An inspirational manual of creative survival with a wealth of alternative income tips, resources, references for surviving "artfully.

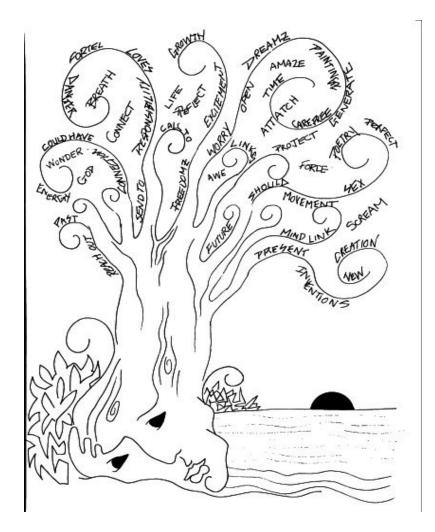
Artful Survival - Creative Options for Chaotic Times

Buy The Complete Version of This Book at Booklocker.com:

http://www.booklocker.com/p/books/5395.html?s=pdf

YOUR FREE EXCERPT APPEARS BELOW. ENJOY!

Artful Survival Creative Options for Chaotic Times



By

M. A. Ricciardi

CONTENTS for Artful Survival

	Notes to the Reader – Introduction
I.	Get a "Job"? (Temp to Hire, Oh Boy!, Working the WEB / On the WEB,
	Working in the "Real" World)10
II.	Bohemian vs. Bum (Spare Some Change?, Food, Glorious Food, The Ol' College
	Try, Café Culture Hangouts)122
III.	The Underground Economy (Bartering & Swapping, Community Currency,
	Paying It Forward)
IV.	Soul Food - Finding "Psycho-Emotional" or "Spiritual" Sustenance (The
	Power of Plurality, Alternative Riches – Enriching Yourself with {Free}
	<u>Culture).</u>
V.	Taking Care of (Personal) Business – The Bare Bones (Minding the Present /
	Working for the Future)
VI.	Need a Hand? – Volunteering for Fun, Fellowship and Your Future156
VII.	Home Sweet Home (Gypsy or Vagabond / Life on the Road)159
VIII	. <u>Some Final Thoughts - Chaos, Creative Play & Making a New World</u>
	(The Artist Life is a Sustainable Life / What Artists Know)168

