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THE LONG TAIL

Chris Anderson's blog

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« And from my own mag yet! | Main | eMusic data contradicts UK study »

January 10, 2009

A business model for open source hardware

The price of a typical gadget reflects two factors: the cost of making it and the price its inventor is charging for the intellectual property in it. Often the second can be many times the first (as in the case of an Intel processor chip, for example, which costs just a few dollars to make but can sell for hundreds of dollars).



But if you don't charge for intellectual property,

gadgets can get a lot cheaper, and potentially reach a much larger market. That's the philosophy behind "open source hardware", and it's something I'm practicing in one of my side projects, an aerial robotics community/company called DIY Drones that does autopilots and autonomous blimps (one of our blimp controller board shown above). We give away all the intellectual property (schematics, PCB files, firmware, software, assembly instructions, etc) but sell the completed units, charging only a set markup on the cost of the hardware itself, which we disclose.

But what's the right markup that leads to the lowest cost for consumers and still makes money for us? That's what we set out to find out. With the help of some open source hardware experts (Lenore Edman, Limor Fried and Phillip Torrone, plus this good overview), here's the business model we settled on:

The Forty Percent Model

This model is based on a simple rule: transparency about costs and a choice between paying us to make the product or doing it yourself.

The basic process is that we list all the components and other costs of our product (an autonomous blimp in this case) and links to where you can buy them yourself, along with instructions on how to put them together. If you want to do it yourself, or perhaps already have some of the parts and don't need ours, go for it!

But if you want us to make it for you (guaranteed to work), because it's easier, safer, quicker, etc, we would charge you a 66% markup, which give us 40% profit.

(Aside: People often confuse markup and margin. Think of it this way: if a product costs \$1 and you mark it up to \$1.66, you have a 40% profit margin. \$0.66 is 40% of \$1.66.)

Let's say you want to make your own company and compete with us, charging a lower markup to undercut us in price. Excellent—consumers win! All of our source code and PCB/schematic files are open source and licensed to allow commercial use, and if someone else is making the products, it costs us nothing. If you can make it cheaper or better than us, that's great—the market will grow and we'll have more people using our stuff. The only requirement of the license is that you credit us for the design and link back to us.

The Third-Party Catch

Okay, the above is a great model when you're just selling from your own website. But what if you want your product sold through third-party retailers, who can collectively have far greater reach than any one company? Then the economics get a little more complicated because you need *two* 40% profit margins, one for you and one for the retailer.

TIDBITS

Sun, 08 Nov 2009 00:46:19 **Economics paper on Free**online markets

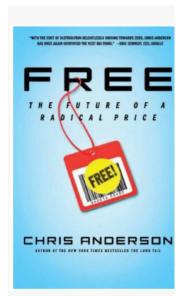
"Priced and Unpriced Online Markets" by Harvard Business School professor Benjamin Edelman. Discusses tradeoffs in market such as email, IP addresses, search and dial-up Internet. "Reminiscent of the old adage about losing money on every unit but making it up in volume, online markets challenge norms about who should pay, when, and why." I found this typically academic: dated, dry and pretty unilluminating. But it got published in The Journal of Economic Perspectives.

Mon, 31 Aug 2009 01:53:50 Find free stuff on Twitter

From Mashable: "Freezly is a lot like Tweetmeme in that it finds link and tweets and shows you their popularity based on retweets. Freezly though only picks up free giveaways and items with its algorithm. You can see the hottest free deals being shared on Twitter, the most recent deals Freezly has found, and an archive of past giveaways."

Fri, 28 Aug 2009 02:08:25 Free drives paid in iPhone apps

From Cellular News. "Android and iPhone users download approximately 10 new apps per month, reports a survey by mobile advertisign agency, AdMob....Of users who have bought paid applications, the top reason cited for their purchase decision was that they liked the free version of the app, demonstrating that free-to-paid conversions are a key factor in the paid app market." (via Ken Rutkowski)



Notes and sources for the book

FREE was available in all digital forms--ebook, web book, and audiobook--for free shortly after the hardcover was published on July 7th. The ebook and web book were free for a limited time and limited to certain geographic regions as determined by each national publisher; the unabridged MP3 audiobook (get zip file here) will remain free forever, available in all regions.

Order the hardcover now!

