

YOUR PRIMARY SKILLS

Probably the easiest way to get started earning more money right away is by doing something related to your present career or job.

A word of caution: Make sure you are not in violation of any agreements you have with your employer or in any way competing with them.

For most people, the skills they use every day in their 9 to 5 job can be used elsewhere. Even if it's a skill you have from a hobby or previous career. My wife, Georgia, has performed work as a makeup artist, even though her "career" was in telecommunications.

She had been a makeup artist in the London theater earlier in her life and was trained by some of the best in the business. We sometimes forget that we do not lose the skills we have just because we're not working with them today.

You surely have talents and skills that can be translated into additional income right now.

For example, when I was in the US Army, attending the Signal School at Ft. Monmouth, NJ, I was being trained in television equipment repair to later be assigned to an Armed Forces television network. Although I was learning about broadcast equipment,

part of the program included fixing television sets. Using this one small part of what I had learned, I was able to get a part time job in a local TV repair shop to supplement my meager Army salary.

What are your skills?

1. Make a list of the jobs you've had and skills you possess.
2. List the things you enjoy doing.
3. Look for crossover opportunities you can implement right away.

In the publishing industry, it is not unusual to find many of the designers and graphic artists freelancing. If you're a layout person at a magazine, they generally have no problem with your designing brochures or newsletters for local businesses.

Journalists will often write copy and press releases for businesses to supplement their salary.

A school teacher might start a tutoring business on the side or, if they are entrepreneurial, could hire other teachers to do the tutoring while they build the business.

Where I grew up, in New York City, almost every Firefighter owned their own business or had another job on the side. Their schedules, working in 24 hour

shifts gave them blocks of free time with which to add to their income.

Many accountants have a sideline tax business or bookkeeping service.

A secretary might freelance as a virtual assistant to supplement his or her income.

Whatever skills you have, it's important for you to begin to understand that, within you is the power to change your life and the means to increase your income.

The more you take responsibility for your financial situation, the more empowered you are to change it.

In the upcoming chapters, we'll discuss additional ways to increase your income, but for now, what could you do, right now, using talents you already have, to increase your financial well being?

EVERYONE'S FAVORITE MALL

Let's take a look at everyone's favorite mall.

Yes, I am referring to ebay.com, the biggest shopping mall to ever come along.

Anyone can participate in the ebay game. Here is it in a nutshell.

1. Find some stuff.

2. Sell it on ebay.

Seriously, that's the basis of this online merchandising phenomena, which presently has some **one hundred million** registered users with more than 18,000 new people signing up each day.

On ebay.com you will find everything from someone selling Aunt Mabel's old posters, to giant corporations discounting their slow moving merchandise, and everything in between. There is new merchandise, used merchandise, collectable merchandise, etc, etc.

There are so many different ways to make money on ebay and other similar sites like Yahoo and even Amazon Auctions, that entire books have been written about it and there are numerous programs to teach you step-by-step how to do it.

What I want to accomplish here is to give you some basic ideas and explain a few successful selling models that are being used, in the hope that I motivate you to start brain-storming with your friends or family, and look for ways for you to add to your household income using ebay.

At the end of this chapter, I list what I've found to be the best resource for learning more about ebay, but for now, just get started.

One of the things that prevents many people from changing their money situation is the belief that they need to know everything before starting. Start first, refine later. Jump in and get your feet wet.

Look Around

The way most people get started selling on ebay is by looking through their own house, garage and basement for merchandise that they no longer want.

Warning! Don't make the mistake of thinking that because you no longer want something, or that it's kind of worn, that there is not a buyer for it. We actually sold empty boxes on an ebay auction (if you want to know more about this, look for the audio course of this program at www.JimDonovan.com).

The next level of people go around to yard sales

looking for items that they can resell online. They will buy entire boxes of items just to pick out a few key things for resale. The trick, if this appeals to you, is to get to the sales very early, usually before the published time. When we were moving and ran an ad for our yard sale from 8:00 AM, I had people in the garage at 6:30!

If you're a craft person, artist or photographer, and your not selling on ebay, you're losing out on sizable income. One artist I know had what I consider a brilliant marketing model for his work. He would sell 5" x 7" animal prints on ebay, framed and ready to hang, for about \$25. I know this because one of them looked just like our Persian cat "Smokey" so Georgia bought it.

When the print arrived the package included a brochure for his original artwork and larger prints, which sold for hundreds and thousands of dollars. He was essentially using ebay to build a mailing list of people who buy animal art, while at the same time, selling smaller prints of his large pieces. He maintained his cash flow and built his database at the same time.

What About You?

If none of these examples appeal to you, fear not, you can still play on ebay. Find something you're interested in. Something you know about.

A friend of Georgia's is a lawyer who, after having a

baby, wanted to stay home and raise her child. She started selling her good quality, but unwanted, clothes on ebay and, after her initial success, expanded it into a business.

She goes to women's homes, picks through their closets and resells their designer clothing on ebay, sharing the revenue with the owner of the clothing.

This is basically an on-line version of the traditional consignment clothing shop.

Years ago, my wife Georgia, sold clothes on ebay and still uses it for items she no longer wants. One woman who bought some of Georgia's things, was married to a man who would buy top quality designer suits, like Armani, on ebay. He was an insurance salesman and wanted to project an affluent image without spending a fortune on clothing. He was able to buy a suit worth about \$2,000 for \$200, wear it a couple of times and then resell it for basically what he paid for it.

His clients would see him in a different designer suit every time they met. This was good for his business because people like to do business with successful people.

The Secret is in the Purchase Price

Another ebay option is to sell a product that you can

obtain at a good price. The “secret” here is being able to “source” the merchandise. There are people who, because they have low overhead, can sell expensive watches at a fraction of the retail price. Some people in our area go to antique dealers put a \$10 deposit on an item, take a photo of it, and then go and offer it on ebay for more than they are paying for it. If the item doesn't sell, they just give up the \$10 deposit, but they aren't stuck with a white elephant.

The Big One

Here is the big one! I really should be charging you for this:-)

Liquidations, outlet centers and close-outs. Again you must know what you are buying, but if you do, you can build a significant income from this. The key here is knowing enough about a product or item, to know what will and more importantly what won't sell easily and for what price.

In my wealth building audio program, I told the story about Georgia and her fur handbag.

My wife, Georgia, had gone to the Neiman Marcus outlet center in Franklin Mills, Pennsylvania and bought a bunch of stuff to resell on ebay. Of course, she also bought some things to keep for herself:-)

One of the items was a fur handbag (a pocketbook for the men reading this). The original selling price was \$5,000 (this is not a typo). I gasped, "how much?" I didn't think there were such things as \$5,000 pocketbooks.

Of course I now know better. The French designer, Hermes, has a "handbag" that starts at \$25,000 and there is a waiting list to buy it.

Georgia informed me that she only paid \$500 for the bag, which immediately made me feel better. The bag sold later that week on ebay for \$1,250.

Let's examine that transaction

- The buyer got a beautiful, brand new handbag worth \$5,000 for 75% off the retail price.

- Georgia received two and a half times her investment. That's a 250% return in a few days!

- Neiman Marcus moved the merchandise that they wanted to move.

This was a win, win, win. Everyone was happy.

This is good business. Whatever you do, in any transaction, make sure it's a win for *everyone*. If it's not, then it's not a win for *anyone*. There are no exceptions to this. A good deal *always* benefits all parties.

