

## PROFITS FROM TOYS AND WOODEN NOVELTIES IN YOUR SHOP

Make and sell toy cars, wagons, wooden puzzle and hobby horses. retail them at flea markets, fairs, through national ads, direct from your shop or yard and/or wholesale them to stores or catalog sales companies.

Wooden toys have a special appeal that most other types of toys do not-- nostalgia and parent confidence. Parents remember the wooden toys they had as children lasted a long time and that they were safe. Wooden toys like hobby horses or stick horses are so old, they are "new"!

For the past few years, wooden items have become more and more scarce as they have been replaced by plastic and wood filled plastics that can be molded. Many items are advertised these days as "genuine wood" to inform the buyer they are not plastic or laminated sawdust, and infer that they are therefore worth more.

The overall result is that an item made of "genuine wood" is now considered more valuable than the substitutes that just a few years ago were considered an "improvement" over wood.

In the wooden toy business, you have the option of making variety of things or specializing in one item or series of items.

You also have the luxury of being able to use what other industries would call scraps -- because not many of your toys will require 8, 6 or even four foot pieces of wood.

This means that you can use materials that others can't -- and that if you can locate a good source, your materials should be half or less of the going rate. As a result, you will be able to offer finished toys of good quality wood at excellent prices and still make a very nice profit.

This type of business will appeal to the wood enthusiast, or anyone who enjoys shop work; the variety of possible toy products is endless -- limited only by the toy maker's imagination and facilities.

If you specialize in larger items such as hobby horses, one well-placed ad for genuine, old-fashioned hardwood horses could keep you busy!

The only "secret" to this business is to have a plan for getting your materials at a good price, a procedure to fabricate and finish the toys efficiently and professionally, and effective means of letting the right prospective customers know where they can be found and how much they cost.

Most wooden toy makers limit their output to models they can build with tools and equipment on hand. They set up a procedure, as close to assembly line as possible to allow high quality items to be produced efficiently: jigs for cutting, clamps for gluing, patterns for drilling, stencils for painting -- with designated areas for operations like sanding or painting that require them to be separated.

Although the finished items are all made by hand, there is no need to completely finish one item before starting on the next --

it is much "smarter" to cut out two dozen horse heads at once; to sand them all while the area is set up for that operation, and to give them all their first coat of paint at the same time.. The items are still hand made, only a lot more efficiently.

The bottom line is that quality is just as high (perhaps even higher as you perfect each step), but the price is lower because you can produce them cheaper.

One inexpensive way to advertise is to rent a display window in a store (even a vacant store -- see the real estate agent about renting just the window until the store is leased).

Set up a nice looking display of your products --several models, a variety of items (or your "pride and joy") in an attractive display - one that is calculated to interest children as a toy, as well as the parents as a good investment.

Tip: "Eye level" for a child is 3 to 4 feet, so place items you want to see at their level!

Put price tags on the items. or a placard (about 8 x 10) in or near the items, along with a couple of lines about their quality and, of course, where they can be purchased.

If you are willing to make alterations, indicate that custom items are available (but leave the price open until you find out what they have in mind).

Plan your production schedule to peak about 30 days before the holidays -- seasonal sales you lose because you ran out of items sell are GONE!

In the beginning, you will probably want to try several different products -- and procedures. You need to learn which things you can make best and which ones will sell best.

Once you have settled on a line of products (if you do), it would be wise to gear your "assembly line" to those products.

Use a piece of tin or masonite for a cutout pattern; holes in it to mark places to drill. Work out a production schedule for steps that take time, such as glue setting and paint drying -- where you take an item from the clamps, sand it lightly, lay it out for the painting phase and immediately place another item (or sets of items) the available glue clamps.

If you glue, setting time is one hour (temperature regulation may speed this step) and you have 5 sets of glue clamps, you can set aside 5 or 10 minutes per hour for this phase to produce 5 items per hour or 40 per day (the last set is left overnight to be changed first thing in the morning).

As you progress in your wooden toy business you will discover more and more "shortcuts"-- that produce the same quality (or even better) at a lower cost. You will also learn of other items that are in demand and will make more decisions on whether to expand or add new products.

Wooden toys can be sold retail through ads, displays, and by using a little extra imagination.

For example, show a child playing with your toy in your ad (to help "plant" the idea that your toys are fun to play with). Plan different ways to "push" your line -- give prizes at community affairs (raffle, children's competitions), try cable TV ads and the local newspaper.

Use a good camera to take black & white photos and have the newspaper make "cuts" of some of your best efforts to put in ads and brochures. When the market warrants, add color brochures with illustrations and little write-ups of your toys.

Perhaps some of them are authentic copies of antiques, or can be associated with interesting stories or history. Don't hesitate to experiment with different wood combinations and patterns.

For example, two plywood with opposing grains for strength and effect; tongue & groove glued larger pieces; checkerboard patterns (like parquet floor pieces) or anything else you can think of.

Wholesaling brings in less revenue per item but eliminates much of the cost of advertising and time needed for dealing with potential buyers of one or two items at a time (you may be able to make much more turning out toys than selling them). Here are three proven methods for wholesaling are:

1. Store sales, Take samples and price lists to retail stores in your area and ask them to order. A variation is to mail out price lists and brochures to stores that carry similar merchandise. In this case, write a "cover" letter of 1 - 2 pages on good quality letterhead paper. Describe your products briefly (stress their quality) and their availability. Include a price list and an ORDER FORM. For stores in your area, follow up this first contact with a personal visit, phone call or another letter 2 weeks later!

2. Catalog sales. List your products with an existing catalog sales firm (printing your own is expensive and should be tried only when you are experienced). the procedure is similar to mail sales to stores (above), but you also need to include your charges for packaging and shipping of a single item because the mail catalog store can either buy your products outright or have you drop-ship them as orders come in.

3. Fair sales. arrange for a booth at trade shows, large flea markets and community fairs. Take a good selection of your merchandise, business cards, brochures, and order forms and set up an attractive display.. Although the objective will vary with the type of activity. the general idea is to retail, make contacts, gain recognition, and to take wholesale orders.

Be especially watchful for ways to profitably use every scrap of material and reduce the amount you spend for supplies.

Make little toys from pieces left over from big ones, even if it means modifying a pattern or designing a special toy so it can be fabricated mostly from materials that would otherwise be wasted. Using these materials efficiently is the purest form of profit!

The, calculate your best prices on paint, sandpaper, wood and even tools and supplies. It may be that buying glue in 5 gallon cans will save you a good deal -- unless there is a spoilage problem. In this department, the most expensive thing you can do is to keep buying from the same source without constantly checking -- and figuring how to get more for your money.

