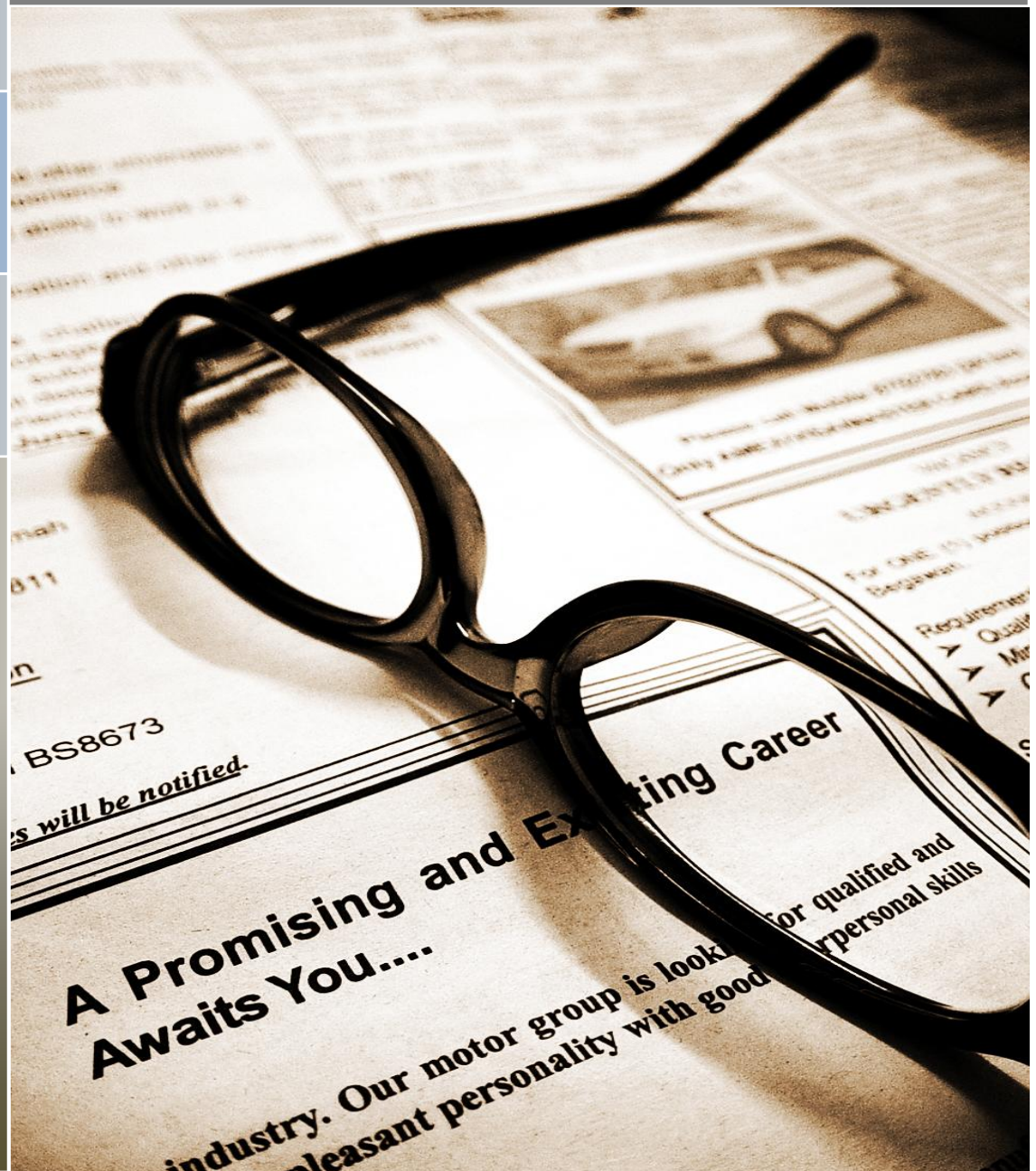


2017

No Experience Necessary

Six Lucrative (And Easy) Careers to Help Fund Your Life Overseas

Prepared by The Editors of Live and Invest Overseas
www.liveandinvestoverseas.com



No Experience Necessary:

Six Lucrative (and Easy) Careers to Help Fund Your Life Overseas

Written and edited by: The Editors of Live and Invest Overseas

Published by Live and Invest Overseas

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Introduction

Dear *Overseas Retirement Letter* Reader,

As you dream of your new life overseas—waking to the sound of waves lapping on the shores of your beachfront home...enjoying a stroll along the deserted beach before your maid serves up breakfast...whiling away the afternoon with friends at an outdoor café...then going out to dinner where you savor the local cuisine—it's difficult not to have your dream interrupted by those inevitable dollar signs...

How will you fund your new life in paradise? Will you get by on a pension...or do you need to supplement your income somehow? Or maybe you're just not ready to hang your hat and would like the challenge of a career...even part time.

I'll be honest here, dear reader: It's not easy to find a job overseas...or, at least, not on the terms (and salary) you're used to back home. But you do have options... In this report, our editors and friends present six lucrative—and easy-to-break-into—careers that you can do from anywhere in the world. And, as it says on the cover, no experience is required. With some of these careers, you could even get started today...

Get Paid to Do What You Love

Best part is, with each of these careers, you get to choose your own destiny. Whatever your passion is, there's a way to make it fund your new life. Say you're a big diving enthusiast. As you explore the world's best coral reefs, you could make a living taking underwater photos... writing about your sub-aqua experiences (even publishing your own diving e-letter)...importing or exporting diving equipment...or you could open your own B&B in your favorite diving spot, welcoming fellow enthusiasts as your guests...and spending your downtime snorkeling or diving in tropical waters.

The same can be applied to almost any interest you may have. So don't let financial issues stand in your way to an extraordinary life overseas. Read on to find the best career for you...and how you can get started.

Sincerely,

Lynn Mulvihill
Editor, *Live and Invest Overseas*

CHAPTER ONE



A Quick-Start Guide to Becoming a Professional Travel Writer

By Jennifer Stevens

My friends—many of whom work in offices and cubicles and courthouses and newsrooms and under-funded non-profits—wonder aloud whether travel writing really is a job or simply an excuse I use to get out of town. I would argue that it is indeed a job—albeit a supremely enjoyable one.

Don't get me wrong, as a travel writer you will spend some hours with your bum in a chair and your hands on a keyboard. But in my book, of all the kinds of writing you can do—fiction writing, academic writing, marketing writing, technical writing, and so on—travel writing is the most fun...and the most rewarding in terms of the quality of life it helps provide. Here are a few reasons why...

An Excuse to Travel...and to Justify Your Travel

Perhaps you already took a long vacation this year. You might find it hard to explain to that voice in your head—the one that monitors your bank account—that you're going to take another. But if you can make enough money selling a story about your trip to cover its cost...or at least defray, say, the cost of the airfare...well, then, that is not such a bad arrangement.

Take my freelancing friend Susan Doub: She and her husband spent a week on a boat in the waters off Belize, diving twice a day, sunning on the deck, eating meals prepared by the boat's gourmet chef, and enjoying the company of a handful of fellow scuba diving enthusiasts. Before she booked the trip, she approached the company that runs the program and was able—as a travel writer—to arrange a discounted rate for the all-inclusive vacation. And then, when she returned home, she sold an article about it and made a few hundred dollars to help cover her costs.

Once you have some track record as a travel writer—a few published stories to your name—you'll be able to do the same sort of thing. Plus you may be able to take deductions on your taxes for the business expenses associated with your travel and writing.

Hospitality, VIP Treatment, and Complimentary Trips

Let me take a minute here to discuss why—and how—travel writers are able to take advantage of complimentary trips...meals...accommodation...tickets to shows... invitations to museum openings, and more.

You see, around the world, tourism generates US\$1.2 billion in spending per day, according to the World Tourism Organization. And competition for those tourist dollars is fierce.

It's no wonder, then, that hotels...tour organizers...cruise lines...airlines...even local governments are willing to spend big bucks on travel writers—in hopes that they'll have a positive experience and write about it favorably in a magazine, newspaper, newsletter, or online.

The more articles written about a place, the rationale goes, the more tourists will go there. More tourists mean more money...simple as that.

As you begin to get articles published and your name becomes known in the business, you'll start to receive offers of hospitality. What's more, as I mentioned earlier, you'll be in a strong position to arrange your own, reduced-rate or complimentary stays and tailor what you do and see to an itinerary that suits your article ideas perfectly.

Travel Writers Enjoy Tremendous Freedom and Flexibility

Whether you choose to launch a full-time career as a travel writer or you're planning on doing it on the side, it will prove an accommodatingly flexible job.

I, for example, am a full-time writer (though I write other things, too, not only travel articles). And I'm also a mother. Working from home, as I do, I've been able to watch my little guys grow up. I'm not so misguided as to believe I can put coherent words on paper while I'm babysitting, mind you—I find somebody else to corral the kids when I'm writing.

But nevertheless, I'm around a lot more than many moms I know. I work when I want to. I take my Fridays off. I'll often write early in the mornings and late at night, but at least I'm doing so at home, where I can dump a load of laundry into the machine or take a break and run around the corner to the grocery store. And I work for myself, which gives me a measure of freedom I value greatly. (Plus I can turn a field trip to a local attraction, kids in tow, into an article—and get paid for it!)

What You Need—and Don't Need—to Be a Travel Writer

By now, you know all about the romantic appeal of travel writing. You understand the benefits it offers—the VIP travel, the opportunity to meet new people, the chance to see the world in a whole new way...and the pleasure in doing all of that and getting paid for it, too.

Perhaps there's one question nagging at you, though: Do you really have what it takes to make a go of it in this business? If that's your worry, you're in good company. It's what most readers ask at this point. My answer: I'm willing to bet you do.

You see, over the years, I've enjoyed a fair margin of success as a travel writer and editor, and I've worked personally with hundreds of writers—lots of them new to the job. I've developed a pretty good idea—based on practical experience—about what it takes to make it in this field.

Many of the most successful writers I've worked with never had any formal training as writers per se. They didn't have degrees in journalism or in English, nor did they write in some other field in their day-to-day lives. They simply enjoyed a passion for travel,

had a good eye for detail, and had learned how to deliver a story in just the way an editor would want it.

A couple of years back, I surveyed the attendees at one of AWAI's live travel writer workshops to find out what the participants did in their "other" lives, when they weren't learning to be travel writers. Their backgrounds ran the gamut: travel agent... financial consultant...freelance photographer...television executive...stay-at-home mom...architect...accounting professor...retired elementary-school teacher...newspaper columnist...painter...retired surgeon...real estate developer...acupuncturist...even a college president...

The list goes on. But my point is this: Just as they've become successful, so can you.

Requirement 1: You Need a Desire to Succeed

This desire—coupled with a willingness to do some work (though it's hardly back-breaking labor)—is the main ingredient you need if you want to be a successful, moneymaking travel writer.

Requirement 2: You Need an Interest in Seeing New Places and Meeting New People

To be a successful travel writer, you have to be curious about the world—both near and far—and the people who inhabit it. You have to dream of walking the back streets of Yokohama in search of the world's best *sashimi*...or of playing darts with the local champion in some little pub in Limerick...maybe of riding a camel to see, first-hand, the tomb of Tutankhamen...

You have to enjoy meeting new people—might be dignitaries, might be flower-sellers on the street—and speaking with them about their view of the world, what interests them, what they think of the place where they live. (I should say, by way of caveat: You don't have to be the most outgoing person on earth to do this. You'd be surprised at how liberating that little reporter's notebook can be.)

Requirement 3: You Have to Be Opinionated

Now, don't take this the wrong way. Often being opinionated carries a negative connotation. Who wants to be around somebody who always has something to say about this or that?

But in the context of travel writing—or almost any writing, for that matter—being

opinionated is a strength. You need to make judgment calls about all sorts of things—which hotel is better, how one beach compares to another, why this place would make a good destination for a family of travelers or why it would not. And you can't do that without opinions.

The fact is: When you write a travel article, you're selling your ideas, convincing the reader that your opinions are valid and worth acting on. Now, you may resist this idea that travel writing is about selling anything. Perhaps you have no interest in being a salesperson. But before you close this text with a scowl, ask yourself a few questions:

- Do you like to convince people that your point of view is right? (Doesn't everybody?)
- Do you like to have your own way? (Of course you do.)
- Have you ever convinced your spouse (or a friend) to go to a movie you wanted to see? (Surely you have.)
- Have you ever gotten anyone to do you a favor? (Don't try to deny it.)