Cover Image by MEGGA

~~~~~~

#### www.meggalynx.com

## [Note: This is an EXCERPT from the main text; the *Introduction* is included in its entirety; Chapter I, '*Get A Job?*' has been selectively edited (as it is the longest chapter at over 100 pages) to give the reader a fair idea of its content.]

#### **NOTES TO THE READER - INTRODUCTION TO THE BOOK**

We are suddenly threatened with a liberation that taxes our inner resources of self-employment and imaginative participation in society. This would seem to be a fate that calls men to the role of artist in Society. -- Marshall McLuhan

This is NOT a "get rich in 30 days" type book, or a mere 'How to' book, or even simply an alternative income and resource guide. Even if you were to successfully utilize 50% or more of the money-earning ideas presented here, you would most likely not get "rich". On the other hand, any of the creative options and strategies noted herein could potentially lead to something else—something bigger and more rewarding.

Further, this book was not written for professionals with advanced degrees (though it doesn't exclude such readers, by any means). Rather, my intended audience is those folks who have come to realize that the lifestyle, or form of existence, that they are most suited to, right now, is best described as "alternative". Also, I have geared this book towards those who may find themselves at a career crossroads, of sorts, and who are looking for some other way to sustain themselves materially (modestly) and/or are seeking a different

path than their present or former one. You may be a single mom, a recent college grad, a mid-career type, or an older person nearing retirement age...someone with unexplored or unexpressed creative desires and goals. Maybe you just want to do something different and even *fun* with your life.

If the reader has only beginner (or even zero) knowledge of computers and new media, not to worry, I've spelled out the basics of going on-line (see the first chapter, *Get a Job...?* and the sub-section: *Working the Web / On the Web*). If the reader already has intermediate to advanced level knowledge or skill with computers and the Internet, he/she will still find a wealth of strategies, resources and possibilities herein for working off the Web. For the more techno-savvy, a little bit of the right information is all that's needed to send you off in the right direction.

Now, many of the ideas presented here could very well lead to a more lucrative phase (of unknown length) in your life, or perhaps merely make your present economic situation better. But that is not the only true purpose or value in this book. *Artful Survival* is equally about psychological survival, which, in many ways, is just as crucial to survival as meeting your basic physical needs. We are human beings, after all, and we need "psycho-emotional" sustenance—and inspiration—as well as material sustenance.

In pre-industrial days, life, for most, was "miserable, nasty, brutish, and short". A living was earned by "the sweat of thy brow" and there existed few creative options or alternatives for the vast majority of folk. But in this present day and age—an age of incalculable information and intellectual resource—living is not, or need not be, miserable, nasty or brutish. It can *become* so (easily) whenever we choose to participate in the "rat race" or seek always to "get ahead" or "keep up with the Jones's". We do this

so easily and often that we forget that we have made this choice. But in fact, we have many alternative choices.

Never before in the history of human civilization have more people had more opportunities (to succeed economically, creatively, socially) than right now. Yet everywhere it seems people are filled with anxiety and dread. In such times, people tend to place their trust and hope in their leaders, or in a single leader. And yet, as always, the real place of faith must be within ourselves—individually and collectively--or we risk being seriously let down, becoming disillusioned (which is not *always* a bad thing) or even betrayed—having placed our trust in forces beyond our understanding, and our control.

In reflection, I have often thought that I was "out of step" with my fellows...not "tuned in" as much as "they" were (economically, spiritually, or fashion wise). I marched to a different beat, to paraphrase the poet-naturalist Thoreau. As I grew older and a bit wiser, I realized that this perception was due to a simple fact of my existence: I had chosen not to play "the game" as most people had seemed to. I pursued my own path (and a lonely one at times), to suit my own ends. I was indeed out of step with my fellows because I chose not to run in the same race. I will return to this theme later in this book. But for now, let us focus on that curious type of person known as "The Artist".

Have you ever noticed that artists (whether they be writers, musicians, painters or performers), no matter how poor they are, always seem to have something "going on"? They are usually always engaged in Life (even while periodically being depressed—these are artists, after all)--creatively, intellectually, and emotionally. Most artists and creative types, even with their fabled sensitivity, possess an inner reservoir of security, or perhaps

resilience, despite their often low-to-modest financial status. This is because creative types know a secret that most others forget, or have ignored. In the chapter *Soul Food* -*Finding "Psycho-Emotional" or "Spiritual" Sustenance*, and in the last chapter, *Some Final Thoughts*, I will offer my views (and those of others) and insights concerning this "secret" and why it matters for surviving these times more than almost anything else.

Several high-profile authors and culture mavens have already promoted/utilized the "cultural creatives" gauge for determining or predicting where the next economic revival will occur, or for offering advise as to what cities, and which neighborhoods in said cities, one should live in. It seems that some folks are catching on to the "artists as economic-cultural indicators" concept; the idea (now becoming well-documented/analyzed) that where-so-ever artists and creative types go (to live, work, party/hang out, exhibit), so goes the local, "micro-economic" base, or perhaps, so flourishes the newest micro-eco-cultural scene (which will eventually be exploited by more affluent, less culturally-engaged, business types, pushing out the less affluent artists...and so it goes).

Now, there are many folks with amazing or well-developed creative abilities who do not call themselves "artist"...but these folks still fall within the umbrella term "cultural creative." They utilize their innate creativity in various ways to enrich, and/or sustain, their lives.

Throughout this book, through diverse foci, I hope to reveal the basic character of the archetypal creative person, and thus what allows her or him to live (relatively) comfortably, enjoyably and *sustainably* -- despite temporary hard times and maybe even

chronic poverty or low income...but more so, how this type of person derives deep satisfaction from their chosen way of life.

Sometimes creative survival benefits come to us indirectly, when we are doing something *other* than seeking money-making opportunities. Volunteering is the surest way to give you a more confident footing during hard times. And sometimes, a volunteer job will lead to an employment (if only part time) opportunity. But, of course, one should not volunteer solely with this goal in mind. Volunteering requires a certain "Zen" and a correct orientation to the self. In the chapter *Need a Hand? – Volunteering for Fun, Fellowship and your Future*, I offer my Philosophy of Volunteering, and reveal some of the many ways that volunteering can dramatically improve your "quality of life" *and* aid your creative and psychological survival.

The purpose of this book is to serve as a general guide (with specific concrete examples) to the <u>various ways that creative people survive</u>—in both good economic times, and bad. For, with "pure" artistic/creative types—people *dedicated* to life-long producing/creating in one or more artistic/creative genres or fields—"good times" can also be (paradoxically) times of struggle; for only a small percentage ever "make it" (i.e., become rich or achieve fame/great recognition) in their chosen or preferred creative field. Most feel lucky just to see their work exhibited, or published, or maybe to have their original stage-play break even, and sometimes, make a very small profit (just enough to produce the *next* project). Sure, they sometimes work at "jobs" to pay the bills, but they work at their *art* for understanding and experience (of creative joy), seldom for commerce alone. Working in the Arts is a tough life, in some ways, but also highly rewarding in others. So, artistic types are forced to be even more creative (through skill maximizing, social networking, small scale enterprising, volunteering, etc.) -- putting their creative talents to work regularly. Now, if you wonder about, or doubt, *your* creative abilities (maybe you were never that good at coming up with new ideas), and are concerned by this fact, not to worry: everyone possesses *some* creativity (and nearly everyone can develop their creative thinking skills), and, most helpfully, I have made the "what to do?" part of living creatively much easier for you herewith.

Yes, you will learn of various, alternative ways to earn income. You will learn of resources to help you through hard times (both Internet-based resources and "real world" ones). You will learn of opportunities to advance your livelihood or improve your knowledge and skills. In some cases, I will suggest that you do research (web or library) in order to find a suitable resource or contact. Where ever possible, I will identify specific resources, contacts or venders, but in some cases (due to a request from a private source, e.g.) I will only make suggestions about, or strongly hint at, a direction or possible contact. Some information here may already be familiar to you, but maybe you just never had time to investigate it or pursue it further. Rest assured, nearly all of these ideas have been tried, implemented and/or have worked out to some or greater degree of success (short term to longer term) by myself, a friend, or a professional acquaintance. Some I still use periodically.

So what are my "qualifications" anyway? Disclosure: this book has been written by a working writer/media artist/teacher/designer, with many friends of the same, multidisciplinary ilk. Drawing from my experiences, and the experiences of my friends and

colleagues—all of us engaged in more than one, sometimes multiple, income-earning activities—I have laid out as many money-generating ideas as possible (not involving *direct* sales or marketing of others' commercial goods/services) in a variety of fields and utilizing a variety of skills. Some of these ideas will be well-suited to your skill set, others not so much. But perhaps they may suit a friend of yours, and referring a friend to an opportunity can also be beneficial in far-reaching ways.

This book will often adopt an interrogative style, that is, through asking you, the reader, questions as to your interests and goals; it may well provide a "meta-direction" for the reader. It will sometimes refer to the 'pros' and 'cons' of your general environment (i.e., *where* you live--rural, suburban, or urban America) and the possibilities for creative survival that are functions or correlates of these environments.

In addition, this book offers other valuable tips not directly related to making money, but which are non-the-less crucial to surviving in hard times. Some of these tips (see: *Bohemian vs. Bum*, and, *Taking Care of (Personal) Business - The Bare Bones*) focus on meeting your basic survival needs (food, shelter, health) and will offer some guidance, lists of resources, as well as suggestions for alternative means of acquiring/meeting these survival needs. Some of this material deals with mental attitude, that is, one's emotional/spiritual being (see: *Soul Food - Finding Psycho-Emotional or Spiritual Sustenance)*. But throughout the entire book, I will offer you my honest thoughts and unembellished experiences (or those of my peers, contacts, friends, etc.).

Another section, *The Underground Economy*, will offer examples and give solid suggestions for engaging in other forms of "economic" activity besides exchanging

work/labor for currency. There's more than one way to peel a potato, and more than one was to engage in "economic activity".

In *Home Sweet Home* I offer my experiences and suggestions for finding a home temporary or longer term—as you explore the world around you, whether by choice or necessity (plus other tips for a 'life on the road').

In the final section of this book (*Some Final Thoughts – Chaos, Creative Play, and Making a New World*), I offer my general philosophical approach to daily living, the 'how' and 'why' of living creatively, and sustainably, in chaotic times (and why "chaos" is misunderstood and unnecessarily feared), the importance of creative play and exploration, and creating a "new world" for yourself that connects you to the larger world of minds, communities, and societies.

If you are in fact already a practicing or "working" artist, or *cultural creative*, you will still find here much that is new, useful, and, hopefully, fortifying to the work and path that you have already chosen. You may be a "closet" artist, but are afraid to admit this. You might find this label to be pretentious, or too weighty with expectation, or perhaps too bold a self-proclamation.

Many people have latent or under-utilized creative abilities...They *want* to be more creative but their job is too tiring, or stressful, or maybe makes them too comfortable, and so they become complacent about creatively expressing themselves, etc....And so, many folks simply lack the impetus and the direction/guidance to commence doing what they have "always wanted to do". Now, however, the uncertain and chaotic times we live in are providing the impetus for personal, creative change....My hope is that this book will provide the direction and guidance part (and maybe some inspiration to buttress it all).

Quite often, we have what we need to survive—comfortably and creatively—but we are just too stressed or demoralized or even depressed to see it. It is my hope that this book will open up a few new possibilities and perspectives on living artfully for you, and will (ultimately) leave you a more confident, creative, and empowered individual, come what may.

#### GET A JOB...?