Amazon

Barnes & Noble

MY OPEN SOURCE HARDWARE PROJECT

Visit DIY Drones

MY STARTUP



So the markups now go like this: \$1 -> \$1.66 -> \$2.76. Furthermore, you must avoid "channel conflict" by undercutting your retail partners, so you need to charge pretty much the same price everywhere, including your own site. So your \$1.66 product must now be priced at \$2.76, which is a 64% profit margin for direct sales.

We thought that was too high and would feel like a ripoff when we disclosed all the costs to our customers. What to do?

The answer came in limiting our pricing transparency—we wouldn't disclose our volume discounts. Because we buy in bulk, our costs are actually much lower than the single-unit costs that we post and would be available to a DIYer. So it's not total transparency, only as much transparency as we can practically offer given the fact that those discounts change from order to order and suppliers don't want the exact size of those discounts made public.

So we'll post single-unit prices available to all, even though we actually pay less for most items. We can't disclose how much less, but it should average about to 30-40%.

The final model: Semi-Transparent Pricing

This is what we settled on:

- Disclose the prices for components in single-unit quantities and link to sources people can buy from, but do not list our volume discount prices.
- Set our direct sales price as the sum of the single-unit prices (call that
 "apparent cost") plus 66%. However, our actual costs are lower due to
 our volume discounts, so our actual margin is higher. The point, however,
 remains: we will only charge 66% more than it would cost you to DIY.
- 3. Our wholesale price is the apparent cost, allowing retailers to add the 66% markup for themselves. Our own profit comes from the difference between the apparent cost and whatever our real cost is with volume discounts. The harder we push on those discounts, the more money we make.

Posted at 10:48 PM | Permalink

TrackBack

TrackBack URL for this entry:

http://www.typepad.com/services/trackback/6a00d8341bfb6353ef010536c51912970c

Listed below are links to weblogs that reference A business model for open source hardware:

Comments



You model seems like a viable one, but only if your R&D costs are close to zero. How do you expect recoup the sunk costs incurred to develop this product? Let's say a hypothetical product has a marginal cost of \$1, but you spent \$1 million developing it (wages, test PCBs, lab equipment, electricity, etc.). Let us further say you hope to amortize this cost over the first 1 million units sold. This would price the item at \$3.33 (1 marginal cost + 1 share of sunk cost + 40% profit margin).

However, you have chosen to make the hardware open source. Someone else can (almost) immediately enter the market and price the item at \$1.67, since they don't have to recoup the sunk costs. In a perfectly competitive market, you will loose out to this entrant who is producing an identical product and charging less, or you will be force to re-price downward toward \$1.67. Either way, you have a \$1 million bill that will be tough to pay off.

Mon, 10 Aug 2009 20:54:23 **Is Free killing the porn industry?**

From the LA Times: "Industry insiders estimate that since 2007 revenue for most adult production and distribution companies has declined 30% to 50% and the number of new films made has fallen sharply. "It's the free stuff that's killing us, and that's not going away," said Dion Jurasso, owner of porn production company Combat Zone, which has seen its business fall about 50% in the last three years. Porn is hardly the only segment of the media industry struggling with these issues. But its problems appear to be more severe. Whereas online piracy has forced big changes in the music industry and is starting to affect movies and television, it has upended adult entertainment. At least five of the 100 top websites in the U.S. are portals for free pornography, referred to in the industry as "tube sites," according to Internet traffic ranking service Alexa .com. Some of their content is amateur work uploaded by users and some is acquired from cheap back catalogs, but much of it is pirated."

Fri, 07 Aug 2009 11:07:00
"The latest craze: free ebooks"

From the AP: "In recent days, the top three Kindle sellers have been free books: Patterson's, Joseph Finder's "Paranoia" and Keyes' "The Briar King." "There's always going to be someone who wants free things. What we're trying to do is link free with paid," Maja Thomas, senior vice president of digital media at Patterson's publisher, the Hachette Book Group, said. "It's like priming the pump."

"What we like to do is make the first book in a series free, usually a series that has multiple books," said Scott Shannon, publisher of the Del Rey/Spectra imprint at Random House, Inc., which published Keyes' fantasy novel.

Shannon said Del Rey has had especially good luck with Naomi Novik's "Temeraire" fantasy series after offering the first book for free. He said sales for the other Temeraire novels increased by more than 1,000 percent. "It's been stunning," he said."

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@Ken

The whole idea of open source is that a lot of the innovation is outsourced, right? Most of the costs involve maintaining ties with a community of people outside of the firm, and figuring out which contributions have the potential to bear fruit.