If you answered those questions as I suspect you did, then you're both opinionated enough and enough of a salesperson to serve our purposes here.

Requirement 4: You Must Be Observant

The good news for you is that this skill is easily learned and practiced. It's really a matter of looking, listening, feeling, tasting, and smelling in a new way. And once you train yourself to be observant, you'll find yourself doing these things as a matter of course, without even thinking about it. (In fact, in some instances, you'll have to remind yourself to turn off your writer's eye...to stop being so observant so you can more fully be a part of what's going on around you.)

Requirement 5: You Need to Be Willing to Read and Do Research

If you want to persuade somebody to do something—even if it's something as fun as visiting Cancun or going on a ski trip to the Swiss Alps—you need to know what you're talking about. That's because there's nothing that makes you seem better informed or more persuasive than detailed knowledge.

This means that as a travel writer you have to do some research before you leave home, while you're on the road and possibly, too, when you come home. I'm not talking about painfully hard work—not the kind of research you might have done for a college paper.

But beforehand, for instance, you need to be willing to spend some time online or at your local library learning a bit about this place you're going to visit...even if it's right there in the city you've been living in for years!

Requirement 6: You Must Make a Commitment to Put Words on Paper

The best way to become a writer is to write. That sounds like a cliché—but it's true. Writing...it can be challenging, certainly, but it's hardly arduous labor. Coal mining, logging, doing construction...now that's hard work. In truth, writing can be a wholly satisfying exercise. So sit down every day—even if only for 20 minutes—turn your computer on, put your hands on the keyboard and write something—anything. The blank page becomes less intimidating the more times you stare it down.

How Do You Begin?

I suggest you begin by writing about someplace near you. When you write about things and places you know in your hometown—attractions, events, galleries, parks, hotels, restaurants, travel-related services—you can be sure that you're picking places worth writing about. (Sometimes it can be hard to tell when you're visiting a place for the first time.)

That makes your hometown a smart place to start when you're gearing up to sell travel articles, because you don't have to second-guess yourself. After all, you're going to know your own backyard better than a visitor who merely spent a few hours poking around.

Writing about what's around you can give you an edge when you're approaching publications because it allows you to position yourself as an expert of sorts. Editors appreciate that. And they like to print stories from locals who are in the know.

Don't assume that you have to get on a plane to write a travel piece. Your best subject matter might be sitting five minutes from your front door.

Now, how to begin? It's easy. You begin exactly the same way you'd begin any writing project.

1. Find a subject. The best ideas are unique, specific, and targeted to a particular audience. So don't set out today to write the definitive article about your hometown.

Instead, think smaller. Is there a museum you might focus on? Or a nature center? Or a B&B? Or a festival?

2. Plan to write a short piece. By that, I mean a manageable article of 100-500 words.

3. Keep a particular audience in mind as you research and write. Keep asking yourself, “Who would be interested in this? And what would she want and need to know?” Let the answers to those questions decide what you put in—and what you leave out of—your story.

4. Plan to write more than one story about your visit. Gather lots of information. Find out if anything special is taking place during your visit or at another time. Any good fairs or festivals? You might not use the information for the piece you’re working on, but it may be useful for another article about it.

5. Do some research ahead of time about where to go and what to see. Of course, you don’t have to stick rigidly to your plan, but nothing beats good preparation.

6. Look beyond the obvious. Are there interesting snippets of history associated with your topic? Does a member of the staff have an unusual story to share? Looking beyond the surface will often make for the most interesting stories.

Your 10-Day Success Plan: What to Do This Week and Next to Accelerate Your Success and Get Something Published...Fast

One of the most difficult tasks you face as an aspiring travel writer is getting your first by-line. One clip under your belt, and you’ll not only have more confidence in approaching editors in the future...but you’ll have a calling card to show those editors.

One by-line leads to another. And once you have a few, you really can consider yourself a professional travel writer. As such, you’re in a strong position to benefit from all the perks travel writing can offer—free trips, complimentary tickets, discounted hotel stays, and more.

Here, then, is a day-by-day plan that will take you from novice to pro in just over a week.

DAY 1

Task #1 — Come up with an idea for a short article (100-500 words). Keep it close to home—someplace or something local. Where do you take guests when they come to visit? Your local haunt—restaurant, bar, café, movie house, a shop you frequent?

Or it could be someplace new in town—a new restaurant or a new B&B or a new attraction, perhaps. Or maybe the stand-by attractions are offering something new—like a special program for kids on Saturdays or a new lecture series or a new exhibit.

DAY 2

Task #1 — Look for three publications where you might potentially sell your article. You'll find a great variety in our archived Featured Publications at www.thetravelwriterslife.com.

One of those might be appropriate. Or maybe not. Nose around and look into publications close to your home as well. Also, look online. Read the Writer's Guidelines at each publication's website. And read through the website to see what sorts of articles they've published in the past.

Task #2 — Depending on what your article idea is, you may want to call ahead to set up an appointment. For example, if you're planning to write about a new B&B in town, you may want to call the proprietors ahead of time and set up a time to come over, tour the place, and ask a few questions. If you're planning to take in a new museum exhibit, for example, you may want to call the museum's PR department and ask for a media kit or exhibit brochure. Chat the PR person up—she might comp you a ticket, you never know...

DAY 3

Task #1 — Visit the destination you want to write about and take notes. Consider what distinguishes this place from other, similar destinations...what makes it special, unique? What stands out most in your mind?

Task #2 — Decide on an audience for your story. Who would benefit from the information, advice, and guidance you have to share? Write that down.

Task #3 — Now that you have identified your target audience and you are more familiar with this place you're going to write about, come up with a strong title for your short article. It should clearly state your main idea. In other words, instead of the generic

“Charming Cascade Pines B&B,” try “A Gardener’s Delight: Unending Flowers at Cascade Pines B&B”.

DAY 4

Task #1 — Write your short article—something between 100 and 500 words. Don’t worry about every sentence being perfect. Just write. Get the information you want to include onto the page.

DAY 5

Task #1 — Read what you wrote yesterday. Edit. Do all the bits of information you’ve included support that main idea you outlined in your title? If not—if some seem, on second reading, less relevant—take them out.

Task #2 — Read what you wrote again. Edit. Are all your sentences as short and concise as they can be? Have you used strong, active verbs? Have you provided your reader the how-to details he needs to take action—address or price or phone, etc.?

Task #3 — Show your article to somebody else and ask him or her to read it. Does it deliver what your title promises? Does your reader have any suggestions for improvement?

DAY 6

Task #1 — Now that you have your article completed, go back to your shortlist of possible publications and see where your piece fits best. Read the Writer’s Guidelines again.

Task #2 — If you need to rework your article a bit so it fits better in a particular publication, do so. (In other words, say your piece runs to 370 words and you think it would fit perfectly in a particular department at a particular publication—but the guidelines for articles submitted to that department say the articles there run to only 300 words—well, take the time now to trim your article.)

DAY 7

Task #1 — Write a cover letter/query to the appropriate editor at the publication where you’d most like to see your article appear. This can be simply a paragraph or two.

Task #2 — Review the publication’s Writer’s Guidelines to make sure you’re following them to the letter.

DAY 8

Task #1 — Reread your article one last time. Make any additional edits you deem necessary.

Task #2 — Send your article to the editor.

DAY 9

Task #1 — Pat yourself on the back. I said this was a 10-day Success Plan, but you managed it in eight.

DAY 10

Task #1 — Start planning your next article and then go back up to Day 1 and start over again. Keep this up, and within a handful of weeks, you'll have three articles on editors' desks and be well on your way to freelance success!

This chapter has been excerpted from **The Best Job in the World: A Quick-Start Guide to Becoming a Professional Travel Writer**, published by the Travel Division of the AWAI (American Writers and Artists Inc.). The group also publishes **The Ultimate Travel Writer's Program** and **Turn Your Pictures into Cash**, as well as myriad books and special reports geared toward helping folks master the art of getting paid to travel. For more information, visit <http://www.thetravelwriterslife.com/sh/li/>.

CHAPTER TWO



Selling Photos For Cash: A Quick-Start Guide To Becoming A Professional Photographer

If you can snap a picture, you could easily make US\$200 to US\$2,000 a week taking photographs in your own back yard...on your family vacations...or anywhere in the world you care to travel...

By Rich Wagner

Just think if you could walk into your backyard, kneel down, snap a photo of a flower in your garden or capture a shot of your child digging in the sandbox...and then get paid US\$25...US\$50...even US\$150 or more for each one.

Or imagine if, every time you went on vacation with your camera in tow, you could turn those pictures you snap into US\$150...US\$400...or even US\$500 each.

The good news is: You can!

Take David Morgan's story. He wasn't any hot-shot photographer when, with a Vivitar camera in hand, he traveled across Asia for six months. He dined with the Privy Counsel to the King of Thailand...met the late Mother Teresa...and shook hands with the Dalai Lama.

He took a week-long, four-wheel-drive journey across Tibet. He went trout fishing in a pristine mountain stream in Bumburet, a hidden valley in the Hindu Kush. He also got to see secret religious ceremonies rarely witnessed by outsiders.

The icing on the cake was that he found a textbook publisher in need of the photos from his trip. Not only did his connections SAVE him money, but he actually MADE money...over US\$6,000! What's more, a few years later, the publisher offered to pay him **again** when the book went into a second edition.

You can easily do what David did...because his success isn't due to any amazing talent. David enjoys the freedom and perks that freelance photography provides simply because he knows one of the best-kept secrets in the business.

And the thing is, it's a secret that's easy to master...and one that will let you break into photography fast—even if you have no experience and only use a simple point-and-shoot camera.

So let's get to it—your crash course in how to profit from travel, outdoors, or even “back home” pictures...

The Tools of Your Trade

You don't need a previous background as a photographer or artist, and you certainly don't need a college degree. You don't even need that fancy of a camera to do well.

So what do you need?

The obvious first answer to what you need to be a photographer is a camera. This is the fundamental tool of your trade. Without a camera...well, you simply can't take any photographs.

So how do you choose a camera out of the hundreds for sale? Well, when it comes to cameras, there truly is something for everyone. Whether you love gadgets, have a passion for the latest high-tech tools, are always on the go, or want something that is streamlined and elegant, you can be sure there is a camera out there to match your needs.

To start with, digital cameras fall into two major categories:

Point-and-Shoot: These sleek little cameras are lightweight, compact, and easy to take with you anywhere. You cannot switch this camera's lens; the one that's built in is all you get.

Single Lens Reflex (SLR): This kind of camera allows you to switch the lens to one with a range that best suits your needs. These cameras let you to do most anything—from fully automatic to full manual for more creative effects. In addition, the quality of the digital files it produces will be much higher than that of a point-and-shoot. Consequently, using a point-and-shoot camera can limit the number of markets you'll find to buy your photographs. Shooting with an SLR is less restricting.

Do You Need a Computer?

Yes, you'll need a computer to manage your photographs—to view them, store them, and alter them if need be.

Again, you don't need anything cutting edge here. A computer that can run a photo-editing program like Photoshop or Adobe Lightroom is really all it takes. Most people already have a computer; and if you don't, you can get all the power you need for a few hundred dollars.

A Nose for Research

That a photographer needs a camera is obvious. But a photographer needs certain traits, too.

Part of being a professional and published photographer is doing some research on the ground before you leave home. Think of this as reconnaissance. As a photographer, you'll constantly look for the next great shot. This means exploring. Take the time to walk around your hometown...to poke around corners you haven't before...to watch for and notice different things—which are happening all the time all around you—that might make a good photograph.

There's a nature photographer who is a classic example of why you should do this. He discovered a stream where a bear regularly fished. The bear would stand in the water

at a small rock cascade. Fish would have to jump to get over the rocks and continue upstream. The bear would wait patiently and catch fish in her mouth as the fish made their jump.

The photographer thought, “Wouldn’t it be great if I could catch the moment just before the fish went into the bear’s mouth?” It took time and patience and several tries, but eventually he got the shot. And it launched his career.

Without doing the on-the-ground research, he would never have gotten that shot, and his career would likely be at a very different level today.