The secret to this and Georgia's other dealings is that she has a sixth sense about what will be a hot item and if it's a good price. A few months ago, she showed me a leopard handbag, again in Neiman's, and said, "This is going to be hot." It was on the cover of "Shop Magazine" two months later.

You can use this basic model for any product, at any price point, at any time. In merchandising of any kind, profit is made on the buying side. Whether its designer clothing and accessories, cars, or real estate, there is always a perceived value and price. If you can buy whatever it is, well below that - in Georgia's case 90% off retail - you can make money on the resale.

Be Educated

If selling on ebay appeals to you as a way to add an additional source of income for your family, learn how to do it. There are tons of E-books and programs to help you.

The one we're using is The Silent Sales Machine Hiding on ebay, by Jim Cockrum:

www.jimdonovan.com/go?sell-on-ebay

Happy selling!

FIND A WANT AND FILL IT

Years ago sales people were taught that the way to become successful was to find a need and fill it. The problem with this type of thinking is that there is a world of difference between what people need and what they want *and* are willing to pay money to have.

People need all sorts of things.

They need to eat healthier and exercise more. Lots of people need driving lessons. This does not mean that they want them or will to pay to have them.

That said, and since we've been exploring opportunities online, let's switch now to ways that you can make money offline in more traditional businesses. We'll come back to some additional online opportunities later, but for now I want to offer some solutions for people who prefer something more tangible.

Of course, these two worlds will converge for you regardless of what you do, and there is no reason why you can not have more than one source of income. As a matter of fact, I am going to suggest that you develop a habit of adding additional income sources on a regular basis.

We'll talk more about that later, however, it is impor-

tant that you have one source up and running well before you embark on an additional venture. Too many people try to launch several businesses at once and end up succeeding in none of them. The possible exception to this might be if you are working in partnership with others and each partner can be the key person for one of the ventures.

The best and simplest way you can increase your income immediately and make more money now is to start a part or full time service business.

As it was explained to me by a friend and mentor years ago, as a society or geographic locale develops and grows, it expands from providing bare necessities like electricity and water to becoming more service oriented.

Depending upon where you live, the demands and types of services will vary greatly.

For example, I grew up in New York City. If you were to open a pizzeria or Chinese restaurant in New York and not offer delivery service, you would be out of business within the week. When I moved to California and tried to call for a pizza to be delivered, my roommate looked at me like I was crazy.

Write this down:

You can always make money by offering a service people want.

I like service businesses for a number of reasons:

- They have little or no start up cost.
- They present very little risk.
- They do not require buildings, employees or large investments in equipment.

As in my pizzeria example above, large scale home delivery did not exist outside major metropolitan areas until, in 1960, Tom and James Monaghan borrowed \$500 to buy what would become Dominos.

Service businesses come in every shape and size.

I was driving around town one day several years ago and passed by a large van with the words "Lucky Dog" painted on the outside above an 800 number.

When I got home I called the number and met Ed, the owner, who took care of grooming our cats until we had to change because his waiting list was too long.

Today, some ten years later I still see him, interestingly enough, at the bank. He has a solid business driving to people's homes and grooming their dogs and

cats right there in their driveway.

On another day a while back, a polite young man rang my doorbell and offered us his dry cleaning pick-up and delivery service. At the time, both my wife and I were wearing a lot of dress clothes and this, to me, was a no-brainer. They would pick up the dry cleaning on a Tuesday and drop it off on a Thursday. It saved us a lot of time and had the added benefit of allowing us to know where any given outfit was and when it would be back.

Last I heard the McCormick Brothers Dry Cleaning Service had grown to six trucks and the entrepreneurial brothers had purchased their own dry cleaning facility.

Another enterprising individual, I read about, was sitting at a suburban train station one morning during rush hour and seeing all the commuters wearing dress clothes, set up a station pick up and delivery service where people could drop off their dry cleaning on their way to the train in the morning and pick it up the following evening their way home. When I learned of it, he was setting up shop at the rest stops along the New York State throughway, to take care of the auto commuter traffic.

In 1989, an unemployed college student, Brian Scudamore, was sitting in a McDonald's trying to figure out how to make a living. He noticed a beat up

truck over flowing with junk and had an idea. Knowing he could do it better, he invested his last \$700 to buy a used pick-up and launched what has become 1-800-GOT-JUNK? Today they have over 200 franchises and are growing rapidly.

Key point:

People will always pay for someone to provide a service they do not or can not do themselves.

I called a handyman in our town recently and was told he had a two month waiting list at \$40 an hour!

By far, the simplest, and easiest to start service business I have ever heard about was the guy who went door-to-door, asking people if they were planning on having improvements made to their house any time in the next six months. If they answered "yes," he would ask if he could send one of his recommended licensed contractors to provide them with a free, no-obligation consultation and estimate.

He then took these very hot leads to his network of contractors and received a finder's fee if the job went through. This was brilliant.

If you consider the cost of home improvements, like a new roof, siding, driveways, swimming pools, decks, etc., and realize that he could have easily asked for and

received at least 10% of the order, this is a very profitable business for just walking around in the fresh air and talking to people in nice neighborhoods. The basic start up requirements for a business like this, aside from the license and legal paperwork would be business cards and a clean shirt.

When Georgia was looking for a way to turn her love of fashion and style into an income producing business, she assembled a list of services for women ranging from closet makeovers to teaching them what to wear and how to shop for clothes. People happily pay her for her service, since she typically would save them more than her fee.

From this, she's developed a series of seminars, tele-seminars and home study programs for women.

What service might you offer?

As I said before, find something that you enjoy and care about.

I once bought a business opportunity by mail-order for \$49.95. It was a niche advertising business and, unlike most of the people that buy these things, I actually worked at the business.

When I sold it to my partner some six months later, for several thousand dollars we had two full time sales

people, three part-timers and a phone person setting appointments. This not only provided me with a decent income for the six months during startup, it supported several other people and when I sold it, received a nice sum of money.

Be creative. Ask around.

Think about the types of services you would like, but can not find in your local. When you travel, see what services are being provided in other places that you might offer in your own area.

Whenever I travel, I make a point of observing what local businesses are doing. I usually talk to one or two business people in the town or city I'm visiting. This gives me a totally new perspective on things and opens my thinking to new possibilities. Get rid of the idea that you can not make more money.

Yes, you can!

MAKE MONEY WITH ADSENSE

This is the coolest thing since sliced bread.

Making money with Google AdSense and similar services, is so simple to get going, it's a no-brainer. This is a game everyone can play.

You probably heard a lot lately about how people are making fortunes with AdSense. While this is certainly true, take it all with a grain of salt. It's not as easy as a lot of people would have you think, but you can easily make *some* amount of money from it. How much you earn is up to you. Like most things, it depends upon what you put into it.

To really appreciate how cool this is and how it works, you have to understand Google's reasoning. Google lets people buy key word positioning in searches known as "adwords," to promote their business to people who are searching for a particular product or service.

To expand their reach, they also provide a way for people like you and I to display these ads on our Web pages. They then share the revenue with us. This is the AdSense model in a nutshell.

As of this writing, Google is doing some \$6 billion in advertising a year.

You can share in this quite easily.

One caution: beware of the people who are selling you ways to build a lot of empty pages of ads on the pitch that you can make "easy money." These are called "black hat" sites and are being taken down by Google on a regular basis.