So it may be that open source hardware would result in less direct investment in R&D, but that doesn't necessarily mean that there will be less innovation as a result

Posted by: Adam | January 12, 2009 at 01:09 PM



Yes, what Adam said. Open Source hardware (and software, for that matter) only works when people are willing to donate the R&D. Possibly not the best way to invent a cancer drug, but it works great for the kind of stuff we're doing, where the total R&D required is measured in a couple person-months spread out over many people and months.

Posted by: Chris Anderson | January 12, 2009 at 01:16 PM



@Chris

At the risk of being a contrarian, I'd say that there's even an argument to be made for making cancer drugs this way. We've seen examples where open collaboration made the difference in the medical world, such as with SARS. It doesn't seem implausible to me that a pharmaceutical company could actually come up with new medicine if they attempted to draw on the medical community and left the rights for the resulting product in the public domain.

But that's a whole other discussion:)

Posted by: Adam | January 12, 2009 at 05:45 PM



Regarding the medical field. The entire economic dynamic of the medical field relates entirely to government control of the approval process, and the fact that all medical treatments and care are entirely controlled by governments in major countries.

Thus, you can't just make some drug for rheumatism and start selling it. The entire economic model of pharmaceuticals relates to gaining FDA (in the Usa) approvals, the now-formalised "testing" milieu, and so on.

Casual thinking about "open source medicine" is valueless unless it relates to the central reality of pharma, which is simply that there is a "government-pharmaceutical complex" and all costs and economic aspects relate to that.

(If you posit a completely libertarian system where medicine and pharmaceuticals are completely not-controlled by government, then sure you can ask questions like "what business model blah blah research blah blah." But all of that is utterly irrelevant in the current world mileu of a "government-pharmaceutical complex" .. all pharma and medical pricing and economics is entirely and totally about working within the government-controlled situation.)

Regarding the open source blimps:

Chris, you seem to be trying to get a the "real" ("supply side", if you will) "price" of something, what it "actually costs" or is "really" "worth."

Is that right?

Sat, 01 Aug 2009 01:09:38

Criminalizing Free (French edition)

A few weeks ago, I speculated in a CNN editorial that antitrust authorities could make it illegal for dominant companies (read: Google) on the web to use Free, because it's effectively offering a product below cost and subsidized by monopoly rent from another product. If that felt a bit farfetched, consider this: Google is being sued in France for making Google Maps free. A French company wants to charge for a similar product.

Mon, 27 Jul 2009 20:37:31

Ex-NYT exec: Newpapers'
"mass delusion" about paid
content

Nytimes.com general manager Vivian Schiller, now at NPR, tells Newsweek that "news is a commodity": "I am a staunch believer that people will not in large numbers pay for news content online. It's almost like there's mass delusion going on in the industry-They're saying we really really need it, that we didn't put up a pay wall 15 years ago, so let's do it now. In other words, they think that wanting it so badly will automatically actually change the behavior of the audience. The world doesn't work that way. Frankly, if all the news organizations locked pinkies, and said we're all going to put up a big fat pay wall, you know what, more traffic for us. News is a commodity; I'm sorry to say." (from Gawker)

Wed, 15 Jul 2009 03:26:19

Felix Salmon on why opinion should be free

Reuters columnist Felix Salmon on why his company shouldn't buy Breakingviews, with its paywall-only model: "The genius of Reuters setting up a commentary team is that we can offer our content at a marginal cost of zero. Once the commentary is available on the wire, for the benefit of subscribers to the terminals, those subscribers want it made available as widely as possible for free — because that way it becomes maximally influential. (That's my argument, anyway, we'll see how much traction it gets.) In that sense, commentary is the opposite of news."

Wed 15 Int 2000 02:42:05

For instance you talk about the costs of parts (say \$4), the cost of paying a worker to assemble (say \$6), the cost of packaging (say \$5), the cost of delivery (say \$5) for a total of \$20 and then a "markup" of \$5 for a price point of \$25.

But does this have any reality?

There is nothing, whatsoever, at all, in the world that is based on the "real" "what it costs" cost. Nothing, ever, not once, has been sold, there has never been a Sale of any one particular thing made, based on "supply side", "actual" "value".

For instance .. what's the most expensive thing you own and/ot have ever bought? I'm guessing it's a piece of real estate, say a house.

The "actual" cost of a piece of land (presumably, the cost of building a wire fence and some paperwork) is trivial (say \$2000), but an acre of land can be worth \$100000s, even millions. The price purely depends on one and one thing only, of course: the demand. (The demand divided by supply, if you like.)