Of course, you don’t have to uncover anything quite so dramatic on your research outings. But you might discover an older couple who takes a walk through the park each day...and you might be able to get a beautiful shot of them from behind as they walk under an archway of trees. Or you might discover a swimming hole that the local kids frequent in the summer. You could capture any number of one-of-a-kind saleable shots in that location.

But if you don’t explore, you’ll never know what you’re missing. Even worse, you may miss your career-launching photograph!

Your Most Important Asset

Your most important tool as a photographer isn’t your camera. It’s your eyes. Photographers see things differently than the average person. They see more detail. They see how the light plays on an object. They see how different angles change the look of a subject. They see how moving closer or farther away from an object tells its story differently. And they use these impressions to take photographs that are more than just interesting—they convey emotion and thought. They move the person looking at them.

You’ll need to develop a photographer’s eye. And there are lots of things you can do to improve your overall sense of the craft and to improve how well you see the world around you. And there’s a bonus to that. Learning to see the world in full detail makes life itself infinitely more rewarding.

Seven Steps to Being a Successful Photographer

Before we get into the question of what makes a good photo and how you can go about selling your photographs, let's talk a little more in depth about what makes a good photographer.

As we touched on earlier, there are habits that nearly every successful photographer lives by. Work to implement these habits in your own career, and you will greatly increase your chances of becoming a successful photographer. Ignore these habits and you can still be successful, but you'll have a much harder time getting there.

Let's take a look at what we think are seven habits crucial to becoming successful quickly in this field...

Habit #1: Always Carry a Camera

Photographic opportunities are fleeting. Light changes. People and animals move, altering the composition. In many cases, if you aren't prepared, you'll miss a good shot.

The way to avoid this is to always carry a camera. You never know when you'll be out shopping and catch one of those insightful life moments—a kid playing Frisbee or catch with his dog, a grandmother and grandchild sharing an ice-cream cone, a storm casting an unusually beautiful light over the flag that stands in your town square. These are all great photo opportunities...but only if you have your camera at hand. If you have to run home to get your camera, you most surely will lose the shot.

A short time ago, a photographer was on the way to a meeting and a hang glider appeared over a cliff near his home town. In the background was a landmark tower that has been in photographs which represent over US\$30,000 in local sales. He stopped the car, pulled a camera kit from the trunk, and spent 15 minutes making the shot. He expects that 15 minutes will be worth thousands of dollars over the next few years —and it was an opportunity he would never have been able to “set up.”

So carry a camera with you all the time!

Habit #2: Look Around

To become a good photographer, you must learn to see the world around you in new ways. You must take the time to look around you and see how different objects can come together to make a really outstanding image.

Wherever you are, stop now and then and look around. Ask yourself questions like:

- How would this look at a different time of day?
- How would it look in a different season?
- What if you were higher up looking down...how would that change the image?
- What if you were looking up at the subject?
- What splashes of color can you incorporate?
- How would things change if there were people in the frame? Or if there weren't?

Think about what is around you. What would you pick as the subject of a photo? How would you place the subject within your composition? How would you frame the shot?

By asking yourself these questions, even when you aren't taking pictures, you'll begin to hone your creative eye.

Habit #3: Do Lots of Research

As a photographer, there are three kinds of research you'll do.

First, you'll research your craft. You should spend time reading books or newsletters about photography. You'll learn a lot about techniques that will make your images stronger.

Second, you'll do visual research. Look at photos in magazines, books, and galleries. Take notes about what you like and don't like. This will provide you with new ideas about your own photographs—things you'd like to try and shots you want to take.

Finally, you'll do research on the markets you want to sell to. If you begin locally, as we highly recommend, take some time and visit galleries in your area and any souvenir shops. Take a look at the photos in the galleries and the postcards in the shops. These will give you an idea of the kinds of images people in your area buy. Also, it never hurts to talk to people. Chat with town folks, visitors, and shop owners about the kinds of photos they buy and what makes them choose the ones they do.

You'll gain insight into your market and be better positioned to take photographs that will sell.

Habit #4: Don't Judge Yourself Behind the Camera

During a conversation with an attendee at an AWAI Bahamas workshop, she revealed she'd been walking on the beach in the morning before the sun was up, camera in hand, searching for photo opportunities.

She found many, but she passed one up. She saw three men kneeling on the beach, praying in the pre-dawn light. What a beautiful photo opportunity! But she froze. She didn't want to take the picture because she was worried about disturbing them, worried about what they might think, worried about being rude.

When talking with her, we acknowledged that these were all perhaps legitimate concerns. But, we explained, she should have tried to find a way to take a shot that was still respectful. The problem was she immediately judged that the shot wouldn't work.

We all do this at one time or another. So you must learn to put your inner critic on hold whenever you are holding the camera. The worst that can happen is that a shot won't work or that people ask you not to photograph them. Be polite. Be respectful. But don't decide a shot won't work until you've tried taking it. In any creative craft, your inner critic has to learn to wait his turn. Otherwise, he can hamstring your progress. So whenever you go out shooting, leave your critic at home.

Habit #5: Be Merciless When Editing Your Photographs

That said, your inner critic does have a place. Once you return home from taking photos and upload the images onto your computer, you'll want to look them over. Every photo needs to meet three criteria...and here is where your inner critic gets to shine. Carefully review each photo to determine if it meets the following criteria:

- **Composition:** It needs to have a composition that draws people in—that really stuns them into a moment of emotion and intrigue.

- **Focus:** It needs to be properly focused. You may have your subject in sharp focus with a blurred background or you may have the photo sharply focused from the foreground to the background. Both styles can work. But your focus needs to show intent and to be well done.
- **Exposure:** It needs to be exposed properly. Your picture can't be washed out or dark and blocky. Your subject needs to look true to life, while your background can't be overwhelmingly bright or dark.

Be as objective as you can when examining your photos. Only choose the very best, the ones that meet all three of these criteria.

Habit #6: Practice, Practice, Practice

We've met too many beginning photographers who fear making mistakes. So we want to make you a promise right here and right now: You are going to make mistakes—plenty of them. At least you will if you want to hone your craft.

It takes practice to become a successful photographer. So don't be afraid to make mistakes. Look at them. Learn from them. Then try something new. Repeat this process over and over again...and you'll begin to see that more and more of your photos become saleable.

Habit #7: Submit and Show Your Photos

Having the right tools and taking good photographs are only part of the equation. You'll never sell them if you don't show them to people who might be interested in buying.

You have to regularly show your photos in galleries, coffee shops, libraries, restaurants— wherever the opportunity presents itself.

Similarly, if you want to be published in magazines or newspapers, you have to regularly submit your work for review.

This step can feel like the most frightening one...but take a deep breath, jump in and do it two or three times. It gets to be really fun. You meet interesting people, they tell you nice things about your photographs, and often you make some money.

What to Photograph Locally and Where to Show Your Work

By far the easiest way to make a start as a photographer is to begin taking local photographs, and then showing them and selling them locally. So it shouldn't surprise you that 95% of the photos we take are located within five miles of where we live.

It's important to remember to take photos of where you are. Don't make the mistake of waiting to take photos of "somewhere" you'll be going "someday."

There are two reasons for this...

One, you'll take more pictures if you keep this mindset.

Two, you'll sell more photos. If you think about it, when people visit somewhere, they buy pictures of that place—not of some other place they'd like to go. (Most visitors to, say, New York City want to take home pictures of the Big Apple...not San Francisco or Atlanta instead.)

Plus, people who live in an area will also buy local photographs. They develop a love for their hometown and are more apt to buy pictures of it than of some far-flung place.

Don't get us wrong, though. There certainly are markets for your destination photographs. But to get started quickly, to build a reputation and an income, begin locally.

Over the years, we've taken advantage of all of these opportunities:

- Town Hall
- Churches
- Main Street
- The interior of the bagel shop (where many people begin their day looking at the display case)
- Local restaurants
- The annual community fair
- The ice-cream shop
- Two local farms during growing and harvest seasons

- Scenic compositions of bridges, mountains, historic buildings, and parks
- River scenes
- The high school, including the football field
- The cemetery

In short, everything in the town and the surrounding community is fair game for your lens.

It is particularly important to take multiple shots of all your subjects during each season of the year. The local cemetery is picturesque in the spring, fall, and winter, with a covering of fresh snow. Town Hall looks great in the spring and winter. River scenes are lovely in summer and fall. If you find a subject worth adding to your collection, you should have at least two seasons represented in your portfolio.

Many shots will need some Photoshop work. We find most of the touch-ups we do involve removing power lines and street signs in front of hundred-year-old churches. You get the idea. It's not difficult to do using the stamp tool in Photoshop Elements. While it takes a bit of time, it can make the difference between saleable and not.

Remember, these photos need to look like fine art. Pay attention to lighting, shadows, attractive skies, etc. We confess to having a few shots that took two years to get right. But once you have it, it's worth the wait. People recognize beauty.

Steps to Getting Started in Four Local Markets

Now, let's get down to action!

Here are step-by-step guides to getting started in four local markets. You literally never have to leave your hometown...yet you'll meet new people and you could make really good money.

Fine Art

These kinds of photos have been the focus of this article. They are photos that you can enlarge, mat, frame, and sell as art.

- **Step One:** Build your portfolio. Take photographs of at least 30 local scenes. Take them at different times of the day and at different times of the year. Once

you have 30 saleable shots, you're ready for...

- **Step Two:** Prepare your portfolio for presentation according to the instructions we gave you before.
- **Step Three:** Find places to show and sell your photographs. Libraries, local art shows, coffee shops, and galleries—they all present opportunities to get your art in front of buyers.

Travel Photos

These kinds of photos give a sense of place. They are great for illustrating articles about your hometown. They almost always include people.

- **Step One:** Get familiar with your local and regional publications. Look at the kinds of photos they run. Find out who the editor of photography (or the managing editor) is.
- **Step Two:** Make contact. Either send a query with photo samples to the editor or go in and meet him/her personally. Take your portfolio to show.
- **Step Three:** Regularly pitch photo ideas, make submissions, and solicit assignments. Don't be a pest. Just maintain a level of regular, professional contact.

Commercial Photography

These are photos that companies use in their advertising, annual reports, and websites. Sometimes they are images of the people who work for the company; other times they are product shots.

- **Step One:** Make contact with marketing directors or owners from local businesses. Let them know about your services—offer on-location photography services. It adds value to what you do and means you don't need to use a studio.
- **Step Two:** Consider local advertising either in the Yellow Pages or the local newspaper.
- **Step Three:** Deliver great photography on each and every project...and watch your client base grow.
- **Step Four:** Stock photography. Many online stock agencies will accept submissions from first-time photographers. Check out iStock.com, for example. You'll see a complete explanation of their guidelines and directions on how to submit your work.

Portrait Photography

These are images of people during the special moments of their lives such as birthdays, holidays, weddings, and sporting events.

- **Step One:** Decide if you will work on location or have a studio in your home or office.
- **Step Two:** Advertise in the Yellow Pages and the local newspaper.
- **Step Three:** Network with wedding planners, high school yearbook editors, and local mom's groups.
- **Step Four:** Deliver a high-quality service—and your clients will come back to you again and again...as well as recommend you to others.

This chapter has been excerpted from **Selling Photos for Cash: A Quick-Start Guide to Becoming a Professional Photographer**, published by the Travel Division of the AWAI (American Writers and Artists Inc.). The group also publishes **Turn Your Pictures into Cash** and **The Ultimate Travel Writer's Program**, as well as myriad books and special reports geared toward helping folks master the art of getting paid to travel. For more information, visit <http://www.thephotographerslife.com/ph2/li/>.

CHAPTER THREE



How to Start Your Own B&B Overseas

By Lynn Mulvihill

It's the dream of many wannabe expats... Escape to a corner in the South of France... the hills of Tuscany...or the edge of the Caribbean, and run a B&B, either to supplement their income overseas...or to bring some excitement to their retirement years.

Sometimes, though, it doesn't happen that way. People find they are accidental innkeepers. They buy their dream property overseas, do it up, and feel it's just too good to keep all to themselves. Before they know it, they've a passing trade of tourists looking for somewhere different to lay their heads.

If you've ever stayed at bed-and-breakfast accommodation, you've probably thought "I could do this!" You post up a sign outside your door, take bookings (or walk-ins), and lay on a hearty breakfast in the morning... What could be simpler? Of course, there's a lot more to running a successful B&B than meets the eye. In a moment, we'll take a look at what you'll need to consider before you start decorating those guest rooms. But first, let's take a look at the advantages to running your own B&B...