What I'm going to teach you here is a simple, ethical, legitimate way to make as much or as little money as you want, all depending on how much effort you want to put into it.

If you have a Website, you can add Google's AdSense code (after setting up your account with them) and start earning money. However, this can be time consuming and if you don't have a site, it can be intimidating.

Fortunately, there is a simpler way - blogs.

You can start your own blog or "weblog" free and start making money immediately by adding Google AdSense code and writing about something you are interested in.

While blogging and AdSense can be quite intricate, you can get started quickly and easily then go and learn however much you want to know. I'll suggest some resources at the end of this section.

How to Get Started

1. Set up an account at Blogger.com

From there, because Google owns Blogger, you can click right in and set up your AdSense account. You'll see a link to AdSense from the Blogger toolbar.

2. Start writing

3. Keep writing

Here's the Secret

Pick a topic that you are passionate about. It could be anything from aardvarks to zebras.

There are political blogs, social commentary blogs, product blogs, hobbies, collectibles, opinions, and on and on. The key here is, since you'll be doing this on a regular basis, to pick something that you are interested in.

You can see samples of blogs by searching Google for topics that interest you. If you want another income stream, start a second or even third blog.

Why it Works

The reason why all of this works is really quite simple.

People are actively seeking information online and using Google to find it.

By having content about a subject and by keeping it fresh, your site or blog shows up in the search. Additionally, if the blog is good, people can subscribe to it and will visit it often. Of course, there are things you can do to promote your blog but, for now, I just want to get you started. There's nothing like seeing something working to motivate you to further action.

Key: Companies are willing to pay to have their ads appear on sites that have content relevant to their business and products.

Fortunately, Google is smart enough to expand their reach by sharing the revenue with anyone who wants to play.

I come to your blog, read the information, click on the "relevant, contextually driven ads" because I am interested in whatever they are offering, and the result is my favorite sound, a big "click, cha-ching" for you.

Next, we'll talk about what to do if you don't like to write or don't know what to write about.

If you're not sure what you want to blog about, or do not like to write, find a partner and share the tasks and the revenue.

Stop Living Paycheck to Paycheck

I was at an Internet marketing seminar, the JV Alert Live event in Philadelphia, talking to a young man about making money with AdSense.

After having listened to one of the true experts, Joel Comm, we were both primed.

My young friend Mike was saying that although he did not know exactly what he was going to do to start making money with AdSense, he was going to figure something out.

By lunchtime he had decided on a plan to begin. His plan was simple. He has a high school aged brother who loves computer games. He figured he would obtain copies of new games, have his brother play the games and comment on them.

He would then review them on his blog and monetize it with AdSense.

We have a site about cats and have made it possible for people to write about their cats, post their articles and add their cat's photos on

<http://www.HimalayanCat.com>

People who want to tell a story about their cat will have a place to do it and we will have that many more pages with AdSense for people to read and possibly click on.

Personally I just leave the click rate to the law of averages and concentrate on having high quality content for people to read and learn from.

You could make this into a really fun family project.

One parent might write something about raising kids or write about a specific interest, while your children could blog their own view points.

This could be very worthwhile and I am sure would be of interest of other families. You could each be responsible for writing a small piece each week.

You might create a family blog about the trials and tribulations of college searches or about a specific sport. Whatever you do, make it fun.

You'll notice an underlining theme throughout this book and that is to do something you're passionate about and have fun doing it. There are already too many people working in jobs that they do not like. You don't need a sideline business that is not fun.

You may not believe this but . . . the more you make producing income a fun experience, the more money you will make.

Sound crazy?

Maybe, but . . .

Stop Living Paycheck to Paycheck

I know this is the opposite of everything you've ever been taught but it's a fact.

As you begin having more fun and making more money your mind will create associations between making money and having fun. Since your ultimate emotional state is joy, your conscious and subconscious mind will begin looking for more ways you can have more fun and, as a result, you will make more money.

Be sure to set aside a percentage to do fun things. It's too easy to get caught up in using the money to pay bills and for serious stuff. Men are especially guilty of doing this. It's taken me a long time to learn to really enjoy the money I earn and to set aside a percentage, just for fun.

A FAMILY MONEY PROJECT

I think one of the reasons so many people have money troubles is because as we were growing up, we never learned how money works.

I don't know about you but, in my house, it was never discussed other than when I was told "You don't need this." Or "We can't afford it."

To this day if someone questions why I need to buy a particular thing, it pushes my buttons. I think it's time we took the subject of money out of the closet and openly discussed it with our families.

This can be a freeing experience and an additional way to make more money.

If you don't know what to do to increase your income, maybe your spouse or even one of your children does, or a trusted friend or another family member.

Who says kids can't have money-making ideas?

Certainly not me, I know better. I once shared a table at an author event with a 12-year-old, who at the time, had two books published by a big New York publisher, talk about a humbling experience.

She shared with me, what I thought, was a great business idea. Unfortunately, her mother seemed to discount it as not worth while. I wish parents would not do this.

While they may have the best of intentions, wanting to protect their child from disappointment, what they are actually doing is stifling their creativity and maybe even squashing the next million dollar idea even before it gets going.

We all have a tendency to do this. All too often we're quick to discount an idea before it even has a chance to develop. We think "Well, how good can it be? If it was a good idea, someone would have done it by now."

This is simply not true. Don't let your lack of faith in yourself stop you. At least give the idea a chance.

And don't ask your friends and co-workers. It's unlikely that they are qualified to judge the value of an idea. If you do ask anyone, pick someone who will encourage you to move forward. This is where the power of a mastermind group has real value.

A master mind group, an idea which was first introduced by Napoleon Hill, in *Think and Grow Rich* a book everyone needs to read several times, is simply a group of like minded people who meet regularly either in person or by telephone for a common purpose.

Andrew Carnegie harnessed the power of his master mind to create US Steel and built the largest steel empire of his time, becoming one of the richest people in the world simultaneously.

Your group, like Carnegie's, may be centered around a single idea but more likely will be a group of people, each leading his or her expertise and ideas to the other members of the group in order to help each other succeed.

Mastermind groups are invaluable in that they provide you with ideas, input and encouragement from several people and serve as a way to "sanity check" your own idea.

We all have ideas all the time. The problem is that most people never take the time to write them down and, before the day is out, they have forgotten about what may have been a great income producing idea.

Make a habit of writing your every idea in a notebook or in a PDA. If you do this for a month, you will probably have 20 or 30 ideas written down maybe more. Most of them may not be worth pursuing, however, all you need to radically alter your financial situation is one good one. Then act on it.

Family Idea Time

You can have fun creating ideas and, at the same time, get everyone involved in making more money.

Why not bring all your family members together for an hour or two each week and brainstorm how you might increase the family income. I'm not however talking anyone getting a part-time job; you'll never hear those words coming from me. If you, your spouse or your kids work part-time, that's fine, but what we want to do here is to create a way to develop what the million maker Loral Langemeier calls your "cash machine."

What most people do in a money crunch is look around for a second part-time job. While this may seem like a good idea, since it will provide you with some extra income, rarely does it solve your problem.

Because it is next to impossible to make much money working in a part-time job, all it winds up doing is raising your income a tiny bit while taking up what could be family or leisure time. The way out of your money cage is not by working longer or harder.

It is by changing your beliefs about money, as we discussed earlier, and developing ways you can earn more money – a lot more – and then by learning how to leverage your time and assets to build financial security.

