

# **Credit Crunch** **Income**

21 Ways To Make Money Online  
During The Recession!



By Marc Liron Microsoft MVP

**[www.CreditCrunchIncome.com](http://www.CreditCrunchIncome.com)**

## **Credit Crunch Income - 21 Ways to Make Money Online During the Recession**

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**ISBN:** 978-0-9560941-5-5 (Paperback Version)

### **Published by:**

Marc Liron Publishing  
[www.MarcLironPublishing.com](http://www.MarcLironPublishing.com)

PO Box 903  
Lincoln  
Lincolnshire  
LN5 5BD  
United Kingdom

+44 (0)1522 560037

### **Cover by:**

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[www.eCoverDesign.com](http://www.eCoverDesign.com)

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[www.istockPhoto.com](http://www.istockPhoto.com)

**To my wife Sarah**

**Thank you for ALL your support in allowing me time  
away from you to work on this project!**

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# About the Author

Marc has always had a love for technology (it all started when he first used a ZX Spectrum in 1982) so when he “discovered” the Internet in 1994 he was instantly hooked...

Around this time, whilst still a medic in the Royal Navy, Marc was trying to build a business as a newly recruited Amway representative. He knew way back then that the Internet would be used in network marketing and even talked with his “upline” about it.

Fast forward to 2003 and Marc was working as an IT manager for a UK charity. In his spare time he could be found in online forums giving free support to Windows XP users who were having problems. Finding that many of the answers he provided were the same, Marc decided to host the answers on a website that he could refer users to.

So in late 2003 Marc purchased a subscription to **SiteBuildIt!** and his Windows XP website: [www.updatexp.com](http://www.updatexp.com) was born!

All the free support and advice Marc was giving soon attracted the attention of Microsoft, and they in recognition of his technical knowledge and willingness to help others online, awarded him their prestigious Most Valuable Professional (MVP) award - which he has gone on to be re-awarded **every year** since!

<http://mvp.support.microsoft.com/>

Marc continued to build his website, publish a free Windows newsletter and STUDY as much quality information on making money online as he could find, much of which was made available in the SiteBuildIt! forum. So as a result traffic grew and grew to his website and Marc tested various monetization methods.

By August 2004 Marc was now earning MORE from his online business than he was from his full time job as an IT manager, so he handed in his notice - he has worked full time “online” ever since!

In the last **5 years** Marc has accumulated a wealth of practical knowledge about Online Marketing and it is this HARD EARNED “experience and knowledge” that is the passion behind his new book you are reading!

Marc (40) lives in the UK and is married to Sarah. They both attended the same church youth group in their “teens” and although they both then took separate paths in life (Marc went off to join the Royal Navy & Sarah went to university to read Physics and Math) they both met up again and were married in 1998.

# The Author Would Like to Thank...

No man is an Island... and I could **NOT** have achieved what I have with my online business without the help, advice and examples of others!

Here are a few I would like to publically thank:

**Ken Evoy** – For having the vision and drive in creating the SiteBuildIt! platform and so making many dreams come true. Also for personally responding to my phone calls and emails over the last 5 years!

**Ken McCarthy** – For creating the System Seminar and releasing so much great marketing material over the years – much of it for FREE.

**Adam Curry** - ...ever since I heard your Podcast show back in September 2004 I was hooked. Thanks for the inspiration and entertainment ever since, oh and I know you never got paid by them but I am on now my third Senseo coffee machine!

**Seth Godin** – Your books on marketing are ESSENTIAL reading, don't ever stop publishing them.

**Jim Edwards** – Since 2004 I have bought your products, read your newsletters and watched your marketing videos... thank you for the training and inspiration.

**Lorna, Vicki and Akim** – A big thank you for all you do behind the scenes in the Microsoft MVP program and for being only an email away...

**TechSmith.com** – Thank you so much for creating Camtasia Studio and SnagIt, TWO essential software tools that EVERY online marketer should own ...and a big shout to chief product evangelist Betsy Weber for her ever helpful company Blog.

**Aweber.com** – Thank you for creating the market leading Autoresponder and Newsletter service on the planet!



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# Introduction

*"There's no way around it, 2009 is going to be a challenging year for a lot of people. I'm looking at the next year as a chance to re-focus and sharpen things up."*

Ken McCarthy  
[www.TheSystemSeminar.com](http://www.TheSystemSeminar.com)

Those words could not be truer... as the current economic crisis deepens and then hopefully works itself out by the beginning of 2010. Many households are going to find themselves in need of an additional income stream to make ends meet, pay the mortgage, purchase non-essential items, pay for tuition or medical bills etc.

The list could go on for several pages!

