



Working five to eight hours an evening, often working 'til the wee hours of the morning — Shepherd updates a half-dozen thriving Web sites, researches new opportunities, tracks her earnings, writes her newsletter and finds new ways to make money. How did this all start?

"I basically taught myself everything on a computer," said the very cheery Maryland resident. "I just made a Web site. Then I found out there was a way to put advertising up on the Web site that allowed me to get paid per click."

That was seven years ago, when her oldest boys were 1 and 2. Today, her flagship site, TipzTime, offers a wide variety of family and household goods. She also runs "about a half dozen" other sites and still finds time to do freelance design work through a merchant site called StudioMatrix.com.

Her nightlife is profitable, generating about \$40,000 last year. "I'm pretty much doubling my income each year," she said, modestly insisting there's really nothing special about her approach.

"I promote product links for merchants. I mostly use the ones from Commission Junction because they provide easy access to searching the database for products that are available for all the merchants," she said. "I just group them together. Some will be from one merchant, some will be from all different merchants. It doesn't matter.

"Then I make up a page about them, list them and announce them through my newsletter to get traffic to the page," she said.

She makes it sound so simple, it almost makes you wonder why more people

aren't as successful. Over the years, the circulation of her newsletter has begun to resemble that of a small newspaper. Some 30,000 people have opted to receive the newsletter, including more than 7,000 from TipzTime alone. "You get new subscribers every year," she said. "You hang onto the old ones and it just grows."

Her best advice to newcomers is "don't expect results right away." But she quickly noted that results will come if you stick with it.

"I had to work at getting out of my in-laws' house," she said. "So I saved up and worked hard and worked at night, very late sometimes, and I finally got my house. And I can now afford car payments for my new car."

ZAC JOHNSON

AGE 21

SITE MoneyReignNetwork.com

INDUSTRY Free Stuff

Most 21-year-olds are content to spend money. Zac Johnson isn't happy unless he's making \$200,000 to \$300,000 a year from his own business.

This all started when Johnson was 14, way back in 1997, the dawn of the dot-com, when Johnson offered to sell Web site banners for \$1 each. People started sending him dollars through the mail.

"That's where I got the idea I could start making money on line," he said. "Then I came across Amazon.com and I started selling stuff for them. I made them probably around \$50,000 to \$100,000 in sales and I got a 5 to 15 percent cut ... depending on the item sold."

Sound good? It wasn't good enough for Johnson: "I realized this was a pretty small proportion of the cut considering the amount of money I was making for them."

By the end of the 1990s, at the height of the dot-com era, Johnson was getting people to sign up for "free stuff" like coupons, samples and catalogs. "You would push free-stuff items on the Web site and get paid on a CPU basis for everything you pushed through," he said.

He saw that some companies were "pushing" newsletter subscriptions through PostmasterDirect.com and he started working with the company to collect names, addresses, email addresses and other data through a "double-opt-in" system that respects privacy rights.

"I've been pretty much staying with that scheme for some time now," he said. That's resulted in an income "in the low six figures."

What does a 21-year-old do with that kind of money? Fast cars? Hot dates?

"I'm not really much of a party person," said Johnson. "I invest it back into the company, pretty much ... I save it for myself as well."

His parents are delighted. His father, an engineer, accompanies him on trips to conventions and sits in on some of his business meetings. His mother sells church banners on her own Web site. Even his 14-year-old sister is getting into the act. "She has started making celebrity Web sites," said Johnson. "But she really hasn't started making money yet. So I'm trying to put that idea into her head."

Johnson tried college once, and may try it again some day. "But if I want to do that, I feel there's time later when I can do it," he said. "Right now, the opportunity's here, so I want to make the most of it."