~~~~~~~~~~~

Being unemployed does more to you than deprive you of disposable income (not to forget losing the means of supporting a family, if you have one); being out of work takes a psychological toll. There have been several recent studies showing the clear "ripple effect" that comes from "loss of status" that results from the loss of one's job or livelihood. This effect—revealed through testing of people engaged in computer role-playing games—manifests as impaired cognitive functioning, which is something that you definitely don't want if you're trying to get other work—like a job that might involve *learning a new skill* first, before your interview, or often, *learning on the job* (while the boss watches). Clearly, this sets up a vicious circle: loss of status – loss of optimal cognitive functioning – failure to perform well due to said loss – more loss of status, etc. One's self-esteem takes a beating.

I have seen this effect unfold quite profoundly in others, at times, but I have seldom seen one of my artist friends or associates get seriously depressed (from the presumed loss of status) for very long after losing a job (or being fired from one). Sure, it does happen from time to time. And yes, there is always the initial adjustment to make. But how well this adjustment *goes* has everything to do with how much self-image "stock" you have invested in that job, or in having a full-time job in general. Taking stock of one's psychological, emotional investment in a given job or career can be more painful than it might seem. This is not enormously difficult, but it can be challenging to folks who have spent most of their lives thinking that only a "good job with benefits" can provide them with a satisfying, respectable life. In changing times, you have to change with the times. Or, get really creative.

