I hate getting an envelope every however many weeks asking me to pay for my newspaper. With that envelope comes the obligation to either write a check or find some cash. But it also comes with the uneasiness of deciding how much of a tip to leave the paperboy. Of course these days, at least in my neighborhood, the paperboy is not the neighbors's kid. It's a whoever, that throws the paper into the driveway.

This scenario creates 2 unfortunate situations for the newspaper industry.

First, it forces me to re-evaluate the purchase decision of getting the newspaper every time I get the envelope. 2nd, tipping is not cheap these days, so the actual cost of the newspaper is more than the subscription rate. For some, maybe double.

Being the curious and cynical fellow that I am. I went to the website of the Dallas Morning News to get more information on payment options. There, to my surprise was the ability to EZPay. I could pay by credit or debit card and avoid "The Envelope". So I converted to payment by credit card.

For a year of pre-paid service. Did they offer me a discount? Nope. It was \$19 dollars a month whether I got 1 month or 12. New subscribers got a \$30 gift card and 10pct off. But not me. That's ok. Belo needs the money more than I do.

But the bigger point here is one that eluded me in the past. The ownership of the credit card by newspapers. I've always been a believer that Amazon has excelled not just because they have great customer service and decent prices, but because they have those, PLUS they have my credit card on file. It's easier to buy from Amazon than it is to go to the store.

Newspapers want to charge for content, or really, anything and everything they can. In order to do so, you need to get the customers credit card on file. NO ONE , and I MEAN NO ONE is going to go through the hassle of entering a credit or debit card in order to buy their first penny, nickel or dime article. It's far too much hassle. Even using PayPal is a hassle.

You need to get reader's credit cards on files and start being the baby Amazon of your local area.

Whatever it takes to convert your daily home delivery subscribers to credit or debit card. DO IT.

I don't know how many credit cards you have on file, but I would do all I could to maximize that number and start selling everything and anything I could to those people.

The quickest and easiest place to start would be by making sure that every time I went to DallasNews.com you knew that my credit card was on file and you offered me specials. Free or otherwise. If some local artist has a small or large hit, go to the label and try to license it and offer it for free to those of us who pay by card. I may not want "Jessica Simpson's latest hit, free to EZPay Subscribers". I might just download the soundtrack to the local musical that you helped sponsor, or a special track from a performer coming to the local performing arts center. Or what about the speech that an author gave at the local college? Or the presentation at the local breakfast club?

In fact, you should look at anything and everything digital that you can acquire and give away or sell to your subscribers. It costs you next to nothing to host and allow the downloads, but you are driving traffic, and immediately offering incremental value that isnt available elsewhere.

From there, its a question of imagination.

Want the super special Dallas Cowboys expanded 10 page draft section. \$5.00, charged to your card. Get the weekly video blog for the Dallas Mavericks, delivered to your email box for only 29c per month, charged to your card annually. Want to get the indepth analysis of whats going on with High School Football, get the exclusive insight that only Joe Blow of the Morning News can offer for \$2.95 per month, Delivered to your email, or get our special expanded print edition every saturday with indepth analysis and pictures of every high school football game with exclusive links to online video for only \$9.95 per month during HS football season.

Upload us a family picture and 500 words, and we will put it front and center on the front page of the Morning News along with the headline you pick and deliver it to your door for \$25. Want a copy for grandma, \$10 per extra copy. We have negotiated for a special price on the Disney DVD release of The Jonas Brothers DVD. Have it on your doorstep at 5am the morning its released, for the low, low price of \$17.95. Our advertiser, Dallas Flowers is offering a mothers day special of a dozen roses for \$19.95 if you pre order from DallasNews.com/mothersday and pay with your EZ PAY.

You get the picture. People are used to looking at the paper for advertising. They are used to scouring the paper for deals. The only thing they aren't used to is actually buying things through the paper. I have no idea what products, content or gimmicks will work. But I do know, that if you make things interesting, differentiated and easy to buy, you might just sell something. Will it be \$100mm dollars, or digital pennies?

Only one way to find out