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Cyberbegging – New Wave 2003

By Michael Hein

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NEW YORK(Reuters) — Need to pay down credit card debt? Desperate for money for music lessons? Simply tired of working and too embarrassed to stand on the corner with a tin cup? Try "cyberbegging."

For some, the clicks in their cyberpails are starting to add up. Karyn Bosnak, for example, paid off \$20,000 in credit card debt — accumulated from her life in New York — last month, after Web strangers contributed more than \$13,000 to her cause, according to her Web site (<http://www.savekaryn.com>). Now that she has paid off her debt, Bosnak is passing the buck, and directing Web surfers to other cyberbeggars such as an aspiring opera singer trying to pay for voice lessons and college loans (<http://www.saveelaine.com>). Along the way, Bosnak has parlayed her new-found fame into talk show appearances and a reported book deal.

Hunt for cash grows

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Yahoo started a "begging" category with four sites in 1996. But the recent spike in activity and diversity of sites, last month led Yahoo to rename the category e-panhandling, said Michelle Heimburger, senior lead surfer for Yahoo.

There are now 51 sites in the category, ranging from some shamelessly looking for cash to others seeking financial assistance for loans or medical treatments, Heimburger said.

Rich Schmidt, a freelance music marketer, who was one of the first cyberbeggars, wants little more than an appearance on the "Late Show with David Letterman" ... and, of course, cash.

"To me, the Internet is creative anarchy. I just wanted to make my mark. I thought, what if 1 percent of the Web surfers out there sent me a dollar," Schmidt said. "That was the impetus for the idea."

Internet Squeegee Guy "will wash the inside of your monitor screen for spare change."

Send a dollar

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His site (<http://sendeadollar.com>) has raised more than \$4,800 since it was set up about three years ago. Schmidt reviews other cyberbeggars on his site and allows people to post a short message or ad for a donation.

When Schmidt first started, he asked Web surfers to send him a dollar in the mail, but he soon switched over to PayPal, an electronic payment service which makes it easy to collect money on the Internet.

"I get a lot of e-mail from people who really have hardships and are asking for advice. If they think they are going to get rich doing it, they aren't," Schmidt said. "My goal was to be a guest on the David Letterman show, having gotten hundreds of thousands of dollars. Who knows? I may still get there."

Pay for van with banners

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In the short-term, though, Schmidt said he is going to start selling banner ads on his site to help finance a new mini-van for his family.

Other Web sites in the category include the Internet Squeegee Guy (<http://www.website1.com/squeegee/>), who "will wash the inside of your monitor screen for spare change."

Penny Hawkins hopes to get enough money to finish nursing school so she can divorce her husband, she says. So far, she has received more than \$1,500 through her Web site, <http://www.helpmeleavemyhusband.com>.

Along with e-mailed donations, she said she got a healthy dose of feedback.

"As far as the crazier responses, I would have to say that they are usually dedicated to the religious fanatics that want to save me and/or my marriage," Hawkins said.

Seeking emotional support too

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A compelling site (<http://www.helpleahgetpregnant.com>) was started by a young Seattle couple seeking emotional and financial support as they tried to start a family and pay off an in-vitro fertilization bill of more than \$12,000.

But Princess Natalie of Westwood, Ohio, may not elicit much compassion.

On her Web site (<http://egomania.nu/causes/indexsoc.html>) she says people should donate money because imagining a world where "someone as talented as me was forced to work" would be a scary thought and "it could ruin her manicure."

Still, according to the site, she has collected \$1,473, a toe ring, a phone card, books, and some death threats.

Ed from Dallas is looking to buy a Hummer with Web donations (<http://www.terravirtua.com/hummer/index.html>).

Why donate?

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So, why exactly would anyone want to donate their own hard-earned money to a cyberbeggar? "I think when people come to the site they think, 'I wish I'd thought of it' and, in the spirit of that, people give a dollar," Schmidt said.

With the success of the e-panhandling sites comes the inevitable backlash of parodies, including "Don't Save Karyn" (<http://www.dontsavekaryn.com/>). The site's creators, Bob and Ben, say they too are e-panhandlers, and are not pretending to be anything else. If anyone has an extra dollar, they promise "to waste your money in inventive and creative ways" rather than "use it to pay any bills or help starving children in Africa." Kind Thanks To CNN

Come and see the newest cyberbegging site and see if you can help yourself or others:

<http://www.cashcult.co.uk>

Michael Hein

About the Author: Michael Hein is the owner of "The CashCult". He has helped thousands of individuals succeed online. Visit his site to find out how you can get a free consultation <http://www.cashcult.co.uk> or <mailto:mike@cashcult.co.uk>

Where can I get a free mp3 to wave converter?

By Syd Johnson

Where can I get a free mp3 to wave converter? by Syd Johnson

You can find lots of free mp3 to wave converters online. An mp3 to wave converter will take your compact mp3 files and reproduce them in wave format. This is a great way to convert burn mp3 files onto a blank CD because you won't lose any of the sound quality and you can play the CD in any commercial CD player.

This kind of utility is especially great if you don't have mp3 capabilities in your car and you want to download some of your favorite tunes and take them with you while driving.

You can a free mp3 to wave converter from winamp.

Just log onto their website and go the plugins section. You will have an entire menu of free mp3 to wave converter applications. Make sure that you are picking the right version of the plugin for your software.

While you're there, if you haven't done so already update your copy of winamp to get the latest upgrades and media options. I like them because they are reliable and free.

Where else can I find free mp3 to wave converter applications?

All over the web. You can do a quick search on any major search engine to find a long list of software

and media development type of sites with links to other free mp3 to wave converter programs, or even to their own creations. Some of them will charge and it is up to you to determine if that is okay.

If you are a professional media developer or you do mass music file conversions then that would be great. Otherwise, I would highly recommend the free plugins. They are easy to use, don't require much space on your hard drive and come with lots of online documentation.

Anything else I should look at when I'm considering a free mp3 to wave converter?

Yes, how about wave to mp3 converter. One advantage of many commercial applications is that you can go backwards. If you have your wave files, you can turn them into mp3 and that reduces them to one tenth and up to one fourteenth their actual size. If you are going to be storing all this stuff on your computer, size matters. If you store smaller, more compact files then obviously you can store a lot more information on your hard drive.

Batch conversions

Check the documentation on your program to see if you can do batch mp3 to wave conversions. There might be a few limitations on the free programs. If you have any type of mp3 files on your computer, are a music fan and haven't been living under a rock for the past two years, you know why.

What are some of the more advanced features of an mp3 to wave converter?

1. Take old wave files and turn them into mp3s
2. Rip cd files directly into mp3 format
3. Organize mp3 files with id tags, catalogue them and more
4. Compress wave to mp3 files in the same format

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