This may seem like I'm comparing apples and oranges (that is, two totally different types of people), but I'm not really. Artists and creative types are not THAT different from the regular working folk of the world, though there are certain basic differences in their orientation *to* the world. Most working folk (whether educated, or not so much, highly skilled, or not) view the world as something with well-defined rules that they must conform *to*. Artists, on the other hand, tend to view the world as something rather "plastic" or malleable and subject to (subtle perhaps) change. Some creative types are actually more extreme—*they expect the world to conform to them!* (note: I'm not talking about breaking any actual laws here, more so the "cultural rules, customs and conventions" that we, as a society, give consensus to, or presume to be *just so*).

And regarding the complaint that not everyone can live like an artist (which is true *and* false)...*Everyone* has creative abilities (though often dormant, unpracticed) that can be cultivated—at least as far as being creative about finding alternative means of work. Living more creatively doesn't mean "becoming an artist" (though it would be a much

more fun world if we all did), but rather, *adapting artistic and creative thinking to your life*, and making it work for you.

Let's face it, the economic recovery will take a while, and if you are already at the lower end of the income scale (as I have been sporadically throughout my life), it's going to take awhile to trickle back down to you (by the way, 'trickle down" is the greatest economic con game going; it's really just a supply-side euphemism for "pyramid scheme", and we all know who makes out in those). This downturn will affect the poor and lower income classes the most. But now, even the middle class is shrinking.

Getting back to artists: artists often seem to have "no visible means of support" (that's what they used to call it; nowadays, it's "bohemian"). In reality, most creative types have more than one job (or source of income) at any given time. This, for ordinary working folk, may seem to be a *more* stressful way to earn a living (yes, it can be tricky, and has some pitfalls), but it is really an economic strategy meant to *diminish* economic stress, through *always* having a fallback (or two), an alternative means of income generation.

One note about "easy money" – Like the song (by Ricki Lee Jones) says: *There ain't no such thing as EASY MONEY*...However, if one were to seriously research and make an effort at one or more of the opportunities described later on, you could "easily" be earning income within a month or even a few weeks, depending (an acquaintance of mine recently won an on-line video contest after using one of the references in this book). As mentioned previously, in some cases, the strategies mentioned here could lead to even faster income earning (and have for me from time to time). But surviving creatively is as much about attitude and perspective. This book is not mere "fluff", or merely an alternative income guide; it is equally a book of my personal philosophy that I hope will

become a source of inspiration for you. Have fun reading. Good luck seeking what you are seeking.

Temp to Hire, oh Boy!

Spend time with an artist (like at his/her temp job), and you will soon get the strong impression that he/she has so much more going on in their lives than this silly job (and, often, s/he *does*); as if they could care less if it ended tomorrow. I simply cannot tell you how many times, after getting situated in my newest temp job, a co-worker (a former temp) has said to me: "I came here five years ago as a temp, and it turned into a full time job!" or "Play your cards right, and this could lead to a permanent position." I would nod silently and pretend to be in accord with them. But I was usually thinking: What was it about the word "temporary" that you refuse to accept? I'm perfectly happy with this temp position (that's why I do temp—because it's temporary). Look, I don't mean to say that if you find a temp position doing something that is acceptable to you (long term) that you shouldn't care or seek to make it permanent. But most temp positions are temp for a reason (the company doesn't want to hire a full time employee "with benefits"), and there are only so many positions that can be made permanent. Chances are—even if you perform well—the position in question will either be absorbed by others already employed by the company (more and more typical these days in corporate environs, which is responsible for higher productivity numbers, but low to no wage income gains, among workers), or remain sporadically filled by a new temp whenever the company has to hire one.

So then, it's best not to take it for granted, but by the same measure, not to take it too seriously. Artists are always "scheming" or formulating income strategies and alternative employment ideas. You should be too.

But, whether through laziness (and artist are not lazy about making art, just doing pointless physical labor, or office pencil pushing) or boredom, or both, artists seldom have fulltime, "career jobs" (they do, from time to time, hold fulltime employment, typically in a field/sphere in which they have some real practical skill, like cooking or doing graphic design); at any given time, the artist will be only partly employed ("under employed"), "unemployed" ("working under the table"), and/or doing free-lance work. At any given time, I usually have two source of income, plus various free-lance sources. I have done this for many, many years.

Back to temporary employment, most creative types that I know are registered with more than one temp agency. Over the years, I have typically been registered with at least two--sometimes as many as six--agencies at any given time. Some of this was by necessity (as temp agency work flow varies tremendously from agency to agency). But during economic downturns, as companies lay off hundreds or thousands of workers, this surplus of (often higher-skilled) workers tends to flood the temp agencies, which means less temp work for medium or lower skilled workers (that is, workers not formerly, heavily invested in a corporate-office-career-type job, or whose use/knowledge of a newer, high-level software program was only minimal to middling).