One source for fresh ideas would be subscribing to a couple of good trade magazines.

One of the more obvious potential problem area to watch out for is overstocking items that don't sell.

The cause of this problem is invariably personal taste -- although poor sales techniques and/or shoddy work can also be contributors. Just remember that before you invest too heavily in any one product, do as the professionals do -- test market it (see how it sells).

Just because you like something is NOT a good reason to make up 10,000 of them (remember the Edsel? -- but if your customers like them -- that's different! If your problem is shoddy work, the CHEAPEST thing to do is get rid of the problem -- wholesale them to an outlet (burn them if necessary), but don't allow them to spoil your reputation and confidence.

Finally, if they aren't selling, alter your method of advertising. If that helps, work on that aspect until you find the winning combination!

#### BUSINESS SOURCES

HARBOR FREIGHT SALVAGE, Box 6010, Carmarillo, CA 93011, 800/388-3000. Discount tools and shop equipment. Call for free catalog.

NORTH AMERICAN MACHINERY, Box 20409, Tallahassee, FL 32316, 800/874-8160. Sells a router that copies relief designs onto chairs, plaques, etc.

HARCOURT, BRACE JOVANOVIICH, 545 5th Ave., New York, NY 10017. Publishes TOYS, HOBBIES & CRAFTS Directory - \$8. (Large, professional trade publisher).

GOODFELLOW, Box 4250, Berkeley, CA 94704. Magazine that specializes in wholesale toys and crafts -- good place to advertise.

POPULAR WOODWORKER, 1300 Galaxy Way, Concord, CA 94520, 415/671-9852. Publication for all types of wood workers: carving, cabinet making, crafts for advanced hobbyists, etc. Sample \$2.

CREEKSIDE CREATIONS, 3505 Bean Creek Road, Scotts Valley, CA 95066. Marionette kits and patterns -- also buys.

ASSOCIATION OF FAIRS & EXPOS INTERNATIONAL, MPO 985, Springfield, MO 65811. Monthly list of fairs, etc.

JOHN MUIR PUBLICATIONS, Box 613, Santa Fe, NM 87504. Prints lists of flea markets that sell for about \$10.

EDGEL PUBLISHING CO., 545 5th Ave., New York, NY 10017, 212/503-2900. Publishes TOYS, HOBBIES & CRAFTS, magazine for hobby and crafts dealers.

I.C.I. Box 158, Intercession, FL 33848. Cypress slabs for craft work; clocks tables and marketing kits.

CRAFTS REPORT, 1529 E 19th St., Brooklyn, NY 11230. Information on major professional craft shows.

DOVER PUBLICATIONS, INC., 31 East 2nd St., Mineola, NY 11051. Discount books, clip art, stencils, etc.

QUILL CORPORATION, 100 Schelster Rd., Lincolnshire, IL 60917-4700, 312/634-4800. Office supplies.

NEBS, 500 Main St., Groton, MA 04171, 800/225-6380. Office supplies.

IVEY PRINTING, Box 761, Meridan, TX 7665. Letterhead: 400 sheets plus 200 envelopes - \$18.

SWEDCO, Box 29, Mooresville, NC 28115. 3 line rubber stamps - \$3; business cards - \$13 per thousand.

ZPS, Box 581, Libertyville, IL 60048-2556. Business cards (raised print - \$11.50 per K) and letterhead stationery. Will print your copy ready logo or design, even whole card.

#### HOW TO SUCCESSFULLY MARKET YOUR HOBBY PRODUCTS

If you are not necessarily trying to get rich buy but would like your hobby to at least pay for itself and perhaps grow into something someday, try considering your hobby as small business. Even if you don't get rich you may be able to deduct the cost of your materials.

A serviceman stationed in Alaska loved to go fishing but found it to be very expensive sport up there. So he bought a fishing fly winding outfit and started making his own flies to save money. When discovered his lures were as good if not better for Alaskan fish he decided to try and sell some of them to help cover the costs of his "vice." he sold a few dozen to an Anchorage department store every few months and not only made enough to pay for his fishing, but helped his photography "habit" as well!

For tax purposes there is a fine line between a hobby and a business. The IRS defines a hobby as "an activity from which you do not expect to make a profit" (this makes the U.S. Government a hobby!). The general rule is that you must make some profit in three out of five years to legally take the hobby expenses as business deductions.

This rule is not generally applied to obvious businesses like a shoe store on Main Street. However, it is for racehorses and leather crafts, which they consider more likely to be hobbies

than businesses (and they're probably right most of the time).

Business expenses and losses are deductible; hobby losses can only be deducted up to a amount taken in, and then only if you itemize on Schedule A.

When you make the decision to convert you hobby into a business it is necessary to do several additional things.

First, you should figure out exactly what it costs to make each product (including you labor at the going rate). You must be able to intelligently predict how many you can turn out and how soon.

Keep accurate records of all business related transactions. You can only deduct expenses for which you have records! Once you compute your production costs, you can estimate your retail and/or retail rates.

A general rule is 2 times your cost for wholesale; 4 times for retail.

For example, something that costs \$5 to make would be priced at \$12.50 wholesale and \$20.00 retail. You must be able to make a fair profit at the wholesale price and dealers should receive about 40% of the retail price as their profit.

Note that if you retail and wholesale both, you must be careful not to undercut your dealers. When you say the suggested retail price is \$20, make sure you do not sell that product for any less of your dealers will leave you cold!

It really doesn't matter what your hobby is, so long as it is a product or service that others will buy. As you convert to a business, it might (or might not) be necessary to alter your production methods and even the products themselves.

If you make a nice hobby horse you will probably want to make some jigs and figure out a way to make them more efficiently. You have the choice of turning out one masterpiece a week for \$100 or 10 good ones at \$10 apiece.

Your decisions may well be influenced by demand as well as your personal preference. If you make pillows and someone likes your work and wants a bedspread, why not?

You can do just that one bedspread or expand your business to include bedspreads as an additional product if it looks like they will sell well.

Depending on the degree that you would like to go into marketing, plan to {"showcase" your products or show them in their best possible light. Notice how jewelry stores display their wares exquisitely on dark velvet under small spotlights (not ordinary florescent lights) to make them gleam and sparkle. That's showcasing!

If you are artistic and have the means to make up a catalog to send prospective customers, fine. Take flattering pictures of your products with complementing backgrounds and have them printed in brochures or booklets. Black and white pictures are better for non-color reproductions because they offer better

contrast.

You can also advertise (with pictures, if available) in the local media: newspapers, radio, cable TV, small magazines or even by mail. It is usually a good idea to test market your products (and ad comparison) before spending a lot on advertising.