Family Master Mind

Set aside a time preferably the same time each week and bring everyone together for your family mastermind group. I suggest you open the meeting with a short invocation or prayer asking for ideas and diving guidance. One of your members can set the groups intention for the meeting.

Before you begin here are the basic rules for brainstorming and masterminding:

1. There are no bad ideas at this stage.
2. Write everything down; appoint someone to be the note taker.
3. Later analyze each idea for its value based on the idea, the resources it will require of both time and money, and the resulting benefit.

Remember that just because you *can* do something, doesn't mean you *should*. Not every idea is worth doing.

We will be looking for ideas that can be easily implemented and managed by someone in the family, requires few resources and have a great potential.

TIP: If you are interested in an internet business opportunities and wanted to know where the internet is moving, ask a 12 or 13 year old.

LEVERAGING YOUR ASSETS

No discussion of business opportunities would be complete without exploring the opportunities in network marketing, sometimes referred to as multi level marketing, or MLM.

Because of their business structure, most network marketing or direct sales companies, offer several key benefits, especially for the person who is employed full time and is interested in starting a part-time venture of their own.

The network marketing model has been around for some forty or fifty years and, while it did have problems years ago, with unscrupulous companies and greedy people, the industry has done a great job of policing itself. Also local governments have put controls in place to protect the individual.

The industry today numbers several hundred companies, with 13.6 million people involved either part or full time, offering one of the best opportunities for entrepreneur minded individuals. Network marketing is essentially a method of product distribution which allows an individual distributor to resell a line of products or services while at the same time compensating them for introducing other people to the business.

This model enables you to build a passive revenue stream. In addition to income, from their own sales, distributors earn overrides on the sales of anyone they sponsor into the business, referred to as their "down-line." Depending upon the individual company the override can extend to several levels and, if executed properly, can amount to a significant income.

One of the big benefits to network marketing is the low cost of entry. Typically a person can sign up to be a distributor paying only the cost of the training materials usually about \$50. Some smart companies are even offering distributors their starter kit free. Another benefit that attracts many people to network marketing is the low risk. If you haven't invested thousand of dollars to get started, you can't lose much if you decide this is not right for you.

That said, if you feel attracted to network marketing as a way of adding an additional income stream, there are some things you'll want to consider in making your choice from among the hundreds of network marketing companies. In my opinion the most important criteria is to find a product or service that you are absolutely passionate about. Sound familiar? As I've said throughout, in any business, it's important to be passionate about what you're doing. If you're not, do something else.

What has made the direct sales industry such a huge

success, aside from the potential to literally earn a fortune is the method in which they sell. Typically a person learns about a product from a friend or acquaintance, becomes a customer and begins enjoying the benefits of the product. They are then offered the opportunity to become a distributor. By the way, if you are taking a product that is sold through network marketing you might as well become a distributor if, for no other reason, than to buy the product at a discount.

Another key benefit to network marketing is that distributors are following a tried and true, proven system. This makes it easy for the novice to get up a running quickly, even with no prior business knowledge.

The parent company handles all the details of product fulfillment administration etc. Most enable the distributor, for a few extra dollars, to set up their own private labeled Website to send people who would like to learn more or order online.

In addition to finding a product that you love, make sure that you feel good about the company. If possible, visit the corporate headquarters and meet the top management. I was once at a company who, fortunately, is no longer in business and when I reached a level where I met the top people I was so turned off by the lack of integrity that I immediately resigned. This was many years ago, and like I said before the industry has

improved greatly. While watching "60 Minutes" one night, and seeing one of the former principals of the company being investigated for some other scam he was running, I knew I made the right decision.

Fortunately, today's companies are run with ethics and integrity especially the ones that have been around for a number of years.

Many US network marketing companies have done exceptionally well in other countries, where the hand to hand selling model fits well into the culture of the country. The closely knit community structure in countries like Japan for example lends itself well to the person to person business model.

Various experts claim that, in the future, a very high percentage of goods and services will be sold by direct sales companies.

One word of caution: beware of the hype.

A lot of people in network marketing companies will brag to you about someone in their up line, usually not them, who is making some amazing amount of money. They do this in a weak attempt to entice you into the business. Are there people earning amazing sums of money in network marketing? Yes there are, however, it is not as quite as simple as some people would have you believe. I personally know people who have gone

from working in minimum wage jobs to becoming multi millionaires through network marketing. This, however, is not the norm nor is it what most people are looking for. Most people are happy and feel successful adding a few thousand dollars extra a month to their income working part-time selling a product or service that they believe in.

The side benefit to network marketing is that you generally get to meet and hang out with some very good, positive and highly motivated people.

As my friend and hero Charlie "Tremendous" Jones said, "In five years you will be the same person that you are today with two exceptions, the books you read and the people that you hang out with." Being around people at network marketing gatherings is a good way to immerse yourself in positive energy on a regular basis.

One big mistake that new network marketers make is trying to reinvent the system. If you choose network marketing as a path to greater income, keep it simple. These companies have spent years developing systems that not only work, but more importantly can be passed down to any people you sponsor into the company. This is one of the keys to developing significant long-term passive revenue.

Keep it simple, work the system and pass it on.

Find a mentor

Some of the most successful people in the business got that way by finding a mentor who's higher up in the organization. Chances are the person that brought you into the business has not been doing it much longer than you. If that's the case, you'll want to seek out someone who can guide you. Choosing someone in your own upline is the easiest since they have a vested interest in your success, however, if you can't find a mentor there, don't hesitate to go outside your own upline.

It has always amazed me how few people in sales ever take the time to speak with the top sales people in their company. If somebody is at the top of the sales rankings in your company, would it not be a good idea to ask them to share some of their strategies with you? Most very successful people are happy to share ideas. Most of them got there by being mentored by someone who went before them and are willing to give back.

Another mistake newbie's make is not allowing themselves enough time to succeed. Too many people get caught up in the hype of easy riches and are not willing to give their new business sufficient time to succeed. The people, who earn large sums of money in network marketing or for that matter in any business, have taken the time to build a solid foundation.

Another thing all top earners have in common is that most have been with their present company for several years. The unsuccessful network marketer on the other hand, tends to jump from company to company chasing the next big wave. Like a new surfer, they tend to wash out before learning how to ride the wave successfully. For a listing of some of the top companies in the direct sales industry, visit the DSA website at www.dsa.org

Recap

If you decided that networking marketing is for you:

- Find a company whose product you like.
- Check out the company to make sure you resonate with them.
- Choose a sponsor in an up-line who will be supportive and will be willing to help you get started.
- Find a mentor and follow their system.
- Be patient and stick with it. It may be slow going at first. Patience and persistence will pay off for you in the long run.
- Above all have fun, not only will it make you feel good, but you will attract a lot more people by making your business fun.

Stop Living Paycheck to Paycheck

If you want to take a look at something I believe will be one of the hottest opportunities to come along in decades, [email me](#):

ANOTHER GAME ANYONE CAN PLAY

Like the AdSense and eBay, another way you can make money on-line is by implementing one or more affiliate programs.

Simply put, an affiliate program is where a company, website or information producer will pay you a percentage of the selling price of an item, product or program for helping to sell it.

You essentially become a representative for the product or service.

The interesting thing about this is that, by harnessing the power of the internet, it is possible to run several programs and offer an array of goods and services to your site visitors or people on your email list.