For example, in the 1990's, during the dot com heydays, an artistic type like myself could get a fairly high wage job (10.00 - 13.00 per hour) fairly easily. But as the IT bubble burst, and the layoffs commenced, these jobs were taken over by folks with more

software knowledge and utilization skills—and "beefier" resumes--than I had. As a result, finding these office-support type temp jobs got much harder, and eventually, they mostly dried up as a viable/dependable income source for someone at my (at that time) only modest IT skill level.

After 1999, most of the temp work that I got was very short-term (a few days at most) and became less and less *office*, and more and more *warehouse* (more laborious) or event oriented (such as sporting events). These jobs are more physically taxing and generally lower paying (and with fewer perks like free coffee, office food parties, etc.). I had more luck getting longer term temp work (from 3 weeks to four months) after registering with the local university's temporary employment agency. Temp positions at a college or university are in high demand, and usually, jobs go to folks with a college degree or better. Also, in many cases, you have to re-register every six months to stay current, and *really* stay on top of your agency representative. These college temp jobs paid better, but were harder to come by. Still, they look good on a resume and "provide valuable work experience" as they often say.

And I really didn't mind the job ending. In fact, I looked forward to it.

Artists demand that some of their waking life be devoted solely to their creative interests (some would wish *all* of it), and so, the loss of a job, or the temporary nature of one, is not really a source of *major* anxiety (as it is for the majority of working folk). Artists know (and feel at every moment) that *all jobs are temporary*. Indeed, they would have it no other way. They dream of supporting themselves solely through their art, or creative activities. They may never achieve this dream. But the true artist never stops dreaming, and will never accept (deep down) any mere "job" as his/her lot in life.

She/he knows that there are always other ways of drumming up some cash, if necessary, to pay the bills. Of course, most artists have ability in some "concrete" (read: economically responsible) skill or occupation—such as metal working/fabrication, carpentry, industrial painting, printing, etc.

But frequently, the artist (whether visual, musical, or literary) finds that neither source of income (noted above) comes through *all the time*. What follows are some of the ways I, and many of my creative colleagues, have made money -- whether regularly, from time to time (semi-regularly) or just as a one-time thing.

Remember: All jobs are temporary.

Working the WEB / On the WEB

[EXCERPT]

<u>Making your Website</u> - Once you have your domain name, and a name server/web host, you will need a means of "uploading" text files, images, and/or other media to your site. This can be accomplished by downloading a "simple FTP client" ("File Transfer Protocol"; one is provided free by Microsoft for Windows PCs; this requires entering the name of the FTP site, your user name, and a password, sometimes provided to you by your name server/web host), which has a very simple "user interface" (a control panel).

You would first need to prepare your pages in a simple text program called Notepad (available on every computer these days). Basic HTML (the "hyper text markup language", sometimes written as just ".htm", that most simple websites are written in, and which allow the browser to read your pages) can be easily typed/copied into each Notepad file. HTML is also the simplest web language and its basics can be learned in a

few hours; with practice, you can become a near expert with this language in a couple of weeks. For tips when you're just starting out, visit <u>http://www.webmonkey.com</u> which offers great beginner HTML tips (like how to code for images to appear). By the way, "to visit" a website means typing or pasting the URL (the web address) into the browser space at the top of the view frame.

For each page on your site, you will need to make a new Notepad document. Save all these in a separate folder (on your computer) with an appropriate name. You will also want a separate folder for images (in fact, for any separate content, a new folder is a good idea, though not absolutely necessary; it helps for organizing). Then log on to the web domain using the simple FTP client, and begin uploading files (there are usually three pieces of info required to do this: your ftp address, your user name, and your password). For good layout practices, making a main index page (listing the other pages on the site) is the best way to start. Each page listed encodes (in HTML) the URL for the page it is linking to. Commonly, each new page also has a link *back* to your main index page. In this way, elaborate websites are built up from simple functions.

<u>Here's is my strategy for teaching myself website design</u>: Do some fun web surfing (maybe do a search on your hobbies or special interests) until you find a site (NOT too fancy; it should be a simply designed site with *minimal* "bells and whistles", or multimedia, like moving image media such as Flash or Javascript [an Internet code that controls/allows interactivity], etc.). Then, once you've found a page or two that you like the look of, simply right click (the right side button your mouse or laptop) and then select the "view source" option. A window will open and reveal a page containing all the (usually HTML, but some now also use XML) code contained on that page. Hold down

the LEFT button now, and select ALL of the code (you can either highlight the text code, or press 'control' and 'A'), then press both the control button and the "c" button (this copies the page), then open a new Notepad document, click on the blank page, press the control button and the "v" (this pastes the text wherever), and then click on the "file" heading, select "save", or, press control "s" (two ways to save a document). Give the document a name like "testpage1"), upload it to the server via your FTP client (the program that you use to construct your site with). Now, using the browser window address bar, type in the name of your web address (this contains the domain name{s} that you bought or are using for free) PLUS this tag to the end of it: "/testpage1.html", then hit "enter" or "return" on you key pad. The page that you just copied should now be visible (minus any *files* hyper-linked from it, since you don't have copies of these on your site). This is the first step that should validate that you did it right.