If the response to your testing is poor it could be your ads, timing, prices, the vehicle or that you simply haven't reached your intended audience. The testing period is when you experiment: try various size ads, wording, pricing, etc.

How do you get usable advice? In some cases, merely by asking.. A tip is to check with retailers of similar products. Since they don't make them, they will often give you their unbiased opinion of why they do or do not sell.

When you find one that will advise you, ask for their suggestions on quality, pricing and potential salability of your products (this, by the way, may help your chances of selling to them later).

Once you have determined that your product will sell at a price to make you a reasonable profit, make up samples and good quality photographs and start contacting potential markets. If you plan to wholesale, call on prospective clients and give them full information pricing, quality and your return policy (yes, you should have one).

A shorter method is to offer your products on consignment to local stores. They usually won't buy very much until they know there is a market (why should they replace something that DOES sell with something that MIGHT?).

remember, however, that your intent is to get as many of your products on display as possible, so consignment is good for both you and the store in the early stages.

If you plan to retail, you need an advertising plan for ads, displays, notices, announcements, news coverage and perhaps prizes in local contests. Ads in the local paper (also, radio and cable TV) might start out with a larger (e.g. 3" x 5") announcement of your product and possibly an introductory special, followed by smaller display and a less expensive, permanent classified ad.

Displays are any means of showing your product to the public, such as renting space in a vacant store window or giving a merchant a special deal to allow you to set up a display.

Notices can be put up on store and church bulletin boards or listed on cable TV. Announcements can be ads, radio spots, posters, signs that simply inform the public that your product exists.

News coverage is usually very effective and should be a major consideration. When you place your initial ads in the local paper. ASK THEM to send out a reporter!

Most local and small town papers are happy to do this because the articles are local interest. Make the best use of their exposure:

focus on your products, not your ego!

When you are satisfied your market potential and ready to produce in volume at a good wholesale price,, start contacting progressively and larger markets.

Check on mail order companies, distributors and catalog of publishers. If you retail, place ads in vehicles with larger circulation. Send out professionally done brochures and price lists among with a short but cordial cover letter describing your product and offering additional information. Be sure to include information on how to order. For retail customers, include a "handy" order blank and possibly an addresses return envelope.

Depending on the product of your hobby and its acceptance, your small business venture might keep growing. Many of today's large businesses started out as small hobbies. Some craft products can profitably be marketed through large catalog houses. Others are best for local retail sales and a few lend themselves to customizing, where customers come directly to you for personal service.

Your success in marketing your hobby depends on the demand for the product (which you try to stimulate), the price quality, plus your ingenuity, determination and enthusiasm.

Something as uncomplicated as renting a flea market stall once a week may be just the ticket. It may be as far as you really want to go. But, if things go well, you may want to expand your production and sales efforts.

When you expand, think about buying and selling COMPATIBLE but non-competing items made by other hobbyists (or supplied by hobby manufacturers). After all, your marketing system is in place and is working, so why not make extra profit for relatively little extra work or cost?

One mistake many hobbyists make in the business world is to put so much time, effort and TLC into their products that can't possibly sell for their actual worth.

If you are going into business, find a happy medium so you can turn out quality products at an affordable price and still make a fair profit. A second tip is to be able to separate your product from your ego. Never take rejection for it to flop that have nothing to do with you! Keep your mind and ego clear so you can concentrate on improving the product's acceptability!

#### BUSINESS SOURCES

MIESEL HARDWARE SPECIALTIES, Box 247, Mound, Mi 55364.  
800/441-9870. Hardware for hobbies and toys: eyes, miniature wooden wheels, brass hinges, etc.

LHL ENTERPRISES Box 241, Solebury, PA 18963. Hobby and craft supplies.

TOYS, HOBBIES & CRAFTS. Edgel Publishing Co., 545 Fifth Ave., New York, NY 10017. Magazine for hobby and craft dealers. Check their ads for good supplier sources.



SBA MANAGEMENT ASSISTANCE PUBLICATION, P.O. Box 15434, Ft Worth, TX 76119. SBB-1 lists 26 types of crafts and 341 available craft booklets.

NATIONAL ASSOCIATION OF TOLE & DECORATIVE PAINTERS. Box 808, Newton, KS 67114. Association of people interested in painting or enameling on wood and metal.

HOBBY INDUSTRY ASSOCIATION OF AMERICA, 319 E 54th St., Elmwood Park, Nj 07507. Association of hobby crafters and hobby business people.

HOBBY PUBLICATIONS, Box 420, Englishtown, NJ 07726. Publishes ANNUAL TRADE DIRECTORY for hobby sources.

AMERICAN CRAFT COUNCIL. 44 West 53rd St., New York, NY 10019. Publishes CRAFT HORIZONS magazine for small crafts. Includes information on craft shows... Good place to advertise crafts. Also publishes AMERICAN CRAFT with coverage of Christmas ornament crafts.

CRAFTS. 1529 East 19th St., Brooklyn, NY 11230. Specialty magazine about crafts.

INNOVATIONS, 1555 Ashdale, Sugarland, TX 77478. Buys handmade crafts, especially Christmas and child heirloom merchandise. Send color photo & price.

DOVER PUBLICATIONS, INC., 31 East 2nd St., Mineola, NY 11051. Discount books, clip art, stencils, etc.

QUILL CORPORATION, 100 Schelter Rd., Lincolnshire, IL 60917-4700, 312/634-4800. Office supplies.

NEBS, 500 Main St., Groton, MA 04171, 800/225-6380. Office supplies.

IVEY PRINTING, Box 761, Meridan, TX 76665. Low priced letterhead and stationery.

ZPS, Box 581, Libertyville, IL 60048-2556. Raised print business cards and letterhead stationery. Will print your copy ready logo or design. Excellent prices.

WALTER DRAKE & Sons, Inc., 4119 Drake Bldg., Colorado, Springs, CO 80940. Short run business cards, stationery, etc. Good quality but little choice of style or color. Can be difficult to deal with (they are a "short-order" mail order house).

ARTS AND CRAFT NEWSLETTER. West Oak Hill, Willison, UT 05495. Newsletter for people interested in arts and crafts.

ARTS & CRAFT CATALYST. P.O. Box 15102, Ft Wayne, IN 46885. Bi-monthly publication with information on craft shows across the country.

DISCOUNT CRAFT SUPPLY. 6234 2nd Ave., North, St Petersburg, FL 33710. Beads, felt, etc.

HP BOOKS, Tucson, AZ 85703. Offers book: "catalog Sources for Creative People" with 2,000 sources for patterns, plans, kits,

etc.. - \$9.

CRAFT, MODEL AND HOBBY INDUSTRY DIRECTORY. 255 West 34th St., New York, NY 10001. Write for details about this directory.