One of the first companies to utilize this concept in a big way was Amazon.com. They leveraged the power of selling through affiliates to grow their once small, relatively unknown, book selling website into a major company.

A great deal of this success can be directly attributed to the hundreds of thousands of affiliates that they created with their "Amazon associates" program. You can learn more about this at Amazon.com. Scroll down to the bottom of the page and click on "Associates program."

Stop Living Paycheck to Paycheck

Some smart entrepreneurs even built entire online businesses using Amazon as the backend and fulfillment center.

Later I'll explain some ways you can fit the Amazon or Barnes and Nobel affiliate program into your plan.

Let's take a closer look at how you might use one or more affiliate programs to build your income. While you can offer virtually any product as an affiliate, it really works better if you offer products and services that closely match the interest of your visitors or newsletter or email subscribers.

Supposing your interest is fly fishing. This by the way is a lot more popular than you might think.

A lot of people say that you should find out what topics people are looking for on-line and build your business around that.

As I have been suggesting all along, I feel it's more important that you do something that you're interested in.

There are people on-line, looking for information about every topic you can imagine. One smart entrepreneur even created, and successfully sold, an ebook program about how to train your parrot!

Often at a live event someone will come up to me

and ask "What business can I start that would be good to make money?"

Wrong question. A better question is, "What do you care about or what do you love to do?" Since there are literally thousands of businesses and it is possible to make lots of money in almost any one of them, it's more important to follow your passion. The same holds true for an on-line venture.

Let's get back to our fly fishing example. You put up a blog or a website about fly fishing and start writing about it. The next thing you will want to do is start finding ways to monetize it. You learned earlier that a simple way is to place Ad sense code on it and make money from Google's advertising partners. That is a no-brainer to start.

In addition, you can start adding some affiliate links to items that your fly fishing visitors would be interested in. These can run the gamut from simple links to fly fishing books, as an Amazon associate, to being an affiliate with places that offer fly fishing travel packages.

You can seek out different products that deal with fly fishing. These are things every fly fisherman or woman needs. Why not make it easy for them to obtain them? You can even use your Amazon Associates program to offer fishing rods, reels and other merchandise related to the sport of fly fishing.

You might develop a product review page and review new and unique products. Many of them will have an affiliate program. To maintain your integrity I would suggest that you only become an affiliate for a product that you truly like and would recommend.

How this works

I visit your site and am reading about fly fishing, because I have an avid interest in it. I see the link for a trip or clothing or something that I have been thinking about getting anyway, and click on the link, buy the item and you get your commission. It's a nice way of matching a customer's needs to their wants. You're providing a service to your site's visitors and earning yourself a nice profit. It's a win-win-win.

From there you can expand into other, loosely related, or even unrelated products. Some of the early internet entrepreneurs figured their site visitors needed all sorts of things and offered everything from personal care to computers and TVs.

Personally, I think you'll do better and have a higher click through rate if you stay focused on the subject of your site.

If I'm at your site to learn about fly fishing, I'm not in a mental state to respond to an ad for HDTV (high definition television).

Stop Living Paycheck to Paycheck

My friends, Ken McArther and Jim Daniels, two of the really good guys in internet marketing, developed a site where you can manage your affiliate programs and learn about new ones. And their basic service is free. You can check it out at

<http://www.jimdonovan.com/go?affiliate>

MAKING MONEY WITH CLICK BANK

There is another simple way you can make money as an affiliate using an on-line aggregator site like Click Bank or PayDotCom.com. The oldest and most popular of these types of sites is Click Bank so I will use them in our example.

Click Bank differs from a typical affiliate program in that all you have to do is sign up as a seller and get a Click Bank ID, which they call a "nickname." It's simple and it's free. You can get your Click Bank ID and get started:

<http://www.jimdonovan.com/go?clickbank>

Click Bank is basically an online marketplace that puts sellers, typically of information products and software and other downloadable products, together with buyers.

Information program creators, like myself, pay to list our products on Click Bank and receive a link for the product. We in turn make this link available to anyone who wants to be a reselling partner for our personal growth programs. The really cool thing about Click Bank, from the reseller side is, rather than you signing up for a full affiliate program just to market one or two products, is that you simply place your Click Bank

"nickname" in the appropriate link and send it to your list or post on your Web site. I am assuming that you have a list of subscribers to your e-zine or are building one. We'll talk about that more later.

Even a list of people who give you permission to send an email is sufficient. Just make sure these people have agreed to receive mail from you.

The really interesting thing Click Bank does is rank the products in their database by the number of units sold by affiliates. They have thousands of products in dozens of categories, so finding something of interest can be quit daunting. Because they are ranked by popularity you can easily "cherry pick" programs you know, by their ranking, are selling well.

Later, we'll look how you might create your own product and take advantage of Click Banks over 10,000 resellers.

You could, for example, feature related products in your blog. You could list several in different categories or have a feature of the week.

As I said earlier, if you have an email list you can write a little introduction, add your ID to the link for a product that you like and send it out.

I make a practice of doing this on a regular basis

because it does two things. Since I am part of the information product community, I generally learn about the newest and best products that interest my readers and secondly, it provides me with an additional income stream.

My readers learn about unique and interesting products they can obtain, usually before most people find out about them. One of these which I use everyday, is a series of mind body meditation audios called "Quantum Mind". Many of my readers purchased it and are reaping the benefits from it. You can get a free sample here:

<http://www.jimdonovan.com/go?qm>

The beauty of the Click Bank system is that in order to be an affiliate all you need to do is sign up for your free account here:

<http://www.jimdonovan.com/go?clickbank>

... search the market place for products you like, and offer them to your community.

And added benefit is that, Click Bank sends checks two times a month. One of these days they will start to use electronic transfer, but until then I'll just have to go cash my check at the bank:-)

FIND A PRODUCT YOU LOVE

This is an amazingly simple, yet powerful idea I first learned years ago in a great little book titled "Money Love" by Jerry Gillies. If you ever see this book, grab it. It's a wonderful book, written in the 70's, and contains timeless ideas about how you could become more open to having money in your life.

The original idea from Gillies was to find a product you like, carry it with you, and offer it for sale should the opportunity arise. His philosophy was, that by always having something you can convert to cash, you will be teaching yourself that you can, in fact, make money anytime that you want.

I always have some of my own books in my trunk. Typically, I give them away because I believe what you give comes back to you multiplied plus I get a kick out of doing so but I have sold them on occasion just to confirm the idea that I can produce income at will.

This is an important distinction: It's not important how much money you generate this way, it's about teaching yourself that you have the ability to create income at will.

The biggest problem in our society, especially in the US, is that so many people were brainwashed into

believing that their only source of income is their job and the only way they can make more money is if their boss bestows a raise on them or worse yet, the Government gives them a tax break.

Taxes are an entirely different subject, but the reality is that if you want services, you have to pay for them. If you want to save on taxes, have your own business and take every legitimate deduction you can.

Hopefully, by the time you have finished this, you will be convinced that you can in fact "stop living paycheck to paycheck" and increase your income any time you want. By how much is entirely up to you.

So . . . is there a particular product that you think is fantastic? Is there something you have that is so good you can't help but tell people about it?

Do you have an item that people keep complimenting you about, asking you where you bought it.

If you answered yes to any of these questions, you are on your way. Another way to approach this is to look for something that you can buy in quantity at a good price and resell. Make sure people want to buy it before you buy a car load of an item you will be stuck with like the character in the movie *The Pursuit of Happyness*.