The next steps involve mentally associating pieces of code, with the way the text/images and layout appear on the actual webpage. Begin removing any features that you don't want or like on your own page (which you are now constructing).

Don't worry if you make mistakes. That's the point. Keep at it (take breaks if needed, but give it a couple of hours, over a couple of days, at least) until you learn how each code symbol or phrase makes the page look in the browser window. Learn how to change the colors of the text and background, the size or page placement of any pictures (adjust the color [RGB] or image size [height, width] numbers to get a sense of how these work), how hyperlinks are inserted into a page (and how they have to be written in code to make this work; hint: the page that you want to link to, or jump to, must also be in the code). In general, anything appearing between "..." is a web page (on–line already) or document

{kept in a file on your FTP manager) and anything between <...> symbols is a code command that affects the text or image appearance. If I want to <u>underline</u> a word, I type before it '<u> (same letter commands that appear on your computer's toolbar) and a '</u>' after it (unless I want to underline even more). These are real simple 'start' or 'stop' text commands (for 'bold', <i> for Italics). Neither the quoted or bracketed text is visible in the browser window. This is the hidden code that the browser program reads (quickly) before "conjuring up." the webpage as it was intended to be seen.

Keep practicing this technique of copying and selectively eliminating code, and eventually you will know enough code to assemble your own website. It is actually quite satisfying to reach this point of familiarity with a simple computer code; it is empowering.

<u>Your Own Virtual Document Server</u> – The increasingly preferred place to store documents, for free, on the WWW, is 'Google Docs' (<u>http://docs.google.com</u>). If you don't have a computer, or the one you have is old and you fear a computer "crash" and losing your documents, this is one of the best ways to go. Just register, open an "account" (and it helps, again, to have a free email account somewhere first) and start loading documents (or pictures, or even video clips, within limits). The account will give you the URLs (the addresses) of whichever documents (like resumes and cover letters) you upload. These can be given to a potential employer, or, if you are stopping by the library, just log on, enter the URL, and print out the letter and resume on your way to the interview (note: there is a file size upload limit to the basic free account).

As an alternative, simply compose an email, save it as a *draft* with the document(s) you want to save attached to it. You could also send it to your self (a copy of the doc will end

up in your sent folder, if you select the option). When you need to print out that resume or stellar poem or short story, just open the attachment and print it out (this can be done at a library computer just as easily—just make sure that the MS Word program is running when you do this).

In a pinch, you can always compose a resume or letter on your Social Networking site (Facebook.com, Myspace.com, others) and then direct an employer to the site (usually, the site's blog). This is a less professional approach, but, it is resourceful, which might impress someone, if only yourself.

The increasing availability of more and more storage (server) "space" (i.e., more information can be stored in a smaller area, as on a chip), is making this "back up" storage option much more appealing (and it doesn't cost you anything). It is now entirely possible to conduct all of your Internet business, email, social networking, website maintenance, creative and personal writing (and even video editing and music composing) *entirely on the web...and without ever having to own a computer!*

<u>E-bay.com</u> – A good friend runs his own t-shirt and hoodie (hooded sweat shirt) business from out of his studio. He designs and screen-prints the shirts himself (one of many tradable skills that I talk about in *The Underground Economy* section). Interestingly, while he has his own e-bay store and does indeed sell via the Internet, he does as much (sometimes more) business as a "brick and mortar" vendor at art festivals (for which there is a circuit of seasonal fairs and festivals) and concerts. So, this type of small business bridges the Internet *and* the real world. Expenses here are generally for table/booth fees, gas/transport, and materials. But if what you are selling (or "auctioning") is something that appeals to a "niche community", then e-bay is your way to go, since it is global, and global access (at least potentially) is what niche marketing requires. Many folks make specialty clothing items (like lingerie and/or fetish wear), specialty items (like unique furniture, pottery, or fetish gear--spurs anyone?). Then again, some just use e-bay as a World Wide Yard Sale, and auction off their collections piecemeal (you'll make more money if you break up a large collection into smaller groups).

E-bay provides you with the tools to start up your own, on-line "store" that you can add to as you grow. E-bay gives you all the tools you need to start selling (or holding bidding auctions) for the stuff you've got, or the stuff you make. One should become familiar with the bidding process, and, also realize that <u>there is so much on e-bay being</u> sold, or auctioned, the chances are good that the people who might be interested in what you've got, don't even know about it. Good promotion, labeling, tagging (finding the right "tag" or key words to describe your item) is crucial here. Sometime it takes multiple auction attempts to "sell" an item (this is why "networking" is so important for doing business on the web). Other considerations are shipping and handling fees and insurance; read the EULA (end user license agreement) for e-bay venders; you are responsible for certain things. E-bay also offers "buy now" buttons which circumvent the need for bidding.