A Flexible Career

You are the boss. You get to decide what months you open, how much you'll charge for rooms, whether to serve evening meals as well as breakfast, and what times those meals will be eaten at. While you'll want to be onsite much of the time (especially in the

early days), once everything is up and running smoothly, you should be able to take off during the day to enjoy a round of golf...go diving...or lounge in a hammock...whatever it is you came to this part of the world to do.

Instant Employment

In many countries overseas, it's difficult to find a job, or at least employment on the kind of terms (read salary) that you're used to in the United States. Having a B&B business means you don't have to worry about job hunting. And, depending on the state of your property (i.e. assuming it's entirely habitable and doesn't require major work), you could be up-and-running fairly quickly.

Save on Your Tax Return

Some countries (e.g. Panama and Honduras) offer generous incentives to those running tourist-related businesses. These countries realize the importance of tourist dollars to their coffers and are eager to attract investors to the industry. As long as you meet the requirements set out by the Honduran government, for example, you could enjoy a holiday on income generated by your business for 10 years. (More on this later.)

Personal Reward

While there's a lot of work involved in running a B&B (many owners work 12- to 18-hour days, depending on whether evening meals are served), it's also personally rewarding...and you get to have some fun. Opening your doors to the traveling public means you'll be inviting in new cultures and experiences to your home.

Why Travelers Choose B&Bs over Hotels

Before you start ordering the bed linen, crafting a sign for your front lawn, and welcoming international visitors into your little haven of tranquility, there are certain things you need to understand about the business.

Be aware that bed-and-breakfast accommodation varies the world over. In some places, the concept simply doesn't exist, while in others, standards and practices can vary by

region or even within the same town. Yet, there are some basic characteristics that define a B&B...

Accommodation

Most B&Bs are small properties with 4 to 10 guest rooms. In this way, they differ from hotel chains with their 100-plus cookie-cutter bedrooms. B&Bs are hence more homely, comfortable, and often more luxurious—though at a competitive rate. Most provide a television in each room.

Meals

It goes without saying that all B&Bs must serve breakfast...and some home cooking (whether it's bacon and eggs or pancakes) is expected. Some may serve evening meals, though that's entirely up to the owner.

Family run

Many people stay at B&Bs for the more personal touch they offer. Often when you stay at a hotel, you only interact with the staff for checking in and out. In a B&B, owners spend more time with their guests, ensuring they are made to feel at home...taking time to listen to their stories...offering tips for where to explore, eat, or shop in the locality.

Extras

You can have a successful B&B with the above three components. But, to make a name for yourself and encourage repeat custom, it's the little extras that matter... Homemade lemonade on summer afternoons...mugs of steaming hot chocolate in the colder months... Of course, it needn't involve any work in the kitchen. You could keep a small library, a spare computer for guests to browse the Internet, snorkeling gear, a ping-pong table and equipment, toys or coloring books and crayons for small children. The important thing is that such extras are all included as part of the nightly rate. These are things you shouldn't need to fork out for, but that will make a difference to your business...and give you the edge over your competitors. You may find guests willing to pay a little extra per night to stay at your accommodation. Be sure to list any special extras on your website or wherever you advertise.

So You Want to Run a B&B... What Next?

Now that you've an idea what your future guests expect, it's time to think about whether you're cut out for the job. Basically, there are five things you need to consider at this stage...

1. Is your family on your side?

Sometimes, even the most qualified of potential innkeepers can't get past this first hurdle. No matter how dedicated you are to the dream, are you certain your spouse is on board? And, if you've a trailing family, how do they feel about sharing their home with strangers? While you might think you can keep your B&B business separate from your family (this may be physically possible if you have a particularly large home), what happens when, say, the telephone rings? Is your teenager on board to be polite and take queries from potential guests?

You need to sit down with your spouse and family, be clear about your intentions, and let them voice their concerns. If there's a stumbling block, then you may need to suspend your plans. Remember, you may be able to return to the idea some years down the line.

Even if your entire family loves the idea of turning their overseas home into a B&B, it's a good idea to set out some ground rules. Consider issues such as use of common areas (swimming pool, the kitchen, television room, etc.), having friends around, playing music, using the telephone, etc.

You don't want your family to have to tiptoe around guests (they need to enjoy their new home, too), but you don't want your guests witnessing a family blow-up or competing with your 8-year-old for control of the TV. Setting some boundaries should mean a win/win situation.

2. Are you a good host?

Though experience in the hospitality industry is not essential, it is a bonus. If you're completely new to the trade, think about taking up a part-time course (depending on the educational facilities in your area, it may be possible to find a course geared specifically at would-be B&B-owners). At the very least, find people in the business that you can talk with and garner ideas from.

In addition to book-keeping (which we'll address in the next point), cooking and food presentation is of utmost importance. Remember, your guests expect high standards when it comes to breakfast. Simply providing them with cereal, milk, and toast isn't going to make the cut. Prepare a proper breakfast plan...and think beyond the food. Consider your seating arrangements (communal or separate), table settings (fresh flowers can bring a nice touch), breakfast hours, what food guests can help themselves to...and what will be served to them by your breakfast staff.

If you or another family member is not capable of taking care of the cooking, you will need to consider outside help. You're probably going to want to have at least some part-time staff at your disposal anyway, so you can enjoy a day off every now and again. This means you'll need to familiarize yourself with local employment laws, wage standards, etc.

3. Can you keep basic accounts?

You don't have to be an accountant to run a profitable B&B, but you do need to be diligent about keeping track of everything you spend on your business...and every dollar that comes back into it. As with any business, you'll be paying taxes on your income. So you'll need to be wary of your obligations to both Uncle Sam and your country of residence.

While there are numerous software packages for small businesses on the market, if you're more comfortable working with standard spreadsheets (like Microsoft Excel) or even on paper, these methods can work just as well. You should keep track of all income and expenditure on a weekly basis at least—though daily or every couple of days will make things easier. Bottom line is you don't want to be left rooting through receipts, trying to remember every expense at the end of the month.

And, however confident you are of your accountancy skills, it's still advisable to have an independent accountant check your books at least annually. Having a reliable tax consultant in your new home and Stateside is also a good idea. Not only do you not want to short-change the IRS or local tax authority, but you don't want to pay them a dollar more than is required. A good tax consultant can advise you on how best to structure your affairs. Make sure you engage the services of one before you move and set up your business.

4. Do you have the required energy and dedication?

Remember, while it may only be a romantic dream now, running a B&B is a serious business. In addition to keeping accounts and filing taxes, you'll also need to be in regular communication (on the telephone and online) to take queries and confirm bookings. You've also got to keep sufficient food supplies, get the laundry done, and be around regularly to ensure everything is running smoothly. And, after a long hard day (which may involve working into the night, especially if evening meals are part of the agenda), you must be ready to do it all again tomorrow.

People skills are also important. As a good host, you must be able to deal with (and welcome into your home) all personality types and be friendly no matter what time of day or night (think late flight arrivals) your guests show up. Be honest with yourself here. If you don't feel 100% committed, you're not going to enjoy your new way of life.

5. Will you take pride in your business?

If you love what you're doing, this shouldn't be an issue. We've already talked about food preparation and presentation, but these won't be enough if paint is peeling from your walls, your garden is more "jungle" than landscaped, or your breakfast waiter has a sloppy appearance. While B&Bs can be more informal than hotels, hygiene is just as important (every surface should be clean and laundry should be done regularly). As is having a tidy home.

One way to ensure you're keeping satisfied customers is to maintain a guestbook or leave an evaluation card in each room. Encourage guests to state both likes and dislikes...and any suggestions they might have for improvements.

Is Your Home Suitable as a B&B?

So you've determined that your family is on board with your B&B plans...and you feel you have the energy to run the business. Now there's the question of property: How suitable is your home for receiving guests?

Whether you've already stumbled upon your ideal home in paradise or are just beginning the hunt, here are some important questions to ask yourself:

Do you have adequate space?

In order to run a profitable B&B business, you'll need to operate at least five rooms. According to the Professional Association of Innkeepers, a guesthouse with four or fewer guest rooms will have more difficulty operating profitably. If you don't have the space right now, what are your options for expansion? Also, think beyond the bedrooms. Do you have enough dining space? Is there adequate parking?

Why would people want to visit your locality?

Are you in the city, near the beach, or some popular attraction? If not, could you market yourself as a romantic, secluded getaway? Again, be honest with yourself as you think this through. Some homes just may not be cut out for the job.

Who will your guests be?

Surfers...sight-seers...golfers...honeymooners...businesspeople...or others? Be sure to decorate your home appropriately and advertise in the right circles. Though many B&Bs open year-round, if you're depending on a certain crowd, you may find that business is seasonal.

How will guests find you?

Are you near a highway? What public transport comes by? For full or near-full occupancy, you need to be accessible to the general public.

How straightforward is it for a foreigner to set up a business in your country of interest?

What local laws apply? And what special incentives (if any) are in place for foreign investors in the country?

At the house-hunting stage, you may also find yourself wondering whether you should buy into an existing B&B or into a home that you will convert into a B&B. On international real estate websites such as www.viviun.com and www.escapeartist.com, you'll find numerous "B&B for sale" listings. But tread carefully. Be sure to have an accountant check the books. Most important is the reason why the owners are currently selling. Did they not have enough trade? Did they find it difficult to make a profit in their location? Unless they're handing over a profitable business with near-full occupancy, you'll probably want to pass. With a new property, you get to do everything your way, without having to correct somebody else's mistakes (however small)...or pick up the pieces of a crumbling business.

Where to Set Up Shop: Four Potential Settings for Your B&B

If you don't already have your heart set on a particular country or region, the following is a handful of suggested opportunities...places we'd personally consider in your situation. Full coverage of the legal requirements for setting up a business in these corners of the world is beyond the scope of this report (you'll need to do your research and consult with in-country experts). The idea here is to start you thinking as to where you might settle best for fun and profit...

France: Jump the red tape to an unsurpassed lifestyle

Of all the places in the world, France has to be one of the most popular places for would-be B&B owners to set up shop. If you've at all toyed with the idea of running a B&B, it's surely cropped up as a possibility. Already, many Brits have made a second home-cum-B&B in some corner of Provence or the Languedoc.

In addition to offering one of the best lifestyles on the planet, France is also the most-visited country in the world...meaning hordes of potential clients. And they come for a variety of reasons: sun, ski, sight-seeing, hiking, sailing... Depending on your location, you could have a steady trade year-round.

The one downside to doing business in France is the red tape. Here, more than anywhere in the world, you can rely on quirky regulations. For one thing, you need to have your guests eat meals at a communal table. Separate tables mean you would officially be a restaurant, not a B&B. Indeed, to qualify as a B&B (*chambre d'hôte*) in France, you must not exceed five guest bedrooms (providing accommodation for a maximum of 15 people). Not that these things should stop you in your tracks...you just need to be careful that you understand the law and your obligations as a business-owner and B&B proprietor.

Honduras: Enjoy 10 years of tax-free income

Honduras—and in particular its popular Bay Islands—offers a true Caribbean lifestyle. White-sand beaches, pristine turquoise waters, some of the world's best coral reefs... the list goes on. In the last decade, the islands, particularly Roatan (the largest of the three main islands), and more recently Utila have been drawing cruise ships and diving enthusiasts. Luxury accommodation, restaurants, dive shops, and other tourism-related business have been popping up. But if the Caribbean's calling, there's still room for you...

The best thing about setting up a B&B in Honduras is the generous tourism incentive law (*Ley de Incentivos al Turismo*), which was introduced back in 1992 and further updated in 1998. Under the provisions of this law, investors in a government-approved tourism business (which can be anything from a restaurant to a dive-shop to a B&B) are entitled to a 10-year tax exemption on profits. So, here in Honduras, you'll pay no Honduran income tax for the first 10 years in business, and you'll be exempt from the 12% sales tax on the purchase of items needed to get your business started. And, as

long as your tourist business is approved by the government, you can also import anything you need for your B&B duty-free.

Panama: A frontier of opportunity

It's no secret that Panama is one of our editors' favorite countries in the world right now for living, investing, and doing business. In fact, it's the home of Live and Invest Overseas' publishing headquarters. And for good reason...