Stop Living Paycheck to Paycheck

Years ago, there were "traveling salesmen" who would transverse the county side selling their wares.

My father worked for the City of New York, driving an asphalt truck. People would pull up to the job site, open their trunk and sell their wares to the road crews. Usually, they were items of clothing, jewelry or, at the time, transistor radios. I remember growing up that my father had more transistor radios than anyone I have ever seen, most of them broken:-)

The funny thing is, that because these items were priced so low and being sold from the trunk of a car, everyone assumed that they were stolen. Maybe some were, however, most were "seconds" that were purchased from factories at very deep discounts.

I am not suggesting you do this as a business, although it's not a bad idea. I just want to give you a sense of what's possible.

Where I live, as in most places, there are flea markets. Sometimes they're called swap meets.

These are places where I can find a multitude of products. Some are great, some are junk. They're sold by both professional vendors, those who go to different markets on different days, and by the Saturday vendor who's there to supplement his or her income.

Stop Living Paycheck to Paycheck

One of my favorite people at the market is Kenny, my "gold guy." Kenny has some very good prices on gold jewelry and designer watches.

During the week he works at a 9:00 to 5:00 job but, on Saturday, he, his wife and sometimes his daughter are at the market making extra money for among other things, their next vacation to Aruba.

I've been buying from him for 5 or 6 years now. His "secret" is that, like the ebay seller, he has developed sources where he can buy overstocked or discontinued items at a very low price, add a fair mark-up and still be well below the going price.

I once bought a bracelet from him for \$100 that I saw in a department store for \$600. The psychology behind this is quite simple if you look at it from the position of the retail store.

For example, let's say a store buys a dozen watches and sells ten of them right away. The other two sit there awhile. After a period of time the store wants to move on to a new product and wants to cash out their inventory.

Retail business is about turning over the merchandise. Not wanting to have one or two pieces of an item sitting and wanting their investment back, the retailer will often sell the remaining items at a very big discount.

Stop Living Paycheck to Paycheck

As a matter of fact in jewelry, very often the dealer who buys a dozen or more expensive watches will receive an extra one as a bonus. Once they have made their profit on the first 10 or 12, they just as soon get rid of the excess inventory.

This is where you come in.

Once you've decided what type of product you would like to market, you'll need to find the right source.

You need to be able to buy low enough to resell at a profit, typically twice what you paid, and still be well below market value. After all, people expect bargains at flea markets. This can be done if you are willing to do some leg work.

Another way to find a product to sell, is to contact the manufacture directly and find out their requirements to open a wholesale account. Often all you have to do is place a minimum order.

THE B2B MARKETPLACE

In a similar vein to what I said earlier about making money as an independent representative for a product or a company you can do essentially the same thing in a business to business endeavor. In the past, when I wanted to do something to increase my income, I looked to business to business services as a way to do it. I'm not sure why I did this except that's it's what I did when I first started out in my own business more than 25 years ago.

My partner and I built a company that offered sales and marketing support services to big companies. With my background in broadcasting and the emerging demand for corporate video, this was the logical place to begin. Actually, we were part of a small group of people back then who pioneered the use of videotape in non-broadcast applications. Video was so unknown, at the time, that my partner and I used to bring pieces of video tape to show our prospect so they would know what we were talking about. I use to jokingly refer to it as "film without sprocket holes."

Another reason I like the business to business marketplace is that companies always need services and are happy to pay someone who can provide a solution to their problem or satisfied a need they have.

When I was in the early stages of rebuilding my life, I bought a mail order business opportunity from a magazine ad. Unlike many people who buy these things, I actually applied what the author taught and built a decent business from it.

When I first met my wife, Georgia, I needed to make more money, so I created a business to business direct mail program. I've always found it easy to create marketing products out of thin air. In this case I took an 11 x 17 inch sheet of paper, folded it in half, and drew four boxes on each page.

I reasoned that if businesses were willing to buy into coupon mailings to reach consumers, the business to business companies would do the same. I developed a simple value proposition. For the cost of a quarter page ad, the advertisers message would be part of a direct mail program that was being sent to every business in the area. This was a no brainer. Postage alone for them to do it themselves was about 10 times the cost of the ad.

I then produced a high quality, glossy mailing piece, bought a business to business mailing list for the area, had it all printed and packaged and mailed it. Not only was it successful but I picked up several long term clients in the process. I'm not telling you this to impress you. I am telling you so that you can see how, with a lit-

tle creative effort, you can create income out of thin air.

Another B2B role is that of a "Rainmaker." A Rainmaker is someone who brings the business in the door. It's generally someone who has the necessary contacts in the marketplace a company is in. A great example of this is when football legend and entrepreneur, Fran Tarkenton created an advertising program, not unlike my direct mail program. The difference was that he did it on a much larger scale. To develop his idea he hired retired CEO's who had the contacts necessary to bring in the business that he needed. They are rainmakers.

Rainmakers, by the way, are generally among the highest paid people in any company because they bring in the business that generates revenue from the company's products and services.

A chiropractor friend of mine once received a check that was in the middle five digits as his "finder's fee" for making an introduction for a patient's company.

Because he had conditioned his mind to see opportunities, something I urge you to do, when one of his patients told him about his new company and their need to contact people in a particular industry, he offered to introduce them. It was simple since another of his patients was the person they needed to reach. His resulting commission was the catalyst that enabled him

to buy his house. I happened to be with him the day he received the check. He was a very happy guy to say the least.

My friend Dave use to joke that he made \$250,000 from marketing legend Jay Abraham's junk mail. Dave took an idea that he learned from Jay's advertising materials and applied it to his own manufacturing representative business. Over the next year, this earned him about \$250,000 in additional income.

Ideas are everywhere, learn to pay attention!

You have within you the ability to create whatever amount of money you want.

Another friend of mine, offers his services as an independent sales person for small businesses. Since most small companies are always looking for more sales, he's always employed. He charges a small hourly fee and then receives a bonus for getting his client a meeting with the prospect and a further commission if a sale results.

I have a standing offer of 20% commission for anyone who brings me a potential paid speaking opportunity. Since my speaking fees can range between \$3,000 to \$5,000, this can amount to a significant finder's fee, just for making an introduction.

Other people have started executive gift services or shopping services for executives.

What about you? Do you have a talent or skill that can be applied in the business to business market?

Smart massage therapists are offering on-site chair massage to companies for their stressed out executives. Other entrepreneurs offer delivery services.

A key point to remember is that companies will always pay someone who can save them time or money or provide something that they need with an added value of service.

I once spent about a year personally delivering business cards to a client's office. I could have used a delivery service or mailed them, but I wanted to demonstrate a superior level of service to the client. That same client later became responsible for providing me with about \$75,000 in advertising agency commissions one year for handling their advertising.

If you pay attention to the needs of businesses in your area and apply your creativity, I'm sure you can develop a business-to-business idea that will provide you with the additional income you desire.

YOUR INFORMATION PRODUCT

One of the businesses I love is the information business. I love it because it allows me to earn a good living, share what I know, and help lots of people in the process.

Now this is not for everyone. Maybe you don't like the idea of selling information products, that's fine. Find something that you do like.

However, if you are intrigued by the information business you picked a great time in history. Since the advent of the Internet, it has been possible for people to find out about whatever they want and learn whatever it is that they want to know.