You will also need a <u>Paypal.com</u> account (which draws money out of a checking or savings account that you specify, and also receives money from someone else's account, such as the buyer of your stuff). It's free to transfer money (to your Paypal account) and to send money (when your buying something), but PP will charge a small fee (4%) for

you to receive money (through someone purchasing your item, or sending from a private account). If you are going to do business on the Web, you've got to either have a merchant account (which is costly, and is based upon your credit worthiness), or, some e-commerce account (e.g. e-gold). All of these web-money transfer companies/systems have some limitations, as well as benefits. Always read the policy and EULA.

In general though, you're best off with Paypal for ease of use and ubiquity of acceptance. Paypal also allows you to place a Paypal 'button' on your website (in the event that you are offering some item or book for sale) which connects the user to Paypal and prompts them to set up an account, or, if they already have one, enables the transaction to occur entirely on the Web (for a small fee per transaction). Again, you must have a bank account to make this work (that is, to allow Paypal to withdraw and deposit money into your account so that you can get at it). If you do not have a bank account (too little savings for an initial deposit) try setting up an account with a credit union (they have more liberal account-opening criteria). A credit union account works the same as a bank account for the purposes of using Paypal on-line. Paypal also offers a "money card" that allows you to withdraw Paypal funds right away (as opposed to waiting 3-4 days for the money to transfer to your bank account) via certain ATM machines ("certain restriction apply", as they say).

<u>Your Designs (Made Real) On-line</u> – An amazingly useful new site, <u>Ponoko.com</u>, allows you to upload a product design drawing or scan and submit it to designers (who will quote you a price/fee for actually building it; you can state the preferred building materials). You can then sell these items on the site's store (and you get your own

"showroom" free), or, link to the showroom from your personal website or even your ebay store.

The site allows you to "sell real and digital goods with no upfront costs". This is a "make on demand" (MOD) service that uses rapid prototyping and other technologies to make *your* designs reality, and "bring them to market". Although you have to pay to have your own designs made real, because the site encourages competitive bidding (from multiple designers), you can have your ideas made for MUCH cheaper than if you were to submit them to a "real world" manufacturing company (tens vs. hundreds, hundreds vs. thousands of dollars), and this site saves you so much time that would be spent trying to contact real world manufacturers.

If you love designing jewelry, dinner ware, desk ornaments, toys or useful objects (like clocks or furniture), but lack the manufacturing know-how, then Ponoko is your dream-come-true solution (remember, the more complicated, the more costly). Even if your product requires self-assembly (by the buyer), Ponoko will build all the parts for you and ship them to the customer. And because the site uses a Paypal and credit card payment system, you get paid almost immediately when the buyer selects the "buy" button.

And if you lack the innovative urge, you can also purchase a product plan (fairly cheaply), modify it (or make a "mashup", which is a hybrid of two or more products), and sell it in your own showroom. <u>Some product plans are free</u> (but you may have to share a percentage of sales with the original designer). Ponoko offers other services (free or for a fee) that all combine to make it ridiculously easy for you to start and operate your own "virtual" design studio or mini-manufacturing plant. And once they make the product, they give you the product plans, which you can sell or do with as you please.

Before you get started, you will need to have some type of design software on your computer (note: some of the designers will accept scanned drawings or diagrams as long as they are readable, but if you want to sell your design on the site, you need the required design software). These can be expensive, but <u>Inkscape.com</u> provides free design software for you to download, and Ponoko has a template for this software. Once you have the software, all you need to do to get started is to download the Making Guide and product making template (which you can skip if you already have design skills). I predict this site will grow enormously over the next few years—best to get in on it now. A similar, rapid-prototyping outfit to Ponoko is <u>Shapeways.com</u>. The future of consumerism is in personalized products made by consumers!

If you are less technically-oriented, but still dig the idea of making your own stuff and selling it on the web (which is to say, to the world), then a good place to start plying your DIY wares is <u>Etsy.com</u>, which is a more specialized "virtual marketplace" featuring only handmade goods. The site is set up in a very user-friendly design and also offers a blog that regularly spotlights various handmade goods vendors (some that have both virtual and "brick and mortar" stores) as well as offering news, selling and networking tips, and various contests/competitions.

As with any such store, getting the word out—promoting and publicizing your site and service is the key to building a self-supporting or sustaining business on the Web. In many ways, this can be as time consuming as promoting in the real world (at least initially when you're learning curve is just ramping up). However, the great advantage to on-line selling of your goods is that you don't have to leave the house, or run all over town (or travel to other towns) or spend significant cash on printing and mailings--which

have limited and uncertain benefit to your business. I will be discussing promotion (and networking) again, sporadically, throughout this chapter of the book.

<u>Open Innovation – Solving Creative (and Technical) Challenges</u> - Also known as "crowd-sourcing"...this is creative problem solving for cash awards. The leading player here is <u>Innocentive.com</u>. Just visit the site, register for free, check out the "Seeker" challenges (and the different "pavilions" that regularly seek "solutions"), open one or more project rooms (based upon your interest in a given challenge), think and submit. Some challenges are highly technical (chemical engineering, materials science), but many are "ideational" challenges that require just a 2 or 3 page solution (like ideas for improving the health care system). Awards typically range from 5000.00 to 50,000.00, but every once in a while, there's a million dollar one (this is usually for a highly technical or global initiative type challenge).