Live and Invest Overseas Publisher Kathleen Peddicord, who moved both her family and her business to Panama two-and-a-half years ago, says "The longer we're here, the more I'm convinced that, again, this is the right place for us right now, a great place to entertain one's entrepreneurial inclinations. While in the United States and other parts of the world, companies are cutting back and laying off, here in Panama, the buzz word is growth.

"Everywhere you go, you see work...labor...commerce...activity. It's infectious. You begin to feel like you'd like to do a little work yourself. This is how I see Panama. I'm sure you could come here, especially to the highlands...to the interior...and settle in for lazy days swinging in a hammock. That's Panama, too. But, for us, Panama right now is a frontier of opportunity." And, like Honduras, Panama's government welcomes investors with open arms.

Introduced in 1994, Tourism Law No. 8 offers some of the world's most generous tax breaks for investors, big and small. You only have to invest a minimum of US\$50,000 in the country (your home/B&B purchase could qualify) to enjoy a 20-year exemption on import duties that would apply on equipment, materials, or vehicles required to run your business and a 20-year exemption on real estate taxes.

Plus, if you invest in one of the specially-designated tourist zones, you also receive a 15-year exemption on your earnings. Among the zones that qualify are areas in Darien, Veraguas, Chiriqui, the Caribbean islands of San Blas, and the Pearl Islands in the Pacific.

Argentina: A B&B in the next Napa?

Argentina, with its lively culture, stunning landscapes, and cosmopolitan cities has something to suit all tastes and budgets. Imagining walking guests through your boutique vineyard in Argentina's answer to the Napa Valley...leading them on a wild

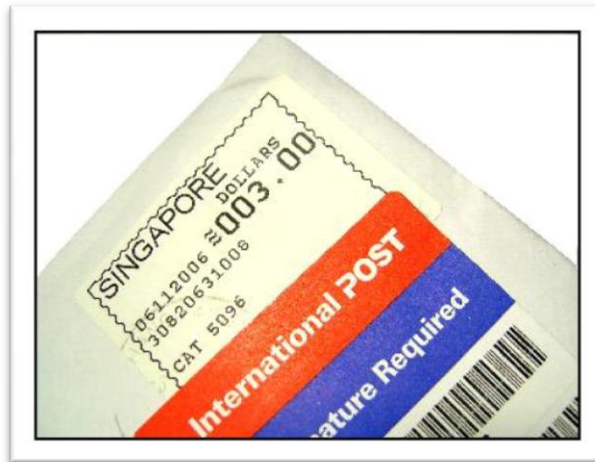
horse-back ride through your ranch in the rolling pampas...or serving some *apres-ski* drinks in your mountain chalet in Patagonia... What you do in Argentina is limited only by the boundaries of your imagination.

The country also has a lot to offer tourists. Buenos Aires is a Latinized European city with colonial buildings, magnificent parks, and atmospheric neighborhoods. Popular for its steak dinners, tango shows, and revered *fútbol* games, it's also become a hot destination for language students. Beyond the capital lies a first-rate sporting ground, where visitors can enjoy polo, horse-back riding, skiing, hiking, climbing, mountain biking, and a host of adventure sports. Meantime, wine-lovers are drawn to the many wine museums, tours, and tastings on offer in the wine-producing regions.

With so much on offer, where should you settle? Right now, our editors are drawn to Mendoza province. It's the heart of Argentina's wine country, responsible for producing almost 70% of the country's revered *vino*. U.S. wine-lovers who missed the opportunity to grab acres of California vineyard (now selling at prices accessible to the millionaire set) are finding vineyards here every bit as good as those in Napa and Sonoma...but at far more affordable prices. Their presence has led to a profitable wine tourism industry, with boutique hotels and guesthouses opening up to keep pace with the influx of wine tourists.

And, if you're worried that you'll be restricted to the wine-swilling set, fear not. The Mendoza region has also emerged as an adventure playground. Its national parks, with red sandstone canyons and dry lake beds, protect dinosaur tracks and fossils dating from 120 million years ago. Positioning yourself in or around the medium-sized town of San Rafael, for example, could be a good move. It's a town that's starting to attract American expat families. Surrounded by mountains, lakes, valleys, and breathtaking canyons, it also hosts the biggest festival in the province, when the townspeople gather to celebrate the wine harvest.

CHAPTER FOUR



Adventure and Profit in Global Trade: An Introduction to Import/Export

By Lynn Mulvihill

Global trade is not a new concept. Just think of Marco Polo and his family, who, as far back as the 13th century, were trading with the east. But today's entrepreneurs have things a lot easier. You can speed-jet across continents or work from home—dealing over the Internet—a far cry from the 4,000-mile-long trek across the Silk Road endured by the Polos...and without the risk of being attacked by bandits.

The Best of Both Worlds

That's not to say all romance and excitement has been removed from the industry. In truth, you have the best of both worlds. You can travel to far-off lands, explore exotic markets, meet extraordinary people...and you have the benefits of modern infrastructure and technology on your side to make for easy networking.

Other advantages to being a global entrepreneur include getting paid to travel...you get to write off your travel costs as business expenses, and, if you set yourself up well, your profits should more than compensate for the time spent scouting out opportunities, bargaining with suppliers, and arranging shipment overseas.

A Billion-dollar Industry

In 2007, the U.S. imported US\$1,953 billion in foreign goods—an all-time high for the nation. Meanwhile exports of US\$1,163 billion were also a record.

Why is import/export such a big business? There are three main driving forces:

1. **Availability.** Some goods just cannot be grown or manufactured by a particular country. Heard of Irish, Finnish, or Icelandic wine, for instance?
2. **Price.** Even when you can find the homemade goods you're after, you'll often find more competitive prices on imported goods.
3. **Cachet.** Often, overseas goods appeal for their more exotic nature. And, there are those goods that are branded by their location: champagne, Waterford crystal, Belgian chocolate to name a few.

Am I an Importer or an Exporter?

Before we go any further, let's take a look at what is basically involved in importing and exporting. Really, it's down to where you're located and the direction the goods are heading. If your base is in the United States and you're bringing in hand-woven rugs from Morocco, you're an importer. On the other hand, if you're living in the United States and sending motor accessories to suppliers in Guatemala, then you're an exporter. There is no need to choose one over the other—many entrepreneurs dabble in both, though it's probably better to stick with one field until you're up and running.

Can I Make It as an Importer/Exporter?

You don't need any specific qualifications to run a successful import/export business. However, some people are more suited than others to the field. To determine whether it's something you should personally consider, ask yourself the following questions:

Do I enjoy travel?

While some global traders work solely from the comfort of their own homes—often acting as an agent between buyer and supplier—most folks in the game end up doing some travel. Think about it... You've found what looks like an amazing deal on the Internet...beautiful "70% pashmina/30% silk" shawls for US\$4 apiece from a supplier in

Nepal. You know you could easily sell these in your hometown for at least 10 times cost price. But how do you know they are the genuine article? Online trading is open to lots of fraudsters. Even if you're an expert in textiles, can you determine the quality based on a digital photo?

Especially in the early days of your business, you need to get out there and meet with your suppliers. Not only will you be able to sort the genuine goods from the rip-offs, but this is how you'll gain experience in the whole trade...how to bargain...build a good working relationship, etc.

While it may seem in the beginning that you're on the road all the time, with little to show for your efforts, it's all part of the learning process...and will pay off in the end. Once you've established a good working relationship with trusted suppliers, you can probably cut your travel down...trusting your contacts' recommendations or requesting that they send you samples.

Do I enjoy meeting people?

If you're thinking you can run your import or export gig from the solitude of your attic, then you're doomed for failure. Not only will you need to be open to meeting people from other cultures (in the places you're importing your goods from or exporting them to), but have you thought about your customers? Even if you're planning on selling your goods online, you may need to get out and make a name for yourself at trade shows... being interviewed by local and national newspapers, etc. You don't need to be the most outgoing person in the world, but you do need to be able to represent yourself well.

Do I have a good business head?

A business mind is an essential tool. In order to be successful in the import/export arena, you need to be a good negotiator (bargaining down to the right price without insulting your seller), an excellent salesperson (whether you're trying to sell your goods to a physical store or online), and the good sense not to be taken by the latest fad...and walk away from what you know in your heart is not a good deal. Bargaining and selling are two areas that many people naturally shy away from—but, with a bit of practice, you can become a pro.

Am I self-motivated?

Remember, as an importer/exporter, you'll be your own boss. While that's an attractive prospect, are you the type of person who can continue to set an alarm (and obey

its call)...put in the hours necessary to run a successful business...keep records and accounts (the not-so-fun part of the job)... If your honest answer is that you work better under somebody else's management (and many people are), then you probably don't want to quit your day job. If you are self-motivated and put the necessary energy into your business, you may find that, eventually, you only have to work a few hours a day (and maybe only a few days a week) to keep your business going.

Do I have adequate start-up capital?

No matter what product you're selling, you're going to need to invest some capital in the business...something to keep things afloat until revenues start to trickle in. There are some things that will keep your overall costs down. Working from home will save on rent. And, if you plan on drop-shipping, or have adequate storage space in your own home (assuming your not dealing in bulky goods), then you won't have to worry about storage facility costs.

To determine whether you have enough funds to get your import/export business up and running, first think about what you'll need on a day-to-day basis. Basic office requirements include:

- Notebook or desktop computer with high-speed Internet access and email
- Software packages
- Telephone with answering machine
- Fax machine
- Stationery and office supplies
- Comfortable working space

Then you need to think about the bigger picture. Significant areas that you'll need to budget for include a travel budget for your buying trips, as well as the necessary cash to pay your first suppliers. Most suppliers will have a minimum order quantity, which could be in the range of thousands of items—though you may be able to negotiate your supplier down some.

Do I have knowledge/an interest in a particular product?

This is a critical question. If your aim is to simply make a six-figure income—and you don't care what product you sell—you're already on an uphill struggle. While many do enjoy six-figure incomes (and above) from import/export businesses, these people are most likely interested in their products...and have some knowledge of the trade.

Whether you plan on dealing in hand-crafted furniture, fine coffee blends, or organic cosmetics, you need to have a burning passion for that product. If you don't have a personal interest, how will you motivate yourself to go to work every day? More importantly, how will you persuade prospective clients to buy your product?

Of course, it goes beyond passion. You also need to be knowledgeable in your product area. Do whatever research is necessary to become an expert...and be sure to keep up with industry trends.

Deciding on Your Product Line

So, you've determined that you're suitable for the import/export game... Now, how do you decide on what product to sell? For this, you'll need to consider:

1. What makes you tick? As we've already talked about, you want to build a business around something you already have an interest in...or knowledge about. Think about your hobbies and interests...as well as what sort of experience you've acquired in your career to date.

2. What's missing? In your travels, have you stumbled upon something that is unavailable in your hometown...something that could be a lucrative import business? Or, is there something that you know is in high demand overseas? Before you commit to any particular idea, you'll need to research the market—either at home or abroad—and be sure that there is a demand for your goods. If a similar product is already available, how can you compete? Better price? The overseas "exotic" factor? While you're thinking about filling a gap in the market, a good resource to check out is Alibaba's Trade Trends at: www.alibaba.com/trade-trends.html. Here you'll find the top 20 "rising demand" products, along with the top 20 hot products and top 20 product categories. You'll see the lists are diverse...cell phones, laptops, electric scooters, instant noodles, furniture, shoes, and posters all feature in the top 20 hot products.

3. Storage options. If you're planning on storing goods at your home, then you'll probably be limited by space, which will directly affect the kind of products you handle. If you're considering using a warehouse to shelter your products, research the associated costs before you commit to any single product.

4. Legal obligations. There are certain products that you just can't import to the United States and countries that you cannot do business with. (For instance, you can't—

legally—make your millions in Cuban cigars.) Likewise, foreign countries have their own lists of prohibited goods...as well as quotas and regulations surrounding other products. Be sure to thoroughly research the customs laws of where you plan to do business—as well as any regulations surrounding your product.

5. Taxes and duties. If you're importing goods to the United States, it's time to start familiarizing yourself with the U.S. Harmonized Tariff Schedule, a 99-chapter document that classifies goods into over 12,000 categories. This is how you'll determine whether your product of interest is subject to import duty or can be brought in duty-free. And, if a tariff applies, you'll find the relevant rate quoted here. If you're bringing in goods to a foreign country, then you'll need to query the applicable taxes. Certain goods, such as alcohol and tobacco products, will command higher rates.