GLASS STUDIO. Box 23383, Portland, OR 97223. Trade magazine for Arts and Crafts Dealers.

#### 99 WAYS FOR A PHOTOGRAPHER TO MAKE MONEY

##### SPECIAL EVENTS

1. Photograph vocational school graduates
2. Wedding photographer
3. Photograph large parties
4. Photograph at banquets
5. Prom and graduation photos
6. Photograph fashion shows
7. Photograph trade shows
8. Wedding movies
9. Photograph new stores' grand openings
10. Photograph local performances
11. Commencement day photographs

##### PEOPLE

12. Take pictures of people mounted on a horse
13. Make polaroid pictures of seamen going abroad
14. Take pictures of people wearing special costumes
15. Photograph people on a fancy motorcycle
16. Take pictures of people in nightclubs
17. Take pictures on the beach
18. Antique photo shop - produce 1890's type portraits for the "nostalgic crazy"
19. Take I.D. photos
20. Take passport photos
21. Specialize in legal photography
22. Produce community yearbooks

23. Produce company year books
24. Produce composites for models, actors and actresses
25. Photo fund raising
26. Take slow-motion sports film for athletes
27. Take executive portraits
28. Photograph children on a pony
29. Take portraits of children in department stores or malls
30. A day in a child's life - an album of 30 pictures
31. School photography
32. Santa Claus portraits
33. Travelling industrial photographer
34. Illustrate manufacturers' sales manuals and catalogs
35. Illustrate manufactuers' sales manuals and catalogs
36. Public relation photos for business
37. Photograph store fronts
38. Produce progress photos on construction sites
39. Real estate photography
40. Produce illustrated promotional brochures for business firms, hotels, etc.
41. Interior decorator's photographer
42. Photograph in-store merchandise displays

#### ON THE ROAD

43. Foreign fashion photography for textile and fashion manufacturers
44. Photograph tourists in famous places
45. Summer camp photographer
46. Roving festival photographer
47. Sell scenic prints to gift shops and hotels
48. Offer personalized vacation photo packages to resort clients
49. Sell slide shows of interesting places or subjects
50. Build a mobile portrait studio in a trailer or van

51. Be a slide-show lecturer on different subjects and geographic locations

#### MAKING NOVELTIES

52. Candid keychain photos
53. Photo stamps
54. Color postcards for hotels or resorts
55. Exceptional color scenes for calendar printers
56. Personalized Christmas cards - with family portraits or photos of family home
57. Photo buttons
58. Photographs on coffee mugs
59. Photographs on shirts
60. Imprint a photograph of a child on the face of her doll
61. Photo sculptures
62. Bookends adorned with any desired photographic subject
63. Decorative photo plaques
64. Personalized photo matchbooks
65. Instant personal postcards by gluing polaroid shots to blank postcards
66. Stationery imprinted with personal portraits
67. Custom calendars

#### SERVICES

68. A microfilming service
69. Photo duplicating service
70. Slide duplicating service
71. Restoring old photos
72. Producing filmstrips
73. Duplicating negatives to sell
74. Slide-titling service
75. Making offset negatives and plates
76. Collecting old photos to make into books
77. Making photomurals

78. Retouching service
79. Custom photo lab
80. Blowing up photos, on the spot
81. Photo oil portraits
82. Selling prints to photo agencies
83. Camera rental
84. Camera exchange
85. Repairing cameras
86. Teaching photography

#### MISCELLANEOUS

87. Making postcards
88. Publicity photography
89. Photographic essays for various publications
90. T.V. news freelancing
91. Selling news photos
92. Taking and selling peculiar photos
93. Selling local photos for travel magazines
94. Aerial photography
95. Documentary film making
96. Photos of human interest
97. Composing photo guides for tourists
98. Photographing accidents for lawyers and insurance companies
99. Photographing parades

#### 66 WAYS TO MAKE MONEY WITH HANDICRAFTS

##### USING WOOD

1. Make house signs
2. Make walking canes
3. Refinish old-fashioned children's desks
4. Mass-produce quality chopping blocks
5. Make wicker baskets

6. Hand-carve picture frames
7. Make wooden greeting cards
8. Specialize in creating quality doll palaces
9. Build miniature furniture for dollhouses and adult collectors
10. Create decorative birdhouses

#### USING CLOTH AND NATURAL FIBERS

11. Knit personalized sweaters
12. Specialize in batik wearing apparel
13. Tie-dyeing
14. Make old-fashioned quilts
15. Make quilts that tell a story
16. Sell macrame products from home, a shop, or mail order
17. Custom rugmaking
18. Create doll clothes and restore old dolls
19. Create unique ethnic and character dolls
20. Produce custom-made sandals
21. Make personalized leather snap-on bracelets

#### FROM GOURDS

22. Create eating and drinking utensils from gourds
23. Make lamps with gourds
24. Make gourd planters
25. Make gourd totem poles
26. Create gourd creatures
27. Create birdhouses from gourds

#### FROM MISCELLANEOUS MATERIALS

28. Make face masks
29. Make copper cameos from photographs
30. Make babies' hand plaques
31. Make dolls with faces similar to their owners
32. Moulding and casting faces

33. Dry flowers
34. Make book-safes: hollowed-out books for hiding valuables
35. Make personalized coffee mugs
36. Make jewelry from beads or seashells
37. Make bulletin boards
38. Embellish and redecorate household products
39. Make salt and pepper shakers from cow horns
40. Make custom wastebaskets
41. Create miniature replicas of antiques out of wood or ivory
42. Create giant replicas of small insects
43. Decorate decanter stoppers with small clay caricatures of people
44. Offer natural tattooing with sun stencils
45. Make ceramic plaques of newborn infants' foot or hand prints
46. Make lamps from wine jugs, seashells, etched metal, rocks, transparent plastic, etc
47. Make money from mobiles
48. Make mosaics to decorate functional items
49. Make ceramic lawn decorations
50. Manufacture sundials
51. Make costume jewelry
52. Make weather vanes
53. Make unusual products from seashells
54. Manufacture terrariums
55. Make and sell bottled boats
56. Tint and sell pussy willows
57. Decorate penny match boxes
58. Make bottle gardens
59. Create novelty bottles
60. Manufacture stained glass windows
61. Make sculpture candles
62. Gift wrapping service

## SELLING

63. Operate a crafts marketplace
64. Operate a crafts consignment shop
65. Become a sales agent for handicrafts
66. Sell handicrafts at fairs