Now, critics might argue that "open innovation" is yet another way to mine creative ideas from the populace on the cheap. And indeed it is. But many experienced, creative, and technically or organizationally innovative folks do not have access to such "challenge" opportunities, ordinarily. Innocentive brings "Seekers" and "Solvers" together in a mutually beneficial forum. These Seekers—they put up the award money-can be private corporations or foundations, government agencies or institutions, or even international organizations. And, being a winning solver carries no small prestige (the site lists all past winning Solvers with their bios, making this a great link to put on your resume or as a credit reference for a potential employer). Being a winning Solver highlights your creativity and ingenuity in one or multiple fields.

Often, you are required to "accept" various agreements stating that the Seeker (the one offering the award) will have "freedom to practice" via an unrestricted, but non-exclusive license, and that you will not pursue a patent claim (or provisional patent). There are also a few "IP Transfer" agreement type challenges, in which you give up any future patent claim on your idea--which makes sense from the industry point of view (why pay a reward out if you can't use the idea freely?) and these usually offer a bigger award. Some conditions are more generous to the Solver (that's you), such as with the "non-exclusive" license granted to the company sponsoring the challenge (which means that as the originator of the idea, you could license it to others, and thus make more money). Each challenge is different and comes with its own restrictions. Read the challenge "details" carefully.

If you idea is not selected or awarded, then all intellectual property rights revert to you. You are free to submit the idea elsewhere, or patent it (see The U.S. Patent and Trademark Office at <u>uspto.gov</u>; note: a "provisional patent" cost only 100.00, allowing your to claim "patent pending", but only for one year from the date of the provisional patent application, at which time you must file for a formal patent, or lose any patent claim on that invention).

Quite often, a seeker will like several Solver proposals, or certain ideas contained *within* several proposals, and will split the cash award amongst the selected, best Solver solutions. Although this means less money, you are still listed as a winning Solver.

Being a Solver here often means offering an innovative solution—one that may incorporate scientific research and/or experimental design from the technology or scientific fields—which is not the same as *inventing* something. Innovation frequently

means connecting two or more ideas from different lines of study or research, and combining them into a new whole, or making them work in different ways. Often, it is a matter of simply finding a way to improve an existing system, achieved by slightly modifying someone else's original work. These are approaches that are open to any informed person. So, one need not be an engineer or physicist or researcher practicing in one's field. A good reference site for doing your own innovative research is

howthingswork.com.

So, if you are a well-informed person (in the general sciences, health care, IT, engineering, business/marketing, communications, or systems design, etc.), or maybe a closet inventor, or "tinkerer", with a creative or imaginative streak, try your hand at open innovation (note: No need to go it alone. You can also form a *Solver team* to pool your talents with other Solvers, which might give you that innovative "edge")

<u>Print on Demand / E-Books / Self-Publishing</u> - For many people who pursue this "selfpublishing" path, the motive is not to make tons of money (which is good, since most Print On Demand books make little money), but rather, the personal satisfaction of having a book that they can share with friends and family. POD publishing confers a certain psychological benefit to the writer.

There are numerous POD outfits on-line that will set up a book template (and cover design) for you (and even assign an ISBN number for your book) for a fee. Some of these fees are really pricey (over 1000.00 and higher), but a few are fairly low. A good quality POD outfit, though still a bit pricey, is <u>Booklocker.com</u>, with a 517.00 set up fee (200.00 less if you supply your own cover design). These fees represent the basic POD package,

and higher fees are charged for more complete book packages (or speedier set up). Note that the cheaper the set up fee, the fewer services you will get from the POD company.

On the cautionary side, some POD outfits <u>will claim ownership of your files</u> (that you are paying them to create!). Booklocker.com is one of the best around, it's owned by the editor of <u>writersweekly.com</u>, and doesn't claim ownership of your files. It's best to avoid those publishers who try to "up sell" you or claim ownership of your work.

Some POD sites are also e-book sites (or offer e-books). Ebooks are essentially the same content as the POD version, only never printed (and no ISBN is needed, except for Apple's iBookstore). Most such sites are set up for on-line purchasing and down-loading (to a computer, PDA, or *Kindle* type e-reader/device). Some, like booklocker.com, offer an e-book store listing (pending review) for free, and take a cut of the sales depending on the retail price (the higher the price, the lower the retailer's cut; usually; a good ebook retailer never take more than 50% of gross sales). They also distribute their ebooks to other marketplaces, like Apple's iBookstore, Barns & Noble (Nook), or Amazon.com (Kindle).

END OF EXCERPT from Artful Survival (Introduction and excerpted Chapter I)

An inspirational manual of creative survival with a wealth of alternative income tips, resources, references for surviving "artfully.

Artful Survival - Creative Options for Chaotic Times

Buy The Complete Version of This Book at Booklocker.com:

http://www.booklocker.com/p/books/5395.html?s=pdf