6. Ease of doing business. Imagine for a moment that you've found a remarkable potter in an off-the-beaten-track part of Peru. You've never seen anything like this guy's work before...and you're pretty certain these urns would sell like hot cakes back in the United States. You look around and see this guy has a pretty basic existence. No computer...not even a telephone. Before you hop on your return flight, you plan to place an order for 50 urns and make arrangements with the nearest shipping company, some 50 miles away, to have the finished goods forwarded to you. Now, I'm not suggesting that this guy wants to rip you off. But what happens if the goods don't show around the expected delivery date? How do intend to follow up...without telephone and email? Can you afford to take another trip to Central America to check on the status of the deal? Sometimes, lack of infrastructure and means of communication will force you to walk away from an extraordinary find. Be sure that the products you want to sell are relatively easy to find, follow up on, and request repeat orders. Sometimes, where the option exists, it can be useful to have a local agent who can negotiate and follow up with your suppliers on your behalf.

Sourcing Your Products

In this context, we'll assume that you're looking to import goods into the United States. If you've already stumbled on an opportunity overseas, then you have a starting point. You know what country has what you're looking for—though you may need to do more groundwork to find the best price and quality. Otherwise, if you have an idea of the product area you want to get into, but are uncertain where to start your search, here are some suggestions of how to get the hunt started:

- **Make travel plans.** Research those countries that are likely to perform best on both quality and price (factoring in the cost of shipping). Narrow the list down to two or three and arrange to visit each one. Before you go, get in touch with chambers of commerce and other organizations that could point you in the direction of potential suppliers. Find out where the best markets are, what days they operate, and plan your trip accordingly.

- **Wait for suppliers to contact you.** With this approach, you post your product requirements on a website such as www.alibaba.com or www.fita.org, leave your contact details, and wait for suppliers to get in touch. Remember, this carries its own risks as you can't make the same level of judgment as you would meeting suppliers in person and seeing the goods up close.

- **Find leads on the Internet.** Similar to the previous approach, but you sift through the thousands of suppliers to find the ones that might be a match.

- **Attend trade shows.** Trade shows present a wonderful opportunity for global traders. Especially when you're starting out, it's a great way of making contacts, spotting trends, and getting an insight into a particular industry. Look out for relevant trade shows both at home and overseas.

- **Contact foreign embassies and chambers of commerce.** These bodies should be able to advise you on where to look for manufacturers, suppliers, or agents. Be sure to query price trends in your product area of interest.

No matter where you're sourcing your products from, don't rely too heavily on that particular source. Always be on the lookout for other leads to ensure you're getting the best deal. And, if and when it no longer makes sense to do business with a particular country, you can recession-proof your business by seeking out alternative sources.

Selling Your Products

While this appears as the last section in this chapter, selling and marketing should be at the forefront of your mind from the get-go. In fact, you shouldn't settle on any one product until you've performed sufficient market research.

Before you start purchasing goods, you'll need to have analyzed your end consumer, the market conditions of where you intend to sell, how you'll make your sales (online, in stores), and through what channels (via a retailer or direct to the consumer).

Once you're satisfied that you have a hungry crowd for your wares, you can think about selling by one or more of the following methods:

Stores. If you're hoping to sell to retailers, whether small or large, it's a good idea to contact these prospective buyers before you import your products. Make an appointment with the appropriate manager and prepare yourself well for the meeting. Dress smartly, arm yourself with samples or images of the products you're hoping to sell, present them with the results of your market research, and give them your business card before you leave. As long as you don't get an outright NO, follow up with them when you have some products to show.

Your own website. Especially for somebody getting their business off the ground, the web can be a quick and easy way to get started. There is plenty of software available to help you build your own website—though, depending on your technical skills, it may make more sense to hire a web developer. Once you have your framework set up, there are two important areas you need to pay attention to: sales copy and photos. While you don't need to be a copywriting master, take time to describe your products...drawing out the benefits...thinking about how your customer will feel with your product (you'll find copywriting tips in the next chapter). You're unlikely to be able to sell anything without good quality photos. Make sure you have good lighting and take a number of close up shots from different angles. An advantage to selling on your own website is that you cut out the middleman. Selling direct to your consumer means more profit in your pocket.

Third-party websites. Whether or not you have your own website, getting your products listed on third-party websites is a way of reaching even more customers. When looking at prospective online stores, be sure to check out what registration fees apply and what percentage your host website takes from each sale. Listing everything from cars and clothing to coins and collectibles, eBay is one option for selling online—and you can be sure that your product will fit somewhere. But also look for sites that specialize in your product area, where you'll more likely target more qualified buyers.

Trade fairs. It's unlikely that you'll do all your business at trade fairs, but adding them to your marketing mix can pay off. While you'll have to pay a fee for your stall—and sometimes a percentage of sales made at the fair—it's a way of reaching customers (and other retailers) interested in the same industry. Plus, you also get to spy on your competitors! Be sure to do your research before registering at any event. Find out, if possible, how many attendees are expected...and how many attended last year.

Where to Go from Here

Remember, as with any business, you may have to go through some trial and error before you start to be profitable. If your chosen product isn't the roaring success you anticipated, rethink your marketing strategy, paying particular attention to possible problems. If you can't see a way of salvaging a business around this product, think about what else you might deal in...and learn from your mistakes.

Finally, the amount of import/export information out there is endless—to the point of being overwhelming. But here are a few websites to get your research started:

Import/export resources

U.S. Customs and Border Protection: www.cbp.gov

FITA (global trade portal): www.fita.org

Import/export leads

www.alibaba.com

www.made-in-china.com

www.asianproducts.com

CHAPTER FIVE



Copywriting: The Greatest Little Retirement Career You've Never Even Heard Of

From the Editors at AWAI

Welcome to the world of copywriting—one of the best careers on the planet. Copywriting, as you have heard, can be one of the most lucrative freelance careers there is. Many, many copywriters break the US\$100,000-a-year mark; many earn US\$400,000 or US\$500,000; and some superstars can make US\$1 million a year or more.

Try finding that somewhere else. Pretty much only writing hit screenplays or novels. Simply stated, there are very few careers where you can make so much money with such a great lifestyle...

No Bosses, No Commute

Most freelance copywriters completely set their own schedule—working as much or as little as they like, and from wherever in the world they want to live. And the people who hire them don't care if you're old or young, underweight or overweight, white, black, or anything. All they care about is how well you produce for them.

For example, take Paul Hollingshead, co-founder of AWAI. He "works" a few hours a day and writes one, maybe two sales pieces a month. A few years ago, he moved to a little historic town in the Vermont countryside. He has no bosses, no commute, and works a

few steps away from his house—in a little cottage, where he’s surrounded by peace and quiet.

But he’s not the only one living such a life...

Jason Ford was just coming out of personal bankruptcy when he learned the secrets of copywriting. He used those skills to build three successful businesses—and still makes over US\$100,000 a year writing copy part-time for his favorite clients.

John Forde and Will Pratt were kids out of college when they learned the secrets. Young and full of adventure, they took their laptops and their six-figure copywriters’ incomes to Europe a few years ago...and never came back!

Now, let us tell you about the nuts and bolts of this fabulous career.

The Fundamentals of Copywriting

Simply stated, copywriting is any writing that offers a product or service for sale. Whether writing for a store, a consultant, a website, or a nonprofit organization, copywriting is selling. A good copywriter is a good salesperson—but you don’t have to do it face to face. You can write a project at your own pace, work on it until it’s ready, and then let the company send it out. You get to sit back, relax, and wait for the results of your efforts.

You will probably be persuading your audience to take some action: send for information, buy now, make a donation, call for a free consultation, or try a free sample product. It’s all about catching their interest and getting them to respond. Selling by writing promotional and educational material for local and national businesses and organizations can be extremely lucrative. Clients hire freelancers to produce a wide range of materials: annual reports, direct-mail letters (such as lead generating, sales, fundraising, and magalogs), brochures, space ads, postcards, catalog copy, radio and TV commercials, newsletters (print and email), and websites, to name a few.

Copywriting Mindset and Style

As we cover the basics of copywriting, we’ll use a sales letter as our example. Following is a condensed list of the basic elements of a sales letter (this is the secret structure behind sales messages you read or hear)...

Headline—grabs your prospect’s attention and draws him into the copy

Lead—immediately follows the headline; hooks your prospect with a core emotion and leads him into the big promise and idea; shows what’s in it for him

Body—draws out the benefits of your product or service; and includes the proof Unique Selling Proposition (USP), which shows how and why your product is better than the competition

Subheads—break up the letter and make it easier to read

Close—makes the call for action

P.S.—offers additional benefits at the last minute

Order device—the form your buyer fills out; reinforces the buying decision

Envelope—all your hard work is tucked into this envelope; but its real purpose is to entice the recipient to open the envelope and read the contents

But before moving on, there are secret concepts to successful copywriting that you need to know before you start writing any part of your winning sales letter.

Three Fundamental Rules of Selling

Rule #1. People don’t like to be sold.

People do want to buy, but they don’t want to be sold. Buying implies control; being sold, the opposite. A copywriter’s job is to help the prospect solve a problem or achieve a goal. Whether you’re writing a sales letter or trying to convince your friend to go to a concert, you won’t apply pressure. You’ll offer to give something of benefit. Don’t force. Tempt.

Here’s how you can start to understand how to tempt someone: Picture the absolute best piece of chocolate cake you ever enjoyed. Imagine it again as it melts in your mouth and sets your taste buds on overload. Now, out loud, tell a friend about that cake and why he should have a piece. Draw him in with a verbal picture that teases his desires and craving for chocolate.

Rule #2. People buy things for emotional—not rational—reasons.

Let’s revisit the chocolate cake. If people only acted rationally, you couldn’t sell chocolate cake. There’s no logical reason to buy it. It’s not nutritious. It makes you fat. It screws up your metabolism. And it’s expensive.

So why do people buy several million dollars of chocolate cake every year? Because it makes you feel good! Successful copywriters appeal to their prospects' feelings and desires. Here are seven very important ones:

Fear!

Greed!

Vanity!

Lust!

Pride!

Envy!

Laziness!

These are all very powerful emotions. Remember this basic concept: **Sell to the heart, not the head.**

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

Once the customer knows they want to buy, they then need to rationalize that emotional decision. Take a TV commercial for cars, for example. It begins with some incredible drive through the countryside—the great open road or exciting twists and turns on a mountain road. That mountain imagery is stirring emotions and beliefs in the man who wants to see himself as rugged and in control.

Next, you see an interior shot to show how luxurious life will be with this car. You'll listen to the state-of-the-art sound system, for instance. And here and there, the commercial is inserting bits and pieces of information, such as the size of the engine, fuel economy statistics, speed, weight, safety ratings, and so on. The only real purpose for that "data" is to allow the prospect to feel good about the decision he's already made. This information is extremely important because, although it doesn't sell the car, it does justify the sale.

Write Like You Talk

The most powerful style of persuasive sales writing is to have a conversation with your prospect. Imagine sitting next to him and having a conversation. Try recording a fictitious conversation with your prospect—and then transcribe it! You just may end up with a great foundation for your sales letter with this simple technique.

Because once you can “see” him sitting next to you, you immediately know how to talk with him...what tone to use, what phrases to employ, and what promises to make. And all this is done in an informal, “conversational” way.

Important point: “Conversational” means you don’t have to utilize formal or “proper” English. Never make your copy sound stuffy or academic. Try to get as close to spoken English as you possibly can, even if it’s not grammatically correct. And as you’re “talking,” if there is a point you want to emphasize, you could put it in italics, underline it, CAPITALIZE it...or you could also pause for a moment.

The Secret Structure That Guides Your Prospect to the End

As we cover the basic elements of a sales letter, it may help to think of this as putting together an outline or framework. One in which every single element will accomplish a specific purpose. So make them as strong and compelling as you can.

Headline

How many times have you heard how important “first impressions” are? If you’re like me, it’s been far too many times to count. Guess what? Your headline is the first impression of your letter (okay, they saw the envelope first, but we’ll cover that later). Regardless of how much else they read, everyone will read the headline if they open the envelope.

The headline is where you grab your prospect’s attention and usher him into the copy. And you do this by saying something meaningful to him...something that appeals to his core beliefs, feelings, and desires.