At the same time, it provides information product producers a way to reach their prospective audience.

Can you really make money in online publishing?

Yes, there are people making money ethically, legally and morally out of thin air using something called "Online Publishing." As a matter of fact they are delivering real value to their customers in the process. The good news is that you can do it too!

So, who are these people and what are they doing? It's actually quite simple.

For the most part these are regular people like you and I, who know something about a particular topic, and are sharing their knowledge by using what is become known as “Online Publishing.”

These infopreneurs are creating e-books, e-courses, audio programs, software, streaming videos and any combination of these to deliver their information products online, in real time, to help their customers learn a new skill, solve a problem or in some way expand their knowledge about a particular topic.

The advent of the Internet has made this world of online publishing, a process that uses technology to deliver information in real time, a reality.

Pay-per-click search engine advertising, available from Google, Yahoo and elsewhere, have provided the marketing vehicle.

So who are these people, how does all this work, and can you get in on this online publishing phenomena?

The answer to the second part of this question is a big, resounding Yes!

Everything from my home study audio course, *All the Wealth you Want*, created to help people have more wealth in their lives, – www.allthewealthyouwant.com – to “How to” programs on everything from *Successful*

Self-publishing – www.publishingsuccesscd.com – to ferret training, including programs just for women, like my wife Georgia's *Looking Fabulous After 40*. – www.lookingfabulousafter40.com.

Whatever you want to know about, it's available to you online, whenever you're ready.

Similarly, whatever specialized knowledge you have to share, there's an audience waiting to hear about it.

And you can find them online.

The key to all of this is email and pay-per-click advertising. Today when someone wants information, the first place they look is usually Google or some other search engine.

By using the pay-per-click, keyword advertising services, smart online publishers are able to present their solution to your problem, at the exact time your looking for it.

The magic of the web brings the information hungry buyer exactly what they want, when they want it, immediately available for instant delivery. I call it, "click! cha-ching!"

So how can you make money with online publishing?

Think about what you know. Are you an expert in

some particular field? Do you have specific knowledge that other people will pay for? Do you have a passion or hobby that you can teach to others?

I believe that we all have special talents, passions and gifts.

My wife Georgia for example, created her programs for women based on her life long love of fashion, beauty and style.

By “packaging” her knowledge, she is able to make it available to more women, at less cost than her one-on-one services, and have an additional revenue stream in the process. One that works 24 hours a day, seven days a week!

What if I'm not a writer?

Even if you're not a writer, you can get help with the writing, record an audio program, or use some other media. You might even develop a software program that helps people accomplish a particular task more efficiently.

And you can sell programs created by other people and earn affiliate commissions for doing it. I write dozens of checks each month to affiliates who are marketing our programs and I'm happy to do so.

Everyone wins. Our programs get into the hands of

people who want the information. Our affiliates earn significant commissions for their efforts and we reach more people.

Do I have to do it all myself?

No. There are several Web sites that will connect you with the freelancers that can do everything from simple web pages to developing streaming video presentations to deliver your information and help you get started in online publishing.

Two of these are www.elance.com, for general services and www.scriptlance.com, where you find more technical services available.

Regardless of what you choose to do, there are viable income producing opportunities in online publishing that are available to anyone who is willing to do some work.

The Internet has made it possible for people to earn money by sharing what they know or even making other people's info products available. A pool of hungry buyers are waiting.

Making Money with Information Products

Invariably, when I do a seminar, especially one about money or starting your own business, one or two peo-

ple will come up to me and ask "What's a good business to get into to make a lot of money?"

Wrong question!

In my experience, whenever I've done something purely to make money, I've spun my wheels and wasted a lot of time.

Better, more powerful questions that are likely to produce significant results would be, "What am I passionate about doing and how might I earn money doing it?"

There are many strategies you can employ to build an online information business and many programs to help you along the way. To learn more and access some of the best proven programs, visit my Information Products Resource page

<http://www.JimDonovan.com/resources.html>

WHAT DID EINSTEIN REALLY MEAN?

The most widely celebrated American genius, Albert Einstein, said that he felt that "Imagination is more important than knowledge."

It's easy enough to read this and say, "Sure, imagination is more important than knowledge," and go on with your day.

However, if you think about this brilliant man's quotation and dig a little deeper into its possible meaning, you begin to see a powerful message contained in it.

Think about this for a moment - **imagination** - the ability to *image* or *visualize* something you desire.

I believe what the old gent was trying to tell us is that the most important part of the creation process is the engagement of your powers of visualizing or imagining what you want. It makes sense since this principle is supported in virtually all religions, spiritual and philosophical teaching handed down to us.

How can this be?

It's actually pretty simple. If you vividly imagine that which you desire, your unconscious mind will begin to bring it to you. Nothing new here.

But what about needing the knowledge to reach your goals? Of course, every desire or goal will, most likely, require knowledge BUT - and here's the clincher - it does not necessarily have to come from you.

As you imagine your desire as being completed, you will begin to attract all the necessary components for it's successful accomplishment, including the knowledge.

It may come in the form of another person you meet who just "happens" to possess the specialized knowledge you need.

You may see an ad for a seminar or class you could attend to learn what you need to know, or you may be guided to a particular book or audio program that will give you the knowledge you require.

The really important thing here is not to become paralyzed by your lack of knowledge. Remember, the Bible teaches us, "Ask and you will receive." It does not say figure out how. Your part is to become clear about your desire and see it as having already manifest.

Devote some time each day seeing this as having already manifest and then go about your living your life, paying attention to the signs and opportunities that show up in your experience.

Stop Living Paycheck to Paycheck

Andrew Carnegie, one of the most successful and wealthiest men of his time, was quoted as saying he knew nothing of the making of steel nor the selling of steel. However, he managed to create the largest steel company in the world, U.S. Steel. What he did know was what he wanted and then attracted the necessary expertise to let it happen.

There are no self-made successes. No one does it alone.

Success is a team sport.

YOUR MOST CREATIVE TIME

There is a time when we're at our most creative, productive, and powerful. A time when we have complete access to all of our resources and can solve virtually any problem.

A time when the great inventors of our time talk about having had their "ah ha" ideas and where many of our most pressing problems have been solved.

It is that time in our lives when we have total access to our power and can tap in the Source of "All that is," for help with anything in our lives.

The time that I am referring to is our dream time.

Those precious hours just after we drift off to sleep. These are some of the most creative time we have available to us.

Unfortunately, most people prepare themselves for entering this time by watching late night news programs just before retiring for the night. While I have nothing particular against TV news programs and even worked on The ABC Evening News years ago, I am totally against watching news just before you go to bed.

This is the absolute worst thing you can do. Think about the imaginary that you are taking with you into

Stop Living Paycheck to Paycheck

your dream state. Vivid images of war, murder, tragedy and mayhem of every kind. This is what people are giving their subconscious mind to work with during the time of their most heightened productivity.

It's no wonder so many people are unhappy and depressed. How could you not be?

For those of you who have a habit of watching late night news, I will challenge you to an experiment.

For the next 30 days, in place of the late night news, use that time to listen to a self-help audio program or read an inspiring book.

If you do this for just 30-days, I personally guarantee you that your life will improve.

By substituting positive, uplifting ideas in place of all the negative ones that you are getting from the TV news, you will be giving your subconscious mind, thoughts, words and images of the kind of life you want to be living.

