

# You Are Rich Newsletter

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## 2 More Lifestyle Businesses That Can Set You Free

**Part II** of our continuing series...

Brief Recap from Last Month: A "lifestyle business" is a small business that you can run from nearly anywhere, as long as you have an internet connection.

Life style businesses are all about letting you live how you want to live, designing your life as you choose, while running your own small company. Rather than you living for the business, the business exists to take care of your needs while affording you the freedom to live the life you choose.

Done right, in a lifestyle business you have no 80-hour work weeks, no need for venture capital funding, no rented office spaces, no warehouses, and usually no employees.

Your business supports your lifestyle, rather than you sacrificing your lifestyle for your business as you would in a traditional startup.

And how much you earn depends entirely on you and how much time you devote to your lifestyle business.

Today we present you with 2 more lifestyle businesses in our continuing series.

### How to Make Money Taking Photos

You might think that taking and selling your own photos is out of your reach. After all, there are professional photographers out there – how can you possibly compete with them?

Easy. Thanks to the internet, you have an almost unlimited opportunity to sell your photos in a myriad of ways.

And thanks to the super easy-to-use digital camera and even smartphone cameras, you can begin taking professional looking shots with just a little bit of practice.



How much money can you earn taking photos? This will depend. Stock photos might earn you just a few bucks with each download - then again, one photo can be downloaded an infinite number of times.

If you sell physical prints, you might sell the small ones for \$10 to \$20 each, and the large ones for as much as \$200 each.

You can even increase sales by offering finish options such as matt, gloss, canvas and aluminum, as well as unframed, matted or framed.

And thanks to online services that print on demand, you can sell your photos on merchandise as well, such as on mugs, coasters, t-shirts, calendars, jigsaw puzzles and a lot more.

Best of all, you can do all of this without stocking any inventory. When you get an order, you simply forward that order to your fulfillment house to create the item and ship it for you.

Imagine you take just one really good photo. It might be as simple as a close up of an animal at the zoo, or a sunrise on the way to work.

You offer this photo on a stock site where people pay for certain rights to publish the photo on their website or in their published work.

Next you sell your own digital downloads of the photo from your own site.

Plus, you sell physical prints from your site, too, along with framed prints and merchandise.

And perhaps you even sell resale rights to your photo.

Do you see how quickly the money can add up? And this is just one photo - you can repeat the process hundreds of times with as many photos as you want to take.

Perhaps best of all, you can have fun doing this. No matter where you are or what you're doing, you can keep your eye out for photo opportunities. Your main concern isn't even trying to be a world champion photographer like the gals and guys who work at National Geographic. All you're interested in is making money from your photos, which is a whole lot easier than winning photo contests or scoring a photography job at a magazine.

## **Tips on Taking and Selling Your Photos**

### **Cell Phone or Camera?**

These days the cameras in mobile phones are nothing short of amazing. You can take mid-range and long-distance photos that sell for a high price, especially if you remember to set your camera phone to the highest definition possible.

That said, if you really want to get serious about this business, you might want to take your first profits and invest in a digital camera. You'll be able to sell a wider variety of photos, such as close-ups and mega zooms, and play with the color tones, filters, shutter speed, exposure length and so forth that result in even more photo sales.

And the camera doesn't need to be expensive, either. There are some very affordable Nikons and Canons that will deliver outstanding photos for far less than you think.

### **But What If I Don't Know HOW to Use a Camera?**

If things like exposure length and color tones are out of your league right now, then just start with your cell phone camera. Eventually you might take a basic online photography class or watch some YouTube videos to get up to speed on more sophisticated camera.

No worries, it's not nearly as complicated as photographers would have you think. They just make it sound difficult because they know that even rank amateurs are proper competition these days with their cell phones.

### **One Little Adjustment that Doubles Sales**

Okay, there's actually SEVERAL little adjustments to photos and your photography technique that can greatly improve the quality of your photos and earn you far more sales.

But my favorite money generating adjustment is cropping - cutting off all the bits that don't enhance the overall photo.

Just as sculptors say they chip away the bits that aren't the statue they're creating, you'll want to crop away the bits that distract from what's happening in your photo. And sometimes, the more you crop, the better the photo.

Even though cropping is perhaps the simplest thing to do, it can also be the most difficult to master. I've found that people generally don't crop enough, or they crop off the wrong thing.

As with anything else, time and practice will make you a pro.

### **Quality vs Interest?**

The highest quality photo of a coffee cup (yawn) is never going to trump a mediocre quality photo of a new mom holding her baby for the first time.

Ideally, you want to take photos that evoke emotion, deliver a message, express strong symbolism, create atmosphere or are provocative in some way.

### **Who is Going to Buy My Photos?**

The short answer is businesses and individuals. The long answer is - in the beginning - it will usually be businesses.

For example, an individual is usually looking for those once in a lifetime type of photos to hang on their wall. With practice you will soon be able to create these types of photos. But when you're very first starting out, it's much easier to sell stock photos.