The headline determines how many prospective customers give your promotion that critical second glance. It creates a mood that makes the sale easier. And it establishes a promise on which you can build not only an immediate sale, but also a long-term business relationship.

Every direct-mail pro who has ever written on the subject has emphasized the importance of headlines. Some legendary copywriters, such as David Ogilvy and Gene Schwartz, claim that ***headlines are so important, they merit half your time and***

attention! It doesn't matter whether you advertise in newspapers and magazines, on television and radio, or via direct mail—when it comes to starting the selling process, **headlines are critical.**

Lead

You've just captured your prospect's attention with your masterful headline. Your next step is to deliver the big promise with the lead. The headline puts the hook in your reader's mouth, while a good lead buries it deep—deep into his thoughts, feelings, beliefs, and desires.

You show the prospect how your product or service will make him richer, smarter, sexier, or more powerful. In other words, you show him what he'll get if he uses your product. There are many ways to "lead" into your promise. To select and write the correct and best lead requires INTUITION. You cannot figure it out logically!

Following are different types of leads:

Story—A well-told story can be extremely effective in captivating your prospect and pulling him deeper into your letter. This is considered an indirect lead.

Piquing Curiosity—Present the reader with a provocative question. It signals the reader that he's going to have an intellectually enjoyable read.

Flattery—Say something that strokes the prospect's ego. But be careful, this lead works only when it is sincere. Contrived flattery causes the prospect to feel patronized.

Prediction—This is another indirect lead. It can be either a single, big prediction or a series of small and medium ones. You create an immediate interest in a subject that you know relates to the sale, but your prospect does not. Thinking about the prediction must fill the prospect with thoughts and feelings appropriate to your intended sale.

Problem/Solution—Present a problem and then offer a solution. This is a very direct type of lead. It works when the prospect's desires are obvious. The classic problem/solution lead appears first in the headline, with support in the lead.

Invitation Letter—This time-tested format has proven effective for subscriptions, publications, advisory services, and memberships in organizations or clubs. It is critical that your prospect's emotions are stirred in some way as he begins to read. He must be convinced this invitation is for him and that he will receive benefits he cares about.

Benefit—Simply open with a promise...a big, fat, whopping promise...a promise that showcases a strong benefit...a promise the prospect thinks is valuable.

Straight Offer—Make a clean, simple, and attractive offer. This works well for products that are more like commodities. There's no difference between the product and the benefit. If a person truly likes to read cookbooks, they'll be interested if you make them an attractive offer regarding a cookbook. Other examples would be diet or language products.

Whichever type of lead you choose, make sure you offer your prospect a promise he can't refuse.

The Body

Here's where you're going to make your case for your product or service. You'll draw out its many benefits. Prove it can do everything you say it will. And introduce fresh, new ideas. But to make the "body" really work, you have to do your homework. If you want to uncover the benefits, you have to really know what you're selling. If it's a food product, eat it. If it's an information product, read it over and over and over again—and heed its advice. If it's a service, try it yourself. Think of all the ways it can improve your prospect's life...then load up your letter with benefits.

Constructing the Argument

Now you're ready for the "proof" part of your letter. Here's where you can take off your creative cap for a bit and start constructing your argument. What kind of evidence would you need to persuade your prospect? A specific study? Facts and figures? A testimonial from a doctor, a lawyer, or a government official? You need to remember your prospect and dig deep.

How else do you prove what you say? You establish credibility. You use articles, studies, testimonials, or any other "independent" data that supports your argument. You can also cite any degrees, published works, or credentials for someone you are quoting extensively.

Subheads

Subheads draw the reader's eye to your most important copy. The subhead should include a benefit. This benefit will draw the reader into your copy—and that's exactly what you want. One other comment on subheads: Sprinkle them throughout your letter.

Use them in the lead, body, and close. We've given you a lot of the secrets behind the correct structure of a winning sales letter...but we're not quite done yet.

The Close and the P.S.

You've just proven your case and moved your prospect one giant leap closer to the sale. What's next? Your next job is to make the call for action. You're at that point in your letter where there's no turning back. You must solidify the buying decision in your prospect's mind.

There are four important parts of this process and they are:

Before you reveal the price, you have to remind him of all the wonderful benefits he'll get from your product or service. Or—even better—you could throw in some additional benefits to get him excited.

Then you make the call to action. In crystal-clear terms, tell him what you're offering him in return for a modest payment. Don't try to be cute or clever here.

After you've revealed the price, you've got to prove to your prospect that he's really got nothing to lose by trying your product or service...that all his money will be refunded if he's not happy. That's where your guarantee comes in.

Finally, include a strong P.S. to throw your prospect over the top. The P.S. should introduce a surprise benefit, convey urgency, or offer a special bonus related to what you're selling—often something the prospect keeps ***even if he cancels***, so he stands to gain in the long run.

Important: The P.S. shouldn't be treated as an afterthought. Many readers ***start*** with the P.S., so be sure to make it strong.

Order Device

Once the prospect moves to the order device, he has decided to buy. You don't want to impede this process, so your order form should be as clear as possible. You must re-stimulate his initial desires and eliminate any possible buyer's remorse.

Effective order devices...

restate benefits

restate the money-back guarantee

restate the special bonus (if applicable)

Your copy is designed—or should be designed—to provoke a specific reaction by the reader. Be sure that your response device makes it perfectly clear what steps he needs to take. Take your time. Study every promotion you receive in your own mail. Then ask these questions:

- Does the order device accomplish all three of the tasks mentioned above?
- How easy is it to read?
- When you try to “fill it out,” do you move effortlessly through the form or are you confused anywhere? A confused mind says “no.” And you want the prospect saying “yes.”

Envelope

As we said before, there is a rule in the marketing world that the copywriter should spend as much time on the headline as he spends on the rest of the copy put together. This actually makes a lot of sense, because coming up with a great headline is really figuring out the fundamental selling proposition of the ad.

Well, the same thing can be said about the envelope teaser (i.e., “the envelope copy”) for a direct-mail package. You’ll also want to spend time figuring out the right words for this all-important copy. Because...it’s sometimes been said that the sole purpose of an envelope teaser is to get the prospect to open the envelope. (Of course, while this is certainly an objective, it’s not the only one.)

Warning: Don’t make a big promise with the envelope teaser and then forget about it. To keep your prospect moving forward, make sure that the teaser ties into the headline or lead of the package.

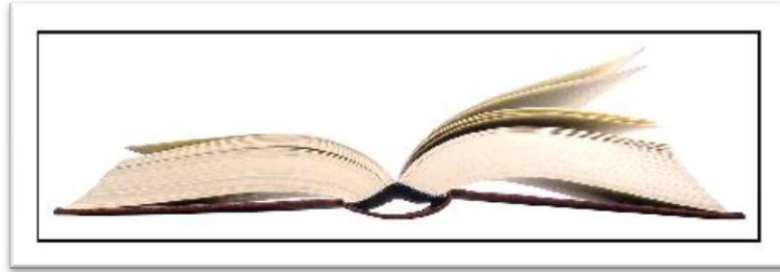
The Accelerated Program for Six-figure Copywriting

You now have a foundation of copywriting skills...and the start down a path to a new lifestyle of potentially unlimited income and tremendous personal freedom.

But like anything new, it does take time and practice to master it. If you have decided that copywriting is for you and you want to boost your chances of success tremendously, you can send for the AWAI’s complete program: **The Accelerated Program for Six-Figure Copywriting.**

This comprehensive program is 457 pages exploring every detail of the craft in great depth, along with practice assignments and more details on how to find and land clients. So, if you're ready to "retire" to a lifestyle that's richer, freer, and infinitely more rewarding...get **The Accelerated Program for Six-Figure Copywriting** today by visiting us online at: <http://www.thewriterslife.com/newcopywritingcareer>. We hope you join us on this exciting and lucrative journey!

CHAPTER SIX



Find Success as a Six-Figure Information Publisher—You Don't Even Have to Be Able to Write!

By Gary Scott

Are you patiently whiling away your life, waiting till the day you can quit working and find magical bliss at age 60 or 65? I used to be in that position and I can tell you it's no fun.

My name is Gary Scott. For years, I feared deep down inside that what I truly wanted—freedom, financial security, work that I love, fun, prestige, and the ability to work anywhere I want—was impossible. Nevertheless, I scoured the world looking for an opportunity that would give me the lifestyle I yearned for.

Namely, I was looking for a business opportunity with incredible profit potential...and a high margin of safety. The business also had to be enjoyable, make money even when I wasn't working, and be something that could start small, but grow large. After 20 years of searching, I gave up. Only then (as these things so often happen) did I find it.

This opportunity was not only perfect, but it was sitting right in my own backyard...and I had been using it all the time! It required very little money, could grow as fast as I wanted, offered unbelievable freedom, and allowed me to learn more about the things that I am passionate about.

This is a dynamic business that can be your direct ticket to the kind of fulfillment you've

always wanted in life. Whether you want to travel the world or live as a recluse, work 12 hours a day or not work at all, learn more about golf or feeding the hungry...it can be yours if you're willing to learn and apply these simple secrets.

You can start part-time with any dream, passion, and budget. Once you've created a product, you can enjoy the "multiple effect" of producing profits over and over again.

So the question is...

What Do You Love?

Although I can work when I please and go where I wish, for me the most important reason for being a publisher is the satisfaction it brings. I love the projects I take on, so work doesn't feel like, well...*work*.

I'm passionate about investing, so I publish about that. But what matters is what do you love? If you love golf, then you can publish things about golf. Love travel, fishing, dogs, dolls, or art? Publish about those things. Are you concerned about crime, war, poverty, or environmental issues? You can publish information products that help wipe them out. Would you like to help the world be a more spiritual place? Publish a newsletter, write a book (or hire someone to write it for you), record a tape...do something that enlightens people.

Whatever your passion, you can immerse yourself in it and make a fortune by publishing CDs, lists, books, or any format you choose. If you're willing to invest a reasonable amount of time and effort into learning and applying this simple system, it will put you squarely on the road to becoming a wealthy and fulfilled publishing entrepreneur.

Now that you're pumped up, let's get to the meat and potatoes...

The Art of Self-Publishing

Informed. What a powerful word. Described in the dictionary as "to give or impart knowledge...to make known; to give evident substance, character or distinction; to pervade or permeate with manifest effect...illuminate, inspire, and instruct."

Welcome to the world of publishing! Even better, welcome to the world of self-publishing

—a universe where you can get started now, because self-publishing puts your fate and good fortune in your hands. As a self-publisher, you are the boss. You are in control.

As a self-publisher you can immediately improve your life and make contributions to society. Whether you want to be a humanitarian, a leader in your community, or just want to increase your income, you can do all this—and more—through self-publishing. You will join a pretty famous group, including Mark Twain, Beatrix Potter, T.S. Eliot and Virginia Woolf, who all began as self-publishers.

The publishing business is one of the least restrictive careers in the world. Publishing is a business that has less interference than many other high-paying professions. Doctors, nurses, lawyers, architects, and massage therapists all need to be licensed (not to mention educated). Our constitution protects us. No governing authority can make us stop, go to school, or suspend our publishing license. The First Amendment protects our right to express our opinions, even if those opinions are unpopular. And there are numerous tax benefits to self-publishing as well.

Most importantly, self-publishing offers a fulfilled life where you can always immerse yourself in subjects you enjoy. This makes life wonderful...and keeps you young! What sets publishing above most businesses is that you can choose the amount and type of work you want to do. And since the work is of your choosing, it can also be fun. With fun, work doesn't seem like much of an effort.

Now, you don't have to do the business with your husband or wife. You can do it with your kids, a partner, employees—or you can do it all by yourself. And you can do it part-time while you keep the job you have.

Publishing can be your sole source of income, or you can use publishing to make your existing business bigger and more profitable.

What Is a Publisher?

Here's the great part: You can have a wonderful publishing business even if you never write! Publishers are people or businesses that provide others with information. The information can be written, compiled, or collected by you...or it can be information that others produce. The data can be printed, or it can be recorded on tape or CD, or it can

be conveyed over the Internet. Publishers are sellers of information.

I am a writer who self-publishes, but I also publish other people's books, lists, data, and material as well. Once again: **You do not have to be a writer to be a publisher.** You can earn as much income (in fact, maybe more) without writing. On the other hand, if you have never written and want to, you can do that too!

The First Thing You Have to Do...