## 33 WAYS FOR AN ARTIST TO MAKE MONEY

1. Sketching stores
2. Sketching houses
3. Selling caricatures
4. Travelling painter in holiday resorts
5. Silhouettes
6. Portrait sketching
7. Suntan body tattooing on beaches
8. Calligraphy
9. A comic strip artist
10. Cartoons for T.V.
11. Political and gag cartooning
12. Painting murals
13. Making decorative screens
14. Personalized greeting cards
15. Making ceramic statuettes from photos
16. Oil portraits from photos
17. Painting on china
18. Wood carving
19. Interior bottle painting
20. Oil portraits for executives
21. Modelling busts for the wealthy
22. Interior designing



23. Custom-designing wallpaper
24. Designing packages for manufacturers
25. Store window displays
26. Decorating children's rooms
27. Sign painting
28. Promoting art shows
29. Art consultant
30. Mobile art gallery
31. Art rental
32. Art exchange
33. Teaching art

16 WAYS YOU CAN MAKE MONEY  
COLLECTING THINGS IN WOODS AND ON BEACHES

Collect in the woods:

1. Mushrooms
2. Weed seeds, buds, cones, etc., for making "nature jewelry"
3. Flowers useful for drying
4. Weeds to be dried and used in flower arrangements
5. Butterflies
6. The giant scarab beetles
7. Pine cones, to be treated with chemicals for use in a fireplace
8. Bonsai trees
9. Specially formed branches of small trees to be made into canes
10. Elk antlers
11. Indian relics
12. Gold from rivers

Collect on the beach:

13. Seaweed
14. Driftwood
15. Semi-precious stones

## 16. Rocks in gardens

### JEWELRY FROM "ORDINARY" TREASURES

Almost everyone has a box of sparkling old buttons from Grandma's sewing chest to marvel at, or set of dominoes, checkers or mah-jongg pieces rescued from a flea market. Maybe they have a partial Scrabble game and perhaps even a collection of colorful, fifty-one-to-a-deck playing cards purchased at an antique store tucked away in a drawer. Gather your treasures together and start earning extra income now! Strap those buttons on a piece of elastic to create eye-catching bangle bracelets. Glue the dominoes, checkers, and Scrabble pieces onto earrings or pin backs for guys and gals. Whatever the material, mount your artwork on one-of-a-kind playing cards for good money in a rewarding home jewelry business.

In addition to having the satisfaction of creating fun gifts for family and friends out of "heirloom" materials, once the word is out, relatives will often send along their extra buttons and collectibles. This helps build your inventory, resulting in a minimal investment for supplies. The season for successful jewelry selling is year-round, since the pieces make wonderful birthday and Christmas gifts, as well as fun wardrobe accessories anytime. Men, women, and children can wear these buttons, domino, and checker pins and earrings, so the sky is the limit for profits. And this business can be worked out of your home part or full-time.

Bev Rice is one designer who not only models what she sells, but delights in the pleasure others have in purchasing her sporty art. She and her husband Jim started a home business called "Sport in Life" ten years ago with one imperfect mah-jongg set originally bought as a present for a friend. In the past five years "Sport in Life" has evolved from marketing craft-fair products to bona fide antique buttons sold at more expensive retail-quality level. With mostly word-of-mouth advertising, their jewelry has captured creative awards, been featured in the Image section of her local Sunday newspaper, displayed for sale in clothing and curio boutiques, and sold at jewelry parties.

### GETTING STARTED AND BUSINESS SAVVY

Like most business entrepreneurs, Bev started out "needing to make a living," and she wanted to combine her love of going to flea markets with creative, artistic urges. She also had a curiosity about the ability to manufacture interesting game pieces. While she comes up with her signature creations, Jim perfects ever-sturdier ways of fastening pieces together and drills holes in the mah-jongg tiles for Bev to thread with elastic to make bracelets or neck amulets. She took her first product, a "rigger" domino with a tell-tale crack, to her husband, who polished the domino to sheen and bolted it to a pin back.

Earrings and pins can be made without drilling, however. Just purchase an inexpensive glue gun from the neighborhood hardware store, or sturdy "glue dot" stickers, as well as earring and pin

backs, available wholesale. "What's more, anyone can do this," says Bev.

INVESTMENT. Bev estimates start-up costs can be less than \$500 because of "miracles and mitzvahs." Don't underestimate the value of trading services or receiving supplies when starting out. "People were inspired to gift us," she says. An artist friend created a simple but effective domino logo, and another friend who was teaching a printing class made up 500 business cards as a gift. While Bev did read a couple of start-up books, such as *Working From Home*, and *Small-Time Operator*, (similar books can be obtained from the library) she advocates getting a business license from City Hall (if your area requires one) and an invoice book from a stationery store. Then just start-up.

The jewelry maker recommends that once you are in business, get a sales tax resale number from your state's taxation bureau to make quantity purchases at jewelry supply stores giving wholesale discounts. You will also be able to legitimately write off business expenses at tax time. Initially, Bev spent \$100 per month on supplies. That included game pieces, pin and earring backs, and glue. She notes that "the most interesting pieces can be found at thrift stores, flea markets, and garage sales."

BUYING SUPPLIES. Finding supplies can be time-consuming at first, says Bev, but all supplies can be bought in one's own neighborhood or ordered from supply catalogs. Her inventory is now built up, but when she first started out she went to stores three or four times a day to be the first person there and check on items arriving during the day. With vigilance and luck, "finds" can be snapped up as they get put on the shelves. Also, friends who peddle their wares at flea markets might bring her a mah-jongg set because they know exactly the kinds of things she uses.

While Bev's first mah-jongg tiles cost 50 cents, and were sold loose in a plastic bag, now sets might run \$300 in a big city where the game is popular.

To record money earned and money spent, and to keep track of what pieces are on consignment or out for a jewelry party, Bev recommends keeping an inventory sales book.

#### FULL OR PART-TIME SALES

The person who wants to make jewelry and sell their wearable art can make a part-time or full-time living at it. Bev Rice reports that generating \$10,000 per year part-time is possible, while she estimates \$30,000 to \$40,000 could be made full-time, depending on effort and expertise. The qualities of integrity, flexibility and enthusiasm are personal attributes that will make for better business, but being an artist is not a requirement. In fact, bev remarks that a little business sense can really make or break profits. "I think I would succeed better as less of an artist," she muses, "and more of a businessman."

Anyone who wants to get into this business has an intuitive sense that they can put pieces together uniquely. Or talents can be combined with a partner's help. Fortunately, Bev has a

husband with a natural inclination to use a drill press, which can be purchased for under \$100. Meanwhile Bev says she has become a pro with a glue gun. Both are able to fill order for a variety of styles quickly.