Let's say a food blogger writes a post on 20 ways to use excess zucchini in the summer when the zucchini plants are overproducing. They're going to want to have at least one photo of zucchinis. And if you've already taken that photo, they just might buy it.

How do you take a photo of zucchini? Maybe arrange them in a pile with flowers for contrast or snap a photo of your dog holding one. Really, just use your imagination and you'll come up with a dozen creative ways to photograph zucchini in about five minutes.

You're filling a demand - the blogger who needs zucchini photos - and it's as easy as pie if you happen to have a few zucchini lying around in your fridge.

### **What Can You Photograph?**

Almost anything.

Fruits, vegetables, bakery, grains, wine with cheese, etc.

Landscapes, cityscapes, trees, flowers, nature, animals, etc.

Above water, under water, while you're flying, while you're hiking, on break at work, when you're at the park, when you go for a stroll,Ä¶

...really, you can photograph almost anything.

The one thing you might stay away from is brand names to avoid copyright problems. For example, don't take photos of cans of Coca-Cola - Coke has their own photographers for that and they might not appreciate their product being seen in your photos without their express permission.

Other than that, you're free to snap away and make all the money you like.

### **What's the Future of Photos?**

In a word... drones. While there are photographers using drones now, the market is still so wide open it's almost ridiculous.

The cost of drones is coming down and the ease of using them is going up.

And with a tiny bit of imagination, you can take amazing, never-before seen shots with drones that will blow people's minds and make you sales.

### **Do I Need Photoshop Skills?**

Many of your photos won't need any manipulation at all.

However, there will be times that Photoshop or any photo manipulation program can be a tremendous advantage.

Fortunately, you don't need photoshop yourself. You can hire a pro at Upwork to manipulate your photos for you for about \$10. Remember, you'll be selling your photos for a LOT more than \$10, so it's worth the investment.

### **How Do I Promote My Photos Online?**

This is an EXCELLENT question. After all, you can have terrific, mesmerizing, awe-inspiring photos that people would LOVE to buy, but if no one knows about them, then nothing will happen.

The very best places to promote your photos are on social media sites such as Facebook, Twitter, Instagram, Flickr and Imgur.

Of course, there are techniques that get sales like clockwork, and techniques that will have the opposite effect or even get you banned.

I don't have room here to go into how to use each site, but I do have a resource that can teach you not only how to promote your photos, but everything else you need to know to make a success of this business.

And if you don't like to do your own promotion, you certainly don't need to. There are companies that will do it for you. Simply take your snaps, upload them, and let the companies do all the selling for you.

Here's everything you need to get started:

## Buying and Selling Cars

Years ago, I met a man who didn't seem to have a job. He'd come and go as he pleased, take long, leisurely lunches, and goof whenever he felt like it. He seemed to be having a perfectly splendid life without having to work. Finally, I asked him what he did for a living.

"I buy and sell cars."

Huh?

He explained that he got up early each morning and read the car ads in the newspaper. Mind you, this was years before the Internet was in everyone's pocket and Craigslist wasn't even an idea yet.

If he saw something that looked promising, he phoned them first thing. If it still sounded like a good deal on the phone, he went to look at the car before anyone else.

He would negotiate his best deal, get the car, and advertise it in the paper the next day.

"Well how much money could you possibly make doing that?" I asked, incredulous.

"Enough to buy a house and sock money away, too."

He had my full attention, and I've been intrigued by the business ever since.

These days buying and selling cars is even easier, thanks to the Internet.

First, let's talk about how to buy cars. Then we'll talk about selling them, and finally we'll cover a few tips for maximizing your profits.

### Where the Profit is Made - Tips to Getting Great Deals When You Buy Cars:

- Your profit is made when you buy a car. That's because you've got to get a good price in order to sell the car at a profit.
- You can search Craigslist, eBay, auctions and classifieds for cars sold by owners. Don't waste time with dealers, since these cars are usually sold at their highest price. Individual people don't have dealerships and employees to pay, and they can afford to sell their cars cheaper.
- Salvage titles can sometimes be great deals. Ask why it's a salvage vehicle. Sometimes it's for a really minor reason, like a broken window or dented fender. You can check Carfax to get a vehicle history.
- Online appraisal sites are your friends. Use these to get a good idea of the base price of the vehicle and help you with bargaining when the seller is overestimating the price.
- Start the car from a cold engine. This will allow you to hear or feel issues with a bad motor. Does the car start easily and smoothly? Are there any loud noises or grinding sounds? What about ticking, whining or shaking when the car starts?
- Check the oil level and color. Ask about the car's history, including the last time the oil was changed. If you see water or solid bits in the oil, walk away from the deal.
- Search under the car for leaks once it's been running for awhile. A little water is fine,

but oil, radiator, transmission or power steering fluid is not.

