

TO SPECIALIZE, OR NOT TO SPECIALIZE?

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By Mary Anne Hahn

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Okay, so you've decided that you want to write for fun and profit, and not necessarily in that order. Perhaps you've already abandoned your day job to pursue your dream of the full-time writing life, or maybe you just want to test the waters part-time until you have the guts (and money) to jump in with both feet. In any event, you've decided that you want to start your own writing business.

Now what?

You head for the nearby library, rush to your favorite bookstore, or jump onto the Web to see what other writers are doing. And you find that there are so many opportunities "out there" for writers, it makes your head spin. "Make a Gazillion Bucks as a Copywriter!" gushes one book title. "Big Profits From Short Pieces!" promises another. Book after book, web site after web site, take you down pathways paved with gold, fortunes made from writing everything from greeting card verses to computer manuals. Your excitement builds.

Although some ideas appeal more to you than others, it is tempting to want to dabble in them all. Let's face it, we writers are a creative lot, and eschew the thought of being tied down to a particular type of writing. Who wants to churn out press releases all day, or catalog copy, or annual reports? Variety, after all, is the spice.

Besides, why close yourself out of several money-making opportunities by concentrating on one? Couldn't you be a sort of one-stop writer, a one-size-fits-all kind of scribe, able to satisfy whatever kind of customer calls upon you for your services? Why limit your customer base or market to a certain kind of person, or company, or publication, when you could peddle

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your skills to the whole world?

I subscribed for years to this very line of thinking, and my writing resume shows it. I have published over a dozen non-fiction articles, put together a newsletter or two, created a few radio spots, won a short story contest, developed training manuals and revised job descriptions. I've written telephone scripts, business correspondence, procedure documents and users' guides. I am the first person my friends think of when they need a resume, and yet those same friends also expect that I'll someday produce a string of romance novels. So I've had a versatile writing career, yes. A lucrative one? No.

The reason is pretty obvious, if you think of your own experience as a consumer. Certainly, many of us shop at discount department and variety stores, never knowing what kinds of bargains we might find at these places. But where do we go when we need something specific, or of high quality? The department store may or may not have a particular book we want to read, but chances are excellent that a bookstore will have it. The variety store may carry tools, but a hardware store will more likely carry exactly what we need for that fix-it project. In health matters, we go to general practitioners for routine check ups, but prefer to have specialists treat any serious conditions. Moreover, we're often willing to pay top dollar for the expertise and reliable reputation that the specialist, or specialty store, provides.

The same holds true for people in need of a writer. The celebrity seeks an experienced ghostwriter for her tell-all autobiography, one with a track record of completing entire books and getting them published, while the political candidate needs a seasoned speech writer. Software companies want writers skilled at putting together user-friendly technical documents, while advertising agencies look for samples of creative copy. These writing styles differ as greatly from one another as, say, a watercolor from an oil painting, or reggae from a symphony—and our potential markets and customers know it. So although we might be fully capable of switching gears from one form or writing to another, few people are going to gamble on us if there is a tried-and-true specialist out there for hire.

So yes, I am advocating that one of the first things you do if you want to start a profitable writing business or career is decide what kind(s) of writing you will specialize in offering. Start out with as narrow a scope as possible—keep in mind the mechanic who works solely on Mercedes transmissions—and become the very best at whatever type of writing it is that you've chosen. Once you have established yourself in one area, you can always diversify into others.

At the very least, you'll be able to write that book: "How I Made Millions as

a (Fill in the Blank) Writer!"

Mary Anne Hahn is the editor of WriteSuccess, a free biweekly ezine of ideas, information and inspiration for people who want to pursue successful full-time writing careers. To subscribe, send mailto: writesuccess-subscribe@yahoogroups.com

## **How To Get Approved For A Car Loan After Bankruptcy**

**By L. Sampson**

Years ago, people who had a bankruptcy on their credit report were unable to get a decent car loan, if they were able to get approved for a car loan at all. However, today, the rules have changed. More and more lenders are offering car loans to people who've filed bankruptcy. If you have a bankruptcy on your credit report, and you're looking to get a car loan, read this article to find out three things you need to know about getting an auto loan after bankruptcy.

### **Waiting Two Years Earns You Better Interest Rates**

If you need to apply for a car loan earlier than two years after the date that your bankruptcy went through, you'll likely get approved; however, your interest rates will be a lot higher than they would be if you wait two years. After two years, most lenders will see you as less of a risk, and you will qualify for much better loan terms.

### **A Bigger Down Payment Makes You a More Qualified Borrower**

When you apply for a car loan, your lender looks at something called your LTV ratio. LTV is the amount of money you are borrowing divided by the value of your car. For example, if your car is worth \$10,000, and you are borrowing \$9,000, then your LTV is 90%. 100% LTV's are generally reserved for borrowers with near-perfect credit. However, the lower your LTV is, the more likely you will get approved for your loan. Most lenders rarely decline loans with an LTV at or lower than 80%.

### **Some Lenders Specialize In After-Bankruptcy Mortgages**

Some lenders specialize in loaning to people with either bad credit or past bankruptcies. These lenders will not view you as more of a risk than their other borrowers because all of their borrowers are in the same situation as you are. Your best bet is to shop online and compare interest rates and terms between different lenders. This way you can be sure that you are getting the best deal.

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