Since the American (and even European) dream seems to be a combination of owning your own house and your own business, what can the "average" person do in 2009 to still achieve **BOTH**

OR even just increase their income?

Well, for me and MANY others the answer has been the Internet. My online business is about to enter its 5th year and I have **NEVER** regretted a moment of it. Sure there have been some "ups and downs" along the way, but working from home at something you love doing sure beats working for someone else - and I decide what I want to earn!

We can't all come up with wacky ideas and build a million dollar business like these:

- Fake wishbones
- Designer diaper bags
- A deck of cards featuring exercise routines
- Real monks refilling your ink cartridges
- Goggles for dogs

...yes they are all real businesses.

**BUT** you probably could take one of the ideas in this book and build a part time or full time income for yourself. It may be you just want an additional \$500 a month. But even \$5,000 or \$10,000 is certainly within the reach of most motivated people - in my experience and personal opinion.

The sad thing is that some people in life will **NEVER** take the opportunities that come their way in life...

## **The Need to Take Action...**

So **HOW** does this remind me of working with folk who want to change their circumstances but never do?

Well, many folks have had some really tough things happen to them in life, you may have had some things happen to you too.

But when I point out that they could try and build an income online, like many of the examples you will read throughout this book, they reply with statements like:

*"...you don't know how hard things have been for me..."*

*"...if you had been in my shoes...."*

*"...a friend said that you can't make money online..."*

*"...it's alright for you, you already have a successful online business..."*

AND so on.

If you **NEVER** get up and start to do something about your circumstances, how are things meant to change?

In my business life I meet many of those who have fallen into a pattern of "self pity" over how life has worked out for them.

For these folks, I show them how they it is possible turn things around by building their own business online. I am even willing to "walk with them" as they start this new journey.

Amazingly many just carry on with excuses - it is so sad.

---

***"...with one hand the past moves us forward and with the other it holds us back."***

- Gloria Anzaldua

---

By actually reading this book you are showing that you are wanting to "Get Up" and I applaud that.

Within this book are stories of hope from folks that have gone before you and built a better life for themselves and their families.

There is no reason why you cannot try and do the same for yourself! Try just one or even a combination of the ideas in this book - but take **ACTION TODAY**.

You can even join my new private membership group, where I will be personally available to help with any questions, planning or resources you need on your income building journey.

[www.marcliron.com/membership.html](http://www.marcliron.com/membership.html)

Mastermind with other likeminded people, build relationships, pick each other's brains and expand your network of friends by joining TODAY!

As with most of us online, we run into technical challenges all too often. With my new private membership group, members can ask and get professional advice from me on the technical aspects of their business too!

---

***"Read the directions and directly you will be in the right direction."***

- The Door Knob  
Alice in Wonderland

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## **The Great Depression (1929 - 1939)**

If you were to ask most folks about their impression of what the Great Depression must have been like, you will probably hear words like poverty, begging, hunger, unemployment etc.

But did you know that during this difficult period companies grew and millionaires were made?

Not all was gloom and doom during the Great Depression as some companies benefited from their aggressive marketing while their rivals cut back. Companies who continued to act as though there were nothing wrong and that the public had money to spend - thrived!

Kellogg's is a great example.

Consumers didn't totally stop spending during the Great Depression, most just looked for better value and those companies providing those products and services came out stronger after the depression ended.

And when spending picked up, which it will again after this current economic crisis, consumer loyalty to those companies remained high!

Some companies didn't even wait for public demand for their products to rise, they created that demand even during the most difficult of times of the depression.

Want to see who they were and how they grew?

### **1 - Proctor and Gamble**

Richard Deupree was president of Proctor and Gamble during the Great Depression. He KNEW that the average household still had to purchase cleaning products etc. and he wanted them to purchase HIS products. So he turned to a new industry for help and that was radio.

He was a smart man because he created a new type of radio program, one that DID NOT focus on his products. This new radio program is something we now call the "soap opera."

His first one was called "Ma Perkins," and was "sponsored" by Oxydol, the name of a laundry detergent sold in the United States by Proctor and Gamble . It was created in 1927

Monday, December 4, 1933 at 3:00 PM on NBC's Red Network "Ma Perkins" was launched. It ended up being so successful as a sales tool that Deupree commissioned more "soap operas."

- "Vic and Sadie" for Crisco
- "O,Niells" for Ivory Soap
- "Forever Young" for Camay

Under Deupree, Proctor and Gamble was sponsoring 21 radio programs at the end of the depression and had doubled their radio advertising budget every two years during it.

Radio took Proctor and Gambles marketing message into more homes than ever!

## **2 - Chevrolet**

Chevrolet pioneered the outdoor advertising medium we now know as "billboards" as well as significantly advertising in print media too.