- Drive the car before buying. Pay attention to the steering, braking, shifting of the transmission, and electronics.
- Make note of any defects you find, so you can use them to drive the price down. This works especially well if the seller didn't mention the deficits in the ad.
- As you're looking the car over, show the owner any issues as you find them. People will trust you if you act calm and thorough, and they will often take your word on price. You can also gauge their own car knowledge and use this to your advantage.
- If you buy the car, be sure to get the title and copy of the car's registration. The title is required to get the car registered and to get insurance. If the seller doesn't have the title, ask yourself if it's worth the hassle and expense to get the car-re-titled.

### **Tips for Selling Cars at the Highest Price**

If you're not mechanically inclined, you might want to find a mechanic to work on your cars. This could be a 'shade tree mechanic' - someone with the knowledge and tools, but not a professional shop that will charge you big bucks. The idea is to get small repairs done cheaply so you can charge a higher price.

Unless it's just been done, change the oil on the car and fill up the other fluids.

- You might also work with a detailer to get your cars looking super clean and shiny, or do this work yourself. A clean car sells faster and sells for more money than a dirty car.
- Determine the least amount of money you will take for a car, along with the price you're hoping to get. You can use the same appraisal sites to help you with this. Use Craigslist to find local buyers.
- Realize that even if you say you're firm on the price, most people will still try to negotiate. If you use the phrase 'OBO' (or best offer), which indicates you're willing to negotiate, you might get more people to call you.
- Ask for more money than you expect to get, but not a lot more. Ideally you want to be able to come down in price a little bit, to make the buyer feel they got a good deal. If you start out at the price you actually hope to get, then any concession will be eating away at your planned profit, making it harder to reach a deal that makes both you and the buyer happy.
- Become really good at taking pictures of cars. Use a nice backdrop, such as trees or a colorful wall, and good lighting. Look at professional car photos online to see what kinds of angles work best to show off a car's exterior and interior. Use plenty of photos in your ads. Photos sell. The more photos you have, the longer a prospect will spend looking at them. And the longer you keep them on your ad, the more likely it is that your car will stand out from the others they're looking at online.

- Write a detailed, accurate description of the car. State anything that is obviously wrong with it and take a photo of the problem. For example, if there is a torn seat, take a photo of it. This way the buyer can't use it to negotiate a lower price. Plus, the people who contact you will be more serious about buying.
- Don't forget to write what's good about the car, too. Does it have new tires? Was the oil just changed? Does the engine purr? How's the paint? Make a list of all the positives to outweigh any negatives, and put it all in the ad.
- When someone looks at the car, point out any defects. Yes, you listed them in the ad, but by pointing out the problems you inspire confidence and they are more likely to take your word that nothing else is wrong with the car.

### **Tips for Maximizing Profits**

- If the buyer is trying to lowball you on the price, don't be afraid to say no, you just can't go that low. Be friendly and polite about it, and the buyer will often 'find' the extra money they claimed a moment ago not to have.
- The same goes for sellers - don't be afraid to walk away if you can't get your price, or if anything about the deal doesn't seem right.
- Don't get emotionally attached to the cars you buy and sell. Ever.
- Learn what cars sell for. If you see a particular car sell for \$3,000 at an auction, and then later you see the same model and year for sale at \$1,500, you know there is room to make a profit. Check car appraisal sites and Craigslist car ads even when you're not in the market for a car. The more cars and prices you see, the better you'll become at recognizing a good deal when you see one.
- Look for buyers who just want a car to get them around and sellers who just want to get rid of a car - not people looking to make a big profit. You can't win if both you and the other person in the deal is fighting for every penny.
- Learn to negotiate. Know in advance what you're willing to pay or how much you're willing to take. Never be afraid to walk away.
- Always have cash on hand when buying. If you can pay on the spot, you can often get them to lower the price.
- Ask potential buyers to pay in cash. You don't want to deal with bounced checks.
- Do you have a friend who is knowledgeable about cars? Bring them along, because two heads are always better than one. Even if your friend doesn't know everything about cars, they can still help you by pointing out things you've missed.
- Always meet people in public places, especially if you're a woman. And staying safe is another reason to bring along a friend or spouse.
- If a car has just been listed for sale today and the seller won't come down to your price, walk away and come back in 2 to 3 days. If the car is still for sale, it's much more likely the seller will now lower their price.
- Always trust your instincts. If a voice is telling you that something doesn't feel right,

respect the voice and walk away.

- Your best places to look for cars are on Craigslist, not autotrader.com and cars.com. Those two websites charge people to list their cars. And if you're in the \$1,000 to \$4,000 range, those folks don't want to pay fees just to sell their car.
- Also, if you can get into a car auction, especially the ones for dealers, you will learn a ton and you might pick up a bargain or two.

### **How Much Can You Make?**

If you're buying cars in the \$1,000 to \$4,000 range, you can likely make a profit of \$1,000 to \$2,000. That's right - \$1,000 profit, or more, on one flip.

Do one of these a week and you're making an extra \$50,000 to \$100,000 a year.

There's a lot more to know, including how to not LOSE money or get stuck with a lemon, but what you've learned here will give you a good start.