**BUILDING A NICHE.** The designer has built a niche for herself by making pins out of the buttons and old mah-jongg betting sticks she loves. She enjoys making pins because "they are pieces I can do myself-drill holes, find buttons, and put them together." Bev relates that while she did not enjoy working for other people, she loves her current work, loves the jewelry pieces, and says that it has given her a personal sense of identity. "It is gratifying to build a business from a broken set of dominoes. Anybody can do it who has a set of buttons."

Most people have "secret stashes" of buttons, according to Bev, and should be encouraged to be creative.

She recalls that her mother had a beautiful set of buttons and her grandmother had lovely pieces of mah-jongg set. And jewelry making "is a nice way to keep those collections alive." But if one is not ready to part with treasures, then items can be purchased at flea markets. Buttons of quality range from a penny to \$8 or \$10. The old glass and semi-precious stone buttons can be considered a study in texture from a jeweler's point of view. But ordinary plastic buttons, which comes in all shapes and sizes, make perfectly creative and whimsical materials, too.

**WHAT TO CHARGE.** Jewelry prices depend on time, materials, and what the market will bear. Simple Scrabble pins make great holiday stocking stuffers or children's birthday party favors and sell for \$1.50. Antique button pins that look wonderful on a blazer lapel can start at \$25 and well-made button bracelets can retail for between \$25 and \$50, depending on quality. Domino earrings and pins can run from \$16 to \$26. Vintage collectible mah-jongg and bamboo bracelets may wholesale from \$88 to \$250.

**JEWELRY PARTIES.** Although there is a variety of ways to sell jewelry, from craft fairs and festivals, at gift and clothing boutiques, on consignment or by personal referrals, the best methods really depend on individual preferences. There are benefits and pitfalls to each. For those starting out, Bev highly recommends holding jewelry parties as a fun, tried-and-true way to sell. Better yet, ask friends to hold them at their homes, serve a little something to eat and drink, and invite a group of about six to twelve people. In her experience, earnings of approximately \$300 to \$400 can be made from a home jewelry party.

**NETWORKING.** Another method is to network with a friend to find trustworthy places that will take a chance on your work. This includes consignment at clothing or gift boutiques and possibly museums or art gallery gift stores, where a percentage of the profits are kept by the store upon sale.

"Most rewarding," says Bev, "is when stores buy outright, because it keeps your cash flow going." She has refined her product line to where she can market it almost exclusively at the high-end retail level. But Bev avoids the large chain stores because, she says, "it can be heaven or hell." Mostly it takes a long time to get paid and a big store buyers can cancel on a

whim an order that has been rushed into production.

CRAFT FAIRS. Craft fair profits are tied into the costs of entry fees, booth space rental, and transportation to the fair. Some fairs require the artist to be present to sell their work. Depending on regulations, this can pose problems for the jewelry maker who has hired a sales representative. Sales generally depend on the ability of the individual seller and the quality of the neighborhood crafts to help draw customers. Sometimes a percentage of sales goes for a worthy fundraiser. Also, many artists really enjoy displaying their wares in a festival atmosphere where they get a chance to meet and learn from each other.

FESTIVALS. "Game pieces make people smile," says Bev, "and are made to be touched." Unique designs, together with the touchables and playful qualities of the jewelry, are the strongest selling points at festivals and craft fairs. Although she now shies away from what she terms "the stress and the rat race," a small show may only charge a \$50 entry fee and net profit of \$200 out of \$400 gross sales is possible. "People like a chance to meet the artist," says Bev, which can help sales. For the person trying to get established, she notes that this venue - the chance to talk to other artists, trade, and barter back and forth - can be more lucrative than dollars and cents.

FASHION SHOWS. Bev is occasionally invited to display her jewelry as part of vintage fashion shows where a friend is already selling and the artists dress up in appropriate period costumes. Or she might do a weekend show where she is given space to set up in a clothing boutique where a sale has been advertised. The store often sends out postcards notifying customers of the sale and perhaps a flyer noting an artist appearance. Bev says that she enjoys these, but points out that the store claims 30 percent of her sales. Also, selling all weekend can be very demanding.

PERSONAL REFERRALS. Since Bev has been in business ten years and knows her market, she understands how her pieces sell best, and certainly what is cost-effective for her business. Personal referrals now account for 30 to 50 percent of Sport in Life sales, and 30 percent in repeat business. Someone starting out may need to try all avenues to see what kind of customers are attracted to a particular jewelry style.. Besides word-of-mouth referrals by friends, and boosting sales by wearing the jewelry, a jewelry representative can bring up the bottom line of profit. Bev estimates that referrals from a rep who worked for her several years ago added another 10 percent to sales. "If you can find one who likes you and you like them - they can be a buffer zone between you and the public," says Bev. "That individual becomes the Mary Kay of jewelry."

Because Bev now handles the business herself, she advises taking it "one step at a time." She would like to teach people to gain self-esteem from their work and says she feels it is important for people not to underprice or undersell themselves. "Otherwise," she says, "they could just go get a job!" Because people are always buying. Bev remarks that the business is becoming more competitive. But she sees this as a good sign, one that breeds well-made designs, those made using good, non-toxic glues which are made to last. But don't be afraid to develop a

niche, since every bracelet and necklace will be different by virtue of the material. "This is fun," enthuse Bev. "Buttons are really unusual and unique, and it feels good to make these things."

For example, just four stacked buttons can make an interesting earring Bev explains. "I was the kind of person who threw out earrings if they were broken and didn't know how to fix things." She remarks that making jewelry is wonderfully therapeutic and can be a way to teach children creativity by stringing elastic through buttons as a birthday party game.

In addition to belts, her new product includes a few glitzy patent leather handbags also festooned with buttons. A bag might retail for \$50 to \$125, according to the buying market. A developing product line is as individual as the person, and the artistic preferences will certainly add distinction. Bev states that she would like to inspire other people to start feeling creative. But working with buttons is not limited to women. Bev says she knows of one man who "makes fantastic bolo ties out of old buttons and belt buckles." "Whatever the material, her best advice is, "Only do it if it's fun: Sport in Life!"

#### HOW TO MAKE UP TO \$1,000 EVERY WEEK WITH YOUR CAMERA!

As millions of Americans look for greater control over their financial destiny, the dream of self-employment has become more compelling than ever. Just the idea of launching a small business to become their own boss, and financially independent, drives many people to stake their life savings on everything from franchise opportunities to some gadgets they've invented.

To entrepreneurial spirit is, of course, a part of our great national tradition. The problem is that many people devote a lot of their time to half-baked ideas and high-risk flings that have little chance of success.