Two years prior to the start of the Great Depression Chevrolet really began to increase their print advertising budget. When the depression hit they did not reduce their budget at all. In fact its car ads not only kept some print publications afloat.

Those early Chevrolet "print ads" are still taught by some training courses today as they appealed to the "emotional" side of a consumers buying decision. Something we now term as:

"Sell the benefits not the functions..."

Or

"Sell the sizzle not the steak..."

And, not to be left behind, Chevrolet also developed their own soap radio show too.

## **So What can we Learn from them?**

What I find interesting is that you can argue for consumers purchasing Proctor and Gamble's products as they are "essential consumables" ...but a car? ...in a depression?

After all Chevrolet was selling a product that could be "deferred" for a long time. People can still drive around in an old car after all.

Well, these were the companies that kept their name in FRONT of their markets and created brand name recognition - even during the worst of times.

These were companies that continued to advertise when their competition failed to!

In this current economic crisis we find ourselves in, can we learn from this?

**Here are some thoughts:**

- Some companies are going to cut advertizing spending, even start to panic and make mistakes
- Many companies are going to switch advertising away from print media to the more "accountable" online media
- The Internet is the new media of the time and those that use it well will profit
- Those that offer real (or perceived) value OVER quality will achieve greater volume in sales
- Those that believe that consumers will stop spending altogether will suffer
- Those that structure their marketing and offers more creatively will still sell

Now I realize you may be thinking that using Chevrolet may be a mute point, in that currently the "Big 3" car vendors in the United States are having huge problems. Maybe this time things are different. What has NOT changed are the principles listed above.

The Internet, which is the "New Media" and industry for this economic crisis we are in offers some truly amazing opportunities for those wanting to take advantage of them.

One of the MAIN advantages of the Internet is the low cost to take action and that YOUR market place (niche) is segmented in such a way as never before.

Need to reach dog owners who need pet insurance?

Well you could place an expensive "print ad" in a monthly dog magazine and wait up to 60 days for it to be in the hands of the readers due to all the lead times involved.

OR...

You can be reaching YOUR target market within the HOUR using tactics such as Google AdSense, or in a few days using Blogs or paid product reviews on websites that your target market reads.

Now how powerful is that! (...more on this at the end of the book in the chapter called "Final Thought - Why You MUST own Your Niche).

So how does this translate for your new online income stream(s)?

## Some Thoughts for Action

- Companies will be advertising with the likes of Google AdSense more than print media, they will also look for direct website advertising opportunities too. Start building niche websites/blogs where there is strong demand for advertising. Health, How to Make Money and Technology are strong performers.
- Consumers tend to spend more on "comfort" purchases in an economic downturn... start researching for ideas now.
- Got a niche website with some decent traffic? ...start talking to related companies in your marketplace about placing ads on your website!
- Many companies will be looking for ways to use Web 2.0 for driving sales revenue but will not understand the marketplace, so those that can help them will profit. So start learning now! (**See Chapter 20**).
- Companies will increasingly look for sales growth from their affiliates. I am already seeing better terms offered by affiliate companies I work with. Start learning now! (**See Chapter 3**)
- Offline companies that do not yet have a website (and there are many) will need to reach a larger market. They will either need to create a website and drive traffic to it (**See Chapter 19**), or they will welcome the idea of purchasing leads from pre-qualified consumers. Start learning now about building websites with traffic or how to generate leads for a finder's fee! (**See Chapter 19**).



- Got a skill you can sell via the Internet? Research the leading marketplaces online for this type of work and see what skills are hot right now. Is yours? (**See Chapter 2**).

...as you can see there **REALLY** are income opportunities available online, even during a recession. So, GET UP and take some action today.

## Facts Just In!

Amidst all the economic gloom around the Globe, online retailing continued to boom during the **Christmas 2008** period.

In its latest online shopping trends report Nielsen Online, a service of The Nielsen Company, released some interesting data.

[http://www.nielsen-online.com/pr/pr\\_090113\\_UK.pdf](http://www.nielsen-online.com/pr/pr_090113_UK.pdf)

Here is a **FACT** from the study that caught my eye:

*“The top 10 retailers online during the 2008 Christmas shopping period (Q4) averaged a 37% increase in Unique Visitors compared to the 2007 Christmas shopping period...”*

But how is it possible to get a 37% percent increase during a hard biting recession?

People are **STILL** spending on things they want and they are using the Internet to make those purchases in even bigger numbers!

DON'T listen to the doom and gloom folk who say you can't make money during hard times – **You Can...**

Now this is a U.K. online shopping report, but I am finding that the same is true for the United States too.)