If you tried to apply your type of calculation above to a "piece of land", nothing would make any sense, there is no starting point.

And this applies to Every Thing ever sold form a carrot in 1300 to a antigravity boot in 2300. New GM and Ford station wagons sitting at the docks are now very cheap and getting cheaper by the day. To make them cost a certain amount in a pension fund (a few thousand bucks), a certain amount to meet government compliance (a few more thousand bucks), purchase of some steel (few hundred bucks) and so on, leading to some total "\$x".

But that total, "\$x," has zero, absolutely no, nothing, none whatsosver influence over the price the Suburbans are sold (or not sold) for today in shops. That "\$x" figure is of no more importance than astrology. It's just an "interesting figure" that you happened to arrive at through some (completely irrelevant) process, the details of which mean nothing.

If you offer the product at \$200, and ... nobody buys it, one and only one thing can happen, the price will come down, let's say to \$100, and then people will buy it

If the product sells incredibly well at \$200, someone will just buy them all from you and sell them at \$400.

The price can only be, what it is ... the natural price set by the market.

(Nothing is more "open source" than price setting! the biggest corporation in the world has utterly no, zero, none whatsoever, power over setting prices.) (Putting aside situations in which government is involved, of course.)

Could it be that you have been completely wrong-minded in your "supply side" calculations? ie, issues like the "actual" cost, markups, etc, mean utterly nothing in determining the price of a sale: price is and can only be determined by the market, with absolutely zero reference to any 'supply side" facts (or indeed to anythign else).

Johnny

Posted by: Johnny | January 14, 2009 at 10:06 AM



Wow Chirs, love the idea.

And Adam - yep I buy the Cancer idea. Johnny - Man that is hard core, and yes I agree.

But back to the cancer idea.

Let's talk more about open source cancer solutions, and let's call them solutions at this stage. The Closed innovation system is run by the Pharma/biotech model which is astronomically expensive, massively risky and rarely produces long term sustainable positive health outcomes.

An open sourced model would include natural western methods and Indigenous (Chinese Indian, African) medicines.

These medicines are in effect already open sourced!

The only cost is the cost of the ingredient, which is usually a natural or semi

WCu, 13 Jul 2007 02.42.03

5 business models for social media startups

A good roundup of revenue models from Mashable, with examples and interviews with entrepreneurs in each. The five are: Freemium, Affiliate, Subscription, Advertising and Virtual Goods.

Mon, 13 Jul 2009 00:57:00 Free news aggregators

Want more Free news than I'm collecting here? You're in luck-two services have started providing it.

Eqentia, a new semantic news aggregator, has a very good page on "Freeconomics". You have to sign the first time to read the stories, but after that it's quick and, yes, free.

Meanwhile, Seth Godin has set up a Squidoo page on "The Free Debate", which has collected a lot of great articles and opinion.

Mon, 13 Jul 2009 00:34:18
Interesting responses to my
CNN op-ed on Google, Free
and Antitrust

Last week I wrote a piece for CNN wondering if the Obama adminstration's tough new line on antitrust could end up limiting Google's use of Free to gain share in new markets (because it's subsidizing that entry with monopoly profits from search ads). Dana Wagner, Google's chief antitrust council, replied on the Google policy blog. Sample: "It is true that if a company has a dominant product, it may run afoul of antitrust laws if it "ties" that product to another - for instance, by requiring customers who buy that product to buy another product as well. When a company provides products for free on a standalone basis, however, it's not requiring anyone to buy anything. It may take business away from other companies trying to charge users for similar products, but that's hardly an antitrust issue." eWeek's Google Watch has a good roundup of the arguments on both sides.

Sat, 11 Jul 2009 22:11:11

NYT reviews FREE again,
this time with feeling

Virginia Postrel, who is smart and both techno- and econo-literate, has a

manufactured ingredient. Interestingly, these solutions are often as effective in not more so than Western oncology solutions and are mostly safer - with over thousands of years of 'clinical' evidence. Albeit not in a form that we may be prepared to accept.

So the real issue comes back to the challenge all open innovation models come up against. How can they survive and flourish when the incumbent (Pharma/Govt regulators) has so much to lose?

Posted by: Mike J | January 21, 2009 at 02:13 AM



We are dedicated to your comfort. Down with traditional furniture, andffxi gil up with alternative furniture.