You will be giving it the fuel to ignite your dreams and it will pay you back by showing you ways to achieve them.

You will be drifting off to sleep with images of your goals and a positive feeling about achieving them. This will have a dramatic effect on your creativity and out-

comes. Don't be surprised if you start waking up with new, empowering ideas that will propel you toward even greater success.

These images will provide your subconscious mind with a clear picture of what you want. Since your subconscious acts on whatever commands you give it, by virtue of the laws of the universe, it will begin bringing it towards you.

I expect to hear from you in a month or less telling me about all the great things that are occurring in your life.

To help you get started, go to www.jimdonovan.com and sign up for my *Jim's Jems* newsletter. You will then receive a bonus audio and e-book.

PS. If you must watch the news please do it earlier in the evening so that you are not processing all the negativity during your most magical time. Better yet, don't watch it at all.

READ YOUR WAY TO WEALTH

Can you really increase your income by simply reading self-help books and listening to tapes or is it just a bunch of hype designed by the people who write and record those books and tapes? Do these principles really work or is it just a lot of feel good rubbish?

Well, my friend, I can honestly tell you yes, you can! It does work and, in a moment, I will explain how and why. I can hear some of you more skeptical readers saying, sure, prove it. I will, I promise.

Napoleon Hill in his classic book, *Think and Grow Rich*, James Allen in *As A Man Thinketh* and Florence Scovel Shinn in *The Game of Life*, all written in the 1920s, taught us we could use the power of our minds to become more successful.

Most of you, especially if you've been in business for a while, have probably been to a seminar on personal development. Seminars are great. I love going to them and I really love giving them since it gives me a way to share ideas with a live audience and meet new people, something I really enjoy doing. The problem is, as I'm sure you've experienced, that a week or two after the seminar you are right back into your less-than-productive habits. You left the seminar all charged up but once the excitement wore off, you slipped back into your

pre-seminar behavior. Reading books and listening to self-help tapes is also a great practice but, like seminars, if it is not done on a regular basis it is not nearly as powerful. The operative word here is regular.

On-going Personal Development

The key is On-going Personal Development (OPD). The Japanese have a word, Kaizen, which means making small daily improvements in every area of your life. It is a principle taught to them by the late W. Edwards Demming who was sent by General Douglas MacArthur to help them rebuild their country after World War II. Since we have no word for this in English, I have chosen OPD, On-going Personal Development as a reminder to follow this formula for success.

It is not so much what you do once in a while that makes the difference. It is what you do daily. The way this applies to health and fitness, it also applies to success.

If you want to succeed and grow, make a daily habit of reading and listening to self-help and inspirational books and audios. As little as ten minutes a day can make a major difference. For one thing, you will begin your day (assuming you do this first thing in the morning) on a more positive note and secondly, you will,

over time, have assimilated a lot of powerful, positive and thought provoking material.

Proof Positive

Several years ago, my friend John came to visit me in my home office. It had been a while since I had seen him so, of course, I asked how he had been. "Great," he replied, "I feel great and my income went up over 15% in the last six months." Considering that John is in automobile sales and we were in the middle of the worst recession in decades, I had to learn more. I asked John how he did it and was a bit taken aback when he replied, I went to a seminar.

He went on to explain that the seminar leader suggested reading a self-help book for fifteen to thirty minutes a day. John, who had not read a book since school, bought the persons book and began reading every morning before going into the dealership where he worked.

He would leave for work a half an hour early each day, sit outside in his car and read the book. That was the only change he made in his daily habits and his income went up by, in his case, \$1,000 a month. By the way, that works out to \$100 an hour for reading!

Why this works

It took me a long time to fully understand what had taken place but it finally clicked one day. Imagine John, having just finished his daily ritual of reading an inspirational book, going into the showroom. He is in a positive, uplifted state and is probably cheerful and bouncy. The other salespeople are in the corner, kicking and grumping about the recession. You've seen the scene, everyone stands around complaining about the situation instead of taking action to change it.

You, the new car buyer, enter the showroom. On one side is the group, kicking the coffee pot and looking grumpy. Across the room is John, bouncing around happy as can be.

Now, let me ask you the crucial question. Who do you want to buy your car from? Who are you most likely to gravitate toward? John, of course. Positive energy attracts people to it.

As a direct result of investing a little time each day on ongoing personal development (OPD), John increased his income and felt better in the process. The bonus is that this activity is cumulative. The more you do it, the better you feel.

Success leaves clues

One hundred percent of the self made millionaires (excluding people in the entertainment field) are committed to reading and listening to self help books and audios. Many successful companies have instituted a book/audio of the month program and encourage their people to participate.

How many books have you read this month? How many audios are in your car?

MAKE MONEY WITH THIS EBOOK

Earn back your \$7 times 10, 100, or 1000—in minutes. Making money with this ebook is very easy. Simply send people to the sales letter site using this URL:

<http://www.jimdonovan.com/7wealth/?e=YourPaypal@EmailAddress.com>

Just put your PayPal email address at the end of that URL and the entire cost of the ebook will go directly into your PayPal account when somebody buys – no strings attached. Your email address will automatically be hidden after the visitor arrives to the site to protect your profits.

I am using this ebook to build up my list, so that's the benefit I get from it personally. Also, if people buy some of the products linked to in this report, I make some money. In order to facilitate that, I am more than happy to pay you the full price of the report each time you send a customer my way.

So get your email out to your list, or your link up on your site, ASAP—and start to watch those dollars roll directly into your PayPal account! Because the ebook is very inexpensive, it sells very well.

Here's to your success!

Stop Living Paycheck to Paycheck

SPECIAL OFFER

If you're serious about your own success and are ready to take charge of your destiny, check out my *InCircle Personal Success Library*, for self-study audio programs, ebooks, bonus products, expert interviews and more:

www.JimDonovan.com/incircle.html

ABOUT THE AUTHOR

After overcoming his personal challenges, Jim Donovan began writing and working in the field of human performance in 1987.

His background and studies include Yoga, Eastern Philosophy, including the teaching of Pantajali, George Gurdjieff, P.D. Ouspensky, as well as many of the teachers of personal development of the past two centuries. He is a student of Neuro Linguistic Programming (NLP) and Emotional Freedom Technique (EFT) and a certified life coach.

Having first applied these techniques and principles in his own life, he has risen to a position of international respect and recognition as an author and seminar leader.

Jim is a frequent speaker to businesses, trade groups and associations.

His seminars have benefited audiences nationwide, including small business groups, chambers of commerce, women-owned businesses, associations, high school faculty, government employees, network marketing companies, high school and college students, Chambers of Commerce, and many others.

Stop Living Paycheck to Paycheck

Jim's clients have included Fortune 500 corporations, small businesses, and professional practices.

His seminars inspire audiences to take charge of their lives, provides them with transformational ideas and strategies for their success, and inspires them to create the life of their dreams.

Jim's programs employ proven processes that synthesize the most effective tools and methods from the fields of human performance and quantum physics. His focus is on helping people produce extraordinary results and quantum leaps.

An internationally acclaimed author, his books have been published in twenty-two countries and are read worldwide, including *Handbook to a Happier Life* and *This Is Your Life, Not A Dress Rehearsal*.

Since 1991, he has published Jim's Jems, an internationally syndicated newsletter for personal and professional development. Jim is a popular guest on talk shows and his articles regularly appear in newspapers, magazines, and Web sites.

www.JimDonovan.com