There is always some gamble involved when you start a business, whether your investment is \$50.00 or \$500.00, or more. But once you begin to view your new business as a "gambling" the risk-reward ratio tilts out of wack! The shrewdest and most successful entrepreneurs know that "taking the plunge" works best when you take along tested principles that put the odds in their favor.

#### TAKE WHAT YOU HAVE LEARNED AND BUILD YOUR BUSINESS AROUND IT

If you decide to join the ranks of self-employed freelance photographers, you will soon discover there is no magic in being able to earn thousands of dollars every year. Forget about the notion that you can start up a business just because you have a camera laying around you know little or nothing about. If you try the casual "learn on the job" approach with photography and competitors will capitalize on your mistakes, promoting customers to turn elsewhere for the products and services you market. Then your business will be floundering by the time you get to know what it takes to succeed. Never expect people to pay you while you practice on them and waste their time and money. And never take an assignment you can't handle. Being honest with yourself and your customers will be your benefit in the long-run.

The best approach to starting your freelance photography business is to start off slowly and build on a base of knowledge and experience. In other words, take the knowledge that you presently have about your camera and build a company around it. Start out by offering a particular service where you can be competitive from the first day you are open for business.

#### YOU DON'T NEED A STUDIO & FRENCH PROVINCIAL FURNITURE TO GET STARTED

You don't have to open a studio with elegant french provincial furniture, glass showcases, and large expensive frames all over the walls, to go into business as a freelance photographer. It's actually just the opposite; you don't need a studio at all!

What you will need, is a camera, a couple of stobe lights, lights stands, and a black-and-white darkroom setup. From there, it's just as easy for you to go to your customers as it is for them to go to a studio.

How much money you make will depend on the amount of time you want to devote to your business. The beauty of being a freelance photographer is that you can create your own markets, and establish your own rates. If you go into freelancing with the intent to earn extra money working on weekends, you should be able to earn \$1,000-\$2,000 per weekend if you did nothing but shoot weddings followed with package deals. If you decide to go into business on a full-time basis, then you could earn up to \$50,000 and more depending on your specialty. It really boils down to one important thing; you must have the ability to use the equipment you have to produce a good photograph. People are willing to pay top dollar if you produce quality results. They don't like paying for poor work that isn't pleasing or effective.

#### BEING SUCCESSFUL IS SELLING WHAT YOU ALREADY KNOW HOW TO PRODUCE

In this report we are assuming that you already know something about operating a camera, taking pictures, exposure, lighting, composition, and darkroom procedures. This is the production end of it. Turning your knowledge into salable photography is the next step.

The first rule to remember is that if you are offered a job, and you don't even know the basics, you better say "no thank you," and tell the client why you're passing it up. Tell him what you do specialize in at the moment. When the next job comes around, you will have an established reputation on being honest and that same person will be back 1) because he respects your honesty; and 2) because if you say you can do a job, you can.

#### ADVERTISE YOUR WORK IN A PORTFOLIO

Make up a portfolio of quality 8x10 prints to show your potential clients. It should consist of both color and black and white prints. Mount your 8x10 prints on attractive 11x14 boards, that way you can include a few 11x14 prints as well.

A complete portfolio should include some 35mm slides. Display them in 8 1/2x11 plastic sheets, which hold 20 slides. If you intend to produce 2 1/4x 2 1/2 transparencies for commercial and

industrial assignments, sheets are available.

When you are satisfied with your portfolio, call on advertising agencies and show the art director what you are capable of. Make appointments with the art and fashion directors of department stores and boutiques. Show business and industrial firms and consider beforehand how their advertising and public relations departments could use your services.

Be prepared to show your work to anyone at anytime. Everyone is a potential customer, and you never know who will be needing your services next. Carry your portfolio in the car at all times. If you are proud of your work, show it! Make advertising what you do part of your everyday life.

#### KNOWING WHAT TO CHARGE

The first thing to remember is that you aren't going into business to give it away. Being fair to both yourself and your customers is the principle you should follow when setting fees. The way to do that is to determine what amount will adequately compensate you for your time, talent, and investment in equipment on a job by job basis.

Don't fall into the trap of charging less for your work just because you aren't working out of a studio, or don't have brand-new, expensive equipment. You still have overhead!

At times your expenses will seem endless as you pay for photo supplies, office supplies, advertising, travel expenses, water and electricity if you operate your own darkroom, darkroom supplies and equipment, taxes, business license, business stationery, portfolio costs, business cards, and depreciation of your vehicle and photo equipment. Never let anyone convince you that you should work for less because you don't have overhead.

What you ultimately decide to charge for your work is something you will have to decide for yourself. the area you live in, the economy in that area, the competition, and how much you need are all influencing factors.

There are basically two ways to set your fees: 1) You can charge per individual photograph or job. On a job you would have to know exactly how many different shots they would require, and allow for differences in your price quote; or 2) You can charge an hourly rate that compensates you for your time and talent. Your hourly rate does not include the rolls of film you shoot, proofs, processing, or prints ordered by your client. Your hourly rate is for your time only, starting from the time you leave your home until you finish the job and return home. In some cases charging by the hour just wouldn't be practical. For example, prom sets, graduation packages, dance schools, or Little League Teams where you are further ahead to charge by the photo. Commercial shots on the other hand, where you may be asked to take a single photo that ends up taking 1-2 hours to set up, wouldn't pay if you charged by the photo.

EARN \$50,000 PER YEAR WORKING 1-DAY A WEEK!

Whether it's a good or bad economy one thing for certain there will always be weddings and work for freelance photographers.



Word-of-mouth advertising works well no matter what product or service you are selling. But it works especially well if you are a photographer in the wedding pictures business. When a bride is pleased with the quality of your work, she will pay a \$1,000 for your time, talent, album for each of the parent couple, wall photos, and her album. But it is her album that everyone she ever knew, or will ever know, will be invited to look at.

Most of the work will come through referrals from brides who were happy with your work. You should also promote your business, however, by showing samples of your work to florists, bridal shops, boutiques, and caterers who normally have a lot of wedding business. Just tell them you would be happy to send business their way, if they will do the same.

Always sign a contract with the bride so there are no misunderstandings. Specific which photos will be taken, and of whom. Always include a "release Paragraph" which states that you are not responsible for the loss of photographs resulting from camera malfunction, accidents in development, or film lost in the mail. You may also want to include a "Model Release" which will give you the right to use any photo as samples for advertising purposes.