Posted by: zhuqian | January 21, 2009 at 08:53 PM



Interesting read but the idea still has a long way to go.

Posted by: Penny | January 29, 2009 at 12:58 PM



It is amazing how quick margins get out of hand as they get doubled. I made the comment on a item manufactured in China (a bicycle) A \$300 retail bicycle costs the retailer \$180 and he nets 5% = 15. The Wholesaler pays \$108 and nets 3% = 180 = 5.40. The retailer nets 5% and the wholesaler nets 3% = 180 = 15.40 and the manufacturer nets 5% of 108 = 15.40

Wholesaler and retailer both in the US make 4 times as much profit as the manufacturer...

Posted by: Rick Netten | February 09, 2009 at 09:26 PM



On a slightly different but not unrelated tack ... Asus offer a sub-notebook at about £290. If you choose Linux, you get 20gb solid state memory but if you choose Windows XP you only get 12gb. Now, Linux takes up less space than XP ... so the reason for the difference can only really be the Microsoft licence cost ... VIVA OPEN SOURCE!

Posted by: On the Money | February 12, 2009 at 12:17 AM



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long review of FREE in the the Sunday NY Times Book Review section. She describes it as "stimulating but not uncomfortably challenging," concluding: ""No man but a blockhead ever wrote except for money," Samuel Johnson said, and that attitude has had a good twocentury run. But the Web is full of blockheads, whether they're ratebusting amateurs or professionals trawling for speaking gigs. All this free stuff raises the real standard of living, by making it ever easier for people to find entertainment, information and communication that pleases them.vBusiness strategy, however, seeks not only to create but to capture value. Free is about a phenomenon in which almost all the new value goes to consumers, not producers. It is false to assume that no price means no value. But it is equally false to argue that value implies profitability."

Wed, 08 Jul 2009 13:38:56 Good WSJ review of FREE

Long and thoughtful review in the WSJ by Jeremy Philips, vice president of News Corp: Sample: "To be sure, businesses with pricing power don't always exercise it. Millions of people would be willing to pay for their favorite social networks, but the potent network effect that derives from scale has made free an irresistible strategy. In the future, the "freemium" model that Skype and others use today will be increasingly important. It may allow businesses to preserve most of free's scale benefits and advertising dollars while also building additional revenue streams."

Mon, 06 Jul 2009 21:52:00 You know what's really "reckless and lazy"?

A Janet Maslin NYT review of FREE and CHEAP (by Ellen Ruppel Shell) makes much of the fact that we describe Dan Ariely experiments differently, proving us to be untrustworthy. Or, perhaps, they were different experiments. A simple Google search would have revealed that it's the latter.

Wed, 01 Jul 2009 20:58:48

Moby's best selling track is his free one

Moby writes to Bob Lefsetz: "Here's

VIVA OPEN SOURCE!

Posted by: On the Money | February 12, 2009 at 12:17 AM



Johnny wrote

>Could it be that you have been completely wrong-minded in

>your "supply side" calculations? ie, issues like the

>"actual" cost, markups, etc, mean utterly nothing in

>determining the price of a sale: price is and can

>only be determined by the market, with absolutely

>zero reference to any 'supply side" facts

>(or indeed to anything else).

Well, just a minor note: usually the sellers want that selling price > supply side price, otherwise they cannot run that line of business for very long. And that was one of the points of the original blog post as well.

Posted by: Antti K | February 22, 2009 at 03:02 AM



This model is based on a simple rule:

transparency about costs and a choice between paying us to make the product or doing it yourself.

Posted by: Website Design by A2zdesignwork | March 12, 2009 at 11:50 AM



I recently came accross your blog and have been reading along. I thought I would leave my first comment. I dont know what to say except that I have enjoyed reading. Nice blog. I will keep visiting this blog very often.

Joannah

http://2gbmemory.net

Posted by: Joannah | March 19, 2009 at 02:26 AM



Chris

Perhaps you picked it up already (or even know them directly). But you should check out this initiative, and the guys behind it:

 $http:\!//antipastohw.blogspot.com/2009/03/introducing-open-source-hardware.html$

Seems like you guys are on the same road to viable open source hardware business models.

Good luck, and thanks for your insights in general.

Posted by: anderS | March 19, 2009 at 06:40 AM



An open sourced model would include natural western methods and Indigenous (Chinese Indian, African) medicines.

href="http://www.alqaly.com/vb">منتديات

something funny: the best selling itunes track is 'shot in the back of the head'. Why is that funny? Because its the track we've been giving away for free for the last 2 months and that we're still giving away for free."