There is one thing that holds many of us back: "F"

F stands for Fear. It's amazing how it works. I learned the F word early in my sales career, when I saw strong, grown men get the shakes over the prospect of knocking on a stranger's door. Later, when I started speaking to groups, I saw smooth talking, glib-tongued salespeople sweat, go weak-kneed and get tongue-tied when faced with talking to a group rather than speaking one-on-one.

Well, there is a big fear of "public writing" as well! Look at all you have to do when writing: You have to say something. You have to say it in an orderly manner. You have to say it so that it is meaningful. And (this is one of the big fears) you do not know who will read what you write.

Fear comes from the unknown; and a big fear in public writing is created because you don't really know your audience. What if they disagree? What if you write something wrong? What if you make a mistake? What if your spelling is bad? What if you make grammatical errors? What if you are dull and boring?

The second fear is created because writing is so permanent. If you write and publish something wrong, you can't immediately change it. It is out there to stay. It is out there to haunt you again and again (or so you think). Plus, you can't watch your readers for feedback...you can't see if they are getting the point...you cannot adjust your words to their needs. Once words are written, published, and distributed, they're beyond your control and can be read again and again. If you make a mistake, you can look like a fool and do little about it!

I fought fear for years. Why? What was the problem? Given enough time, I reached some answers to these questions that can help you avoid this form of self-induced

agony. When you get to the bottom line, fear comes from exaggerating the five “Cs” (concerns that all writers should have). These concerns are listed below:

Content. We worry that facts we write will be wrong.

Commercial Value. We worry that what we write will not be worthwhile.

Chic Style. We worry we will be boring.

Correct Grammar. We worry we will make spelling, syntax, or other grammatical errors.

Community Respect. We worry that readers will disagree with ideas we write, making us socially incorrect.

Now, a healthy dose of fear can be good. But in my case, it took years for me to tone down these fears into rational concerns. In fact, because I was so afraid, I learned five easy ways to avoid these pitfalls from the beginning. I’m happy to share them with you...please use them in your writing. They have editorial magic!

Lesson #1

Say it! Forget writing. If you are worried about style or about organizing your writing, record what you want to say, and then have someone transcribe it for you (or transcribe it yourself). Printed transcriptions work as well as other types of writing. Or you might not even want to transcribe. Instead, publish audio or video products, or publish through electronic data. You do not have to print words on paper or a screen to be a publisher. The main point: You never have to write if you don’t want to.

Lesson #2

Record it! If your concern is not having enough interesting information to publish, then publish the data of others. In this case, get information from experts. Go to experts, ask them what you want to know, and record what they say.

Then you have several options:

- You can publish the transcription (if you are concerned about writing style).
- You can rewrite and publish a finished article.
- You can publish the recordings.
- You can do any—or all—of the above.

Lesson #3

Compute it! Most potential writers are concerned most about that which matters the least: spelling and syntax. These are cheap skills that are simply, easily bought. This is especially true now that computers exist. I use the computer program Microsoft Word™. Under the heading “Tools” are Spelling and Grammar, Thesaurus, Hyphenation, Dictionary, Language. (I use them often!)

Lesson #4

Hire it! Writing is a skill. Years ago, I came to understand this fact as I listened to an interview of a famous writer. He explained his “theory of hundreds.” He said that of all the painters in the world, only a few hundred make enormous amounts of money. The rest are poor. Of all the actors in the world, only a few hundred make enormous amounts of money. The rest are also poor. The same can be said of writers, singers, and so on. However, if you look at stockbrokers, many of them are multi-millionaires.

The same is true in my industry...although many writers do not make tons of money, many publishers make fortunes! I am a publisher first, and hire myself as a writer. I publish mostly what I write. In fact, 95% of what I publish has been written by me. But I never forget the fact that I make most of my money because I publish, not because I write.

You may choose to write or you may choose to publish other people’s writing. Your profits will most likely be determined by your publishing skills, not your writing skills. There are many places where you can hire a writer. The first place you ought to check out is AWAI’s website (www.directresponsejobs.com). As a marketer or publisher, you can place an ad for a freelance writer to help you with a specific project. And because the writers here have been trained by AWAI, you can rest assured that their writing will be persuasive.

Lesson #5

Give usable information. The reason so many stockbrokers make so much money versus writers, actors, etc., is because they give usable information. It is our human nature to want food, clothing, and shelter first...entertainment comes later. Stockbrokers help people make money. Their data is not even always correct, but it is usable.

Keep this in mind and everything else about publishing will come together. The graphics are not the key, the printing is not the key...and the writing, the spelling, and grammar

are not the keys. Useful, valuable, current information is what counts. If this feature of your publishing business is correct, you can be wrong with all the others and still succeed.

Here are a few ways that I and others have published—without writing...

Compilations. “Protect Yourself from Burglars.” One publisher went to the library, as well as to law enforcement agencies and security companies. He compiled this data into a packet, which he sold through direct mail. His material is excellent, helpful, contains genuine useful information...and sells well—year in and year out.

Processing Data. “Stock Market Indexes.” One of my newsletters for many years consisted of readily-available data that became unique when processed in a computer program. I simply calculated nine-month moving averages of global stock market indexes. The stock market data was readily available to all, but the compilation and processing made this data convenient and unique.

Recordings. “Financial Experts.” One friend of mine interviews financial experts all over the world. He simply transcribes the recordings and sells them once a month for an annual subscription. What is your interest? Is it golfing? Record one golf pro every month. Fishing? Record a pro fisherman each month. Making dolls? Record an expert in this field. You get to meet all the top people in an area you love and make money too! You can do this with audio or video tapes or CDs and DVDs. I personally have found that audio tapes and CDs work better as they are less expensive to produce and are more attractive to busy people who like to listen to them in their cars. This is another instance of knowing your market. Audio tape and CD business comes mostly from those who listen as they travel in cars. I learned this the hard way when I decided to add video tapes as well as audios (no one bought the videos).

Pamphlets and Brochures. “Backache Brochures.” Thirty years ago, a client of my wife’s developed a series of pamphlets explaining various chiropractic disorders in very simple terms. For example: “What Is Whiplash?” He sold them with a rack to chiropractors, who put them in their offices for patients to read. These little self-published items have sold year in and year out, for years. They contain solid information, but are simply 5” x 7” brochures with drawings and explanations.

Lists. “Local Property for Sale.” Go to a coffee shop in town and look around—chances are you will find a free local real estate guide. It lists properties in the area that are for

sale. This type of list publishing is simple and can be very profitable.

“Shoppers Guides” are another form of list publishing. They can be exotic or very down to earth. One client published a list of universities around the world that rent cheap rooms to travelers. They offered great locations, great rooms and cheap prices... worldwide.

Annuals. “Annual Mutual Fund Book.” I started a book that listed thousands of non-U.S. mutual funds. It was a hit, but even better, the funds kept growing, changing, and moving. This made it necessary to produce an annual publication. And...most people who bought the first one bought a new one each year.

How-to Books. “How to Invest Your IRA Overseas.” Readers kept asking me, “Can I invest my IRA overseas?” Since I am not in the tax business, I asked my tax accountant to write a simple explanation on this and put him in the publishing business!

“Needlework How-to.” Another of my wife’s clients designed a number of needlework patterns. She compiled them into a collection and sold them easily. By offering them through a chain of department stores (which carried the supplies), 18,000 copies of the first book sold! After this success, the same “housewife” created four more volumes.

Other publishing ventures that can work well in a variety of ways (including being sold through charitable organizations) are cookbooks, coloring books, and calendars.

I could go on and on...in fact, I could publish a list of publishing ideas! I hope one of these thoughts may have planted the seed for an idea that will be fun for you to publish. One other wonderful point about publishing is that it is an ideal business for couples who want to work together. Anyone can be a publisher...man or woman, rich or poor, educated or illiterate. But for couples, publishing can be special. Merri and I make equal contributions in our publishing business, enhancing each other’s strengths and making up for each other’s weaknesses. Perhaps you and your partner will find that one is better at writing and the other, editing. There can be a satisfying balance there—and this can make the whole project more interesting and enjoyable.

Reap *All* the Benefits of Self Publishing

Did you know that today, more books are sold by mail than in the bookstores? The market for books through the Internet has turned the book industry upside down.

And here too, self-publishing has many rewards. First of all, you don’t have to wait

for someone to publish your work. Secondly, it is possible to reap all the rewards of publishing.

As a self-publisher, you can reap:

The royalties of the author (if you are the writer of the material)

The profits of the publisher (if you publish the material)

The markups of the distributors (if you are selling direct to the consumer)

The markups of the retailers (if you are selling direct to the consumer)

Ideas are free, and they are everywhere. When you self-publish, your inventory requires little extra cash risk. You find fodder in everything around you. A publisher's real inventory is knowledge...all you have to do is go out and pick it up.

Don't get me wrong, there is hard work involved—writing, rewriting, and editing. But with today's electronic market, you don't need an enormous investment!

Pieces of the Puzzle

I learned publishing the hard way, through the school of "hard knocks." Hopefully you will avoid this tuition, learning vicariously by studying my trials and error. You see, when I began, I lacked a clear picture of the whole process...it seemed like a giant puzzle. Slowly, over years, pieces of this puzzle have fallen into five categories that form a clearer (though far from perfect) picture. Here are the five steps:

Step #1: "What if" Market Research

1. State your publishing idea in writing.
2. Define who would read it.
3. Estimate how many potential readers there are.
4. Plot how to reach the most readers at a profitable level.
5. Calculate the value of the information.

Don't worry too much whether you are right or wrong at this point. Give this your best logical thought and gut feeling...and then leave it. Your figures may or may not be correct, but this is a "what if" process to make sure you really are excited about the project and want to start. If you get bogged down here, you'll never get to the next step.

Step #2: Product Research

If you made it past the first step, now's the time to start gaining sources of expertise and information on your idea. Check the Internet, look for other similar publications, and contact people who have expertise on the subject. Once you feel you have compiled enough information, go back and redo Step #1. You may find you need still more data. However, if you have sufficient information, decide whether or not you still want to proceed with the project. If so, you're ready for...

Step #3: Preparation

Write, edit, print, or record the information you've just researched. Do this yourself, or have others do it for you.

Step #4: Sales

Now you have the product (or are contracting it). You need to get buyers, cash checks, and deliver the publication in a way that makes the customer want more of your publications.

Step #5: Administration

Through this entire process, you'll want to keep track of what is happening. You need to check for profitability, inventory, and make sure the reader is getting his product—fast! This understanding will give you a better grasp of Step #1 in your next publication or marketing plan.

So there you have it—all the core ideas for success in a self-publishing career.

And for those of you who want more, we offer a complete program...

***Introducing Gary Scott's comprehensive new home-study program
for people who would like to turn their passion into profits...***

How to Build a Million-Dollar Business in Seven Years

The first time I exposed others to the secrets in ***Self-Publishing: Your Complete Business Plan for Creating a Life Without Borders***, it was in a weekend seminar. People from all walks of life attended—chiropractors, businesspeople, investors, doctors, realtors, inventors, airline pilots, engineers, and homemakers.

My wife Merri and I were so overwhelmed by the response to the seminar, we decided to make it available to a larger audience. So we teamed up with AWAI to create a

powerful home-study program that contains all the same information as our jam-packed seminar...and then some. And in this case, you can learn at your own pace, in the comfort of your home or office.

Unlike programs put together by “experts” who have never actually done what they promote, this program is not theoretical. It describes, step by step, how Merri and I built a million-dollar international business in merely seven years.

In ***Self-Publishing: Your Complete Business Plan for Creating a Life Without Borders***,

Merri and I give away every business secret we know...and we expect those who use this powerful program to reap a fortune and change their whole life for the better.

This brand-new home-study version of the program is designed only for people who are serious about making a six- or seven-figure income, controlling their own destiny, or otherwise improving the quality of their life by publishing information products. It is not for idle curiosity.

Whether you are an engineer, doctor, housewife, business owner, or retiree...self publishing offers a way to make a six- or seven-figure income by turning your passion into profit.

Don't miss this special opportunity. Order ***Self-Publishing: Your Complete Business Plan for Creating a Life Without Borders*** today if you want to cash in on the satisfying, profitable, and exciting lifestyle publishing brings to Merri and me. Simply call **1-866-879-2924** or purchase online at <http://www.awaionline.com/newselfpublishingcareer>

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