(thanks to Mitch Joel for the link)

Mon, 29 Jun 2009 09:42:00

Malcolm Gladwell review of
Free in The New Yorker

A long review of Free by Malcolm Gladwell. Like many journalists, he finds Free unsettling: "Anderson is very good at paragraphs like this—with its reassuring arc from "bloodbath" to "salvation." His advice is pithy, his tone uncompromising, and his subject matter perfectly timed for a moment when old-line content providers are desperate for answers. That said, it is not entirely clear what distinction is being marked between "paying people to get other people to write" and paying people to write.""

Sun, 28 Jun 2009 19:25:45 Boston Globe's excellent Ideas section reviews Free

Drake Bennett writes a long, thoughtful and, well, mixed review of Free. Sample: "Duncan Watts, a network theorist and a principal research scientist at Yahoo! Research [says] "He's taking perfectly reasonable and in themselves interesting and valid observations and expanding them into a grand theory, but it turns out that the grand theory can't sustain itself," Watts says. "To the extent that what he's saying is true it's not new and to the extent that it's new it's not true.""

Sun, 28 Jun 2009 19:09:13

Turning digital pennies into

NBC's Jeff Zucker once complained about having to trade "analog dollars for digital pennies". Now at least it's dimes. Bloomberg reports that top shows such as the Simpson now get higher ad rates on Hulu than broadcast. From the article: ""This is about scarcity," Poltrack said. "All of the networks who are now streaming online have multiple advertisers competing for a small supply of premium programs. That premium content is what advertisers want.""

Posted by: منتدیات | July 09, 2009 at 10:04 PM



Closed innovation system is run by the Pharma/biotech model which is astronomically expensive, massively risky and rarely produces long term sustainable positive health outcomes

منتدي

Posted by: منتدى | July 09, 2009 at 10:06 PM



From my experience the only cost is the cost of the ingredient, which is usually a natural or semi manufactured ingredient.

David From the Deeper Voice Blog

Posted by: David | July 30, 2009 at 11:13 AM



Buy Talkswitch Phone System devices telephones and Centrepoint PBX VoIP needs at INeedTelephones.com and also get your Small Business Telephone Systems, VOiP Phone Systems and all your business phones needs at very affordable price with quality pruduct.

Posted by: talkswitch | August 11, 2009 at 04:17 AM



Most of the costs involve maintaining ties with a community of people outside of the firm, and figuring out which contributions have the potential to bear fruit.

Posted by: grow taller 4 idiots | August 18, 2009 at 02:55 PM



Affordable Link Building Services

Posted by: Link Building Services | August 20, 2009 at 03:40 AM



Thank you and the subject site's outstanding

Posted by: منتدیات | September 27, 2009 at 03:02 PM



good blogs

thank you

Posted by: دليل مواقع | September 27, 2009 at 03:07 PM

Sun, 28 Jun 2009 00:25:04

"Is Free News Really Worth the Price?"

An NYT appeal from the "last Reuters correspondent known to have to sent dispatches by carrier pigeon many years ago from Matabeleland": Please pay for your newspaper. It's better than Twitter.

Fri, 26 Jun 2009 16:30:19

How Free vs. Paid is playing out in personal finance

PaidContent has a good piece analyzing the various free and freemium models on the personal finance sites: "In the battle for the online personal finance market, free has become the status quo. Both startup Mint.com and rival Quicken Online have amassed more than one million members each by charging zilch for their services. Now, though, both companies are seriously exploring charging for some features."

. . .

"For Quicken, charging would represent something of a turnabout. In October, the company dropped the \$2.99 a month subscription fee that was part of the launch of Quicken Online. Stanley says the company discovered that there was an "overwhelming bias" towards a free offering and decided to embrace it. There's no question, however, that while Quicken was charging for its product, Mint managed to capture much of the buzz around the online personal-money-management market."



Well, nice article buddy... Someone will love to read this infor if I tell her about this. For those of you thinking that if they implement this it will eliminate some of the waiting and lines...

meme estetiği yüz estetiği burun estetiği

Posted by: Account Deleted | November 07, 2009 at 02:06 AM



Recognizes your hand dear brother

It's wonderful blog

good articale thank you

Posted by: 2im | November 17, 2009 at 10:06 PM

The comments to this entry are closed.