#### SETTING YOUR FEE

Make certain the bride completely understands what your fee is. and what she will receive in return. There are various ways you can price weddings:

- 1) Offer a complete package that includes an engagement photo for the newspaper, formal bridal portrait, and coverage of the rehearsal party, wedding and reception.
- 2) Coverage of the rehearsal party, wedding and reception
- 3) Wedding and reception
- 4) Wedding only

Weddings can be a goldmine. It's not uncommon for a complete package that includes an 8x10 album for the bride, and a 4x5 album for each of the parents to run \$1,000 or more. Many photographers set a minimum charge of \$500 for weddings. Even if you only did two weddings per weekend at the minimum charge, you could easily make \$52,000 per year. The complete wedding package per week would earn you over \$100,000 per year. That's working one day per week! Now imagine how much money you could earn working full time.

#### OTHER FREELANCE JOBS THAT CAN MAKE BIG MONEY!

##### DANCE SCHOOL RECITALS:

Dance recitals are only once a year, but taking photographs of

beautiful children in their costumes can mean increasing you bank account substantially.

Dance schools are everywhere and they come in all sizes. By offering a photo package of 1-8x10, 2-5x7s, 4-wallet photos, and 1-5x7 class photo, you can make anywhere from \$1,000 for the smallest classes, up to \$5,000 for a class of 400-500 students. If you make the teachers responsible for posing the students, and offer one pose per child, you can process the largest classes in just a few days.

#### CHILDREN'S SPORTS PHOTOS:

Children's sports, such as Little League baseball, football, hockey, soccer, and basketball offer a very profitable opportunity to make fast cash for freelance photographer. Every team (and the hundreds of parents in the stands) all want group shots and individual photos of every player. Most leagues will have at least 8-10 teams, with up to 30 children on a team, depending on the sport.

The person to approach for working out arrangement for a photographer session may be the coach, a director, committee, or sponsor. Dealing with one person works best. Check with the city or county recreation department. They will know who is using their facilities.

#### REAL ESTATE & ARCHITECTURAL PHOTOGRAPHY

Some of your best clients can be real estate agents, residential and commercial contractors, and architects. Real estate agents know that photographs are more effective in advertising a home or business than the typical classified ad. Doing all of a real estate agency's listings can add substantially to your income.

#### INSURANCE PHOTOGRAPHY

Insurance companies will reimburse a policy holder only for those items they have documented. increasingly, insurance adjusters are urging clients to photograph everything that's covered by their policy on their home or business. It's difficult to argue with a photographic inventory and for that reason people will pay you to photograph their possessions and file them away in a safety deposit box.

#### FAMILY PORTRAITS

When you take family portraits it's best if you don't use a studio. people always act and look more natural in their own homes or yards. Family pets are also easier to include when they are in familiar surroundings.

You can promote your "on location" family portrait service in the Sunday newspaper. Note the fact that they won't even have to leave the comfort and privacy of their home, because you will come to them. Charge an initial fee, which includes the first portrait (16x20 and 20x24 are not uncommon) plus travel expenses and other shooting costs. Always promote the Christmas card portraits, which the labs offer.

#### CHURCHES & SYNAGOGUES

When church members become old enough to become regular members they are confirmed and officially admitted to the church. Churches usually want group shots of the entire class plus individual photos for each family.

A Bar mitzvah in the Jewish faith is similar to confirmation. When a boy turns thirteen, he becomes a recognized member of his religion and the synagogue in a ceremony. With a confirmation and bar mitzvah are joyous occasions and are followed by a reception for family, friends, and religious members.

#### ANIMAL SHOWS & PET PORTRAITS

Pets and animals add up to a multi-billion dollar business in America. What animal and pet owners spend every year on food, grooming, pet-sitting, pet-walking, health products, and accessories is staggering. Offer your services as a pet and animal photographer and they will buy that also. There are freelance photographers who make a good living just going from show to another that features horses, cats and dogs. Get in touch with your local veterinarian who should be able to provide you with the names and addresses of sponsors for the various shows and organizations.

#### ANTIQUE DEALERS & AUCTIONEERS

Some large antique dealers have photos taken of their items for sale, and send the photos or color slides of special or unusual pieces to other dealers or customers.

When auctioneers are hired to auction off items for an estate, bankruptcy, a large business or industry, or any other large job that has valuable items on their list of sale items, they will often use color slides for TV ads, brochures, and other promotional pieces.

#### GOLF COURSES & COUNTRY CLUBS

You can make some fast cash by making arrangements with a golf course or country club to have action photos taken of golfers when they hold tournaments and there is a crowd. Set up your camera on the first tee for foursome shots and action shots as each player swings.

#### PONY & CHILD PHOTOS

Back in the 1940s and 50s photographers would travel the country and go door to door. For a fee, children could put on cowboy hat, vest and chaffs, and climb onto a saddle less pony to have their picture taken.

All you have to do is rent a gentle-natured pony, have a three piece (1-size fits all children) cowboy outfit, and an assistance standing by just in case the pony gets skittish, or the child decides to jump off. Then make arrangements to appear at crazy days festivals, school carnivals, family reunions, shopping mall promotions, parades, or any other place where crowds gather.

#### PHOTOGRAPHING SCHOOL & COMMUNITY BANDS

Make arrangements with the band director or booster club and make arrangements to take color group photos of the band and individual members. Mail sample prints to band directors outside your area and arrange for appointments to show your work and explain package offers and fees.

#### GRADUATION PHOTOS

Contact the senior class advisor and make arrangements to take graduation photos of seniors in their caps and gowns as they practice before the actual graduation ceremony. If you don't have a portable background, use the stage curtains. Borrow a diploma from the school that each graduate can hold.

#### 50 GREAT BUSINESSES TO START FOR UNDER \$500

There are some of you out there that will scoff, "What kind of business can really start with \$500?" Well, consider the fifty we present here.

When most of us here phrases like "Start a new business" or "start-up costs," our minds picture figures with a lot of zeros in them. While it is true that most businesses do require several thousand dollars to start up, there are certainly some that don't. They exist; it's just a matter of focusing in on them.

The businesses listed here range from computers to consulting, from accounting to auto repair, and many more. All can be operated from your home, eliminating the need for expensive formal office space. They are quite diverse; the one thing they have in common is that they can be started for \$500--and sometimes less.

As you are thinking about what kind of business to operate, consider where you live, your job skills, hobbies, the equipment you own, the needs of your community, and certainly, the work you enjoy doing.

Some people operate small manufacturing businesses out of their garage or basement while others set up service-oriented businesses in their kitchen or truck; some have discovered the lucrative field of importing goods, and others have tucked mail order companies into spare rooms, since they don't need a store front but only a mail box and space for inventory for this type of business.

Naturally, you shouldn't expect these ventures to make you millions, but if you take them seriously enough you'll be able to do well at them. Some of these businesses might be better suited for a part-time endeavor, while others (with a little luck and a lot of hard work) will allow you to devote yourself to them full-time.

And who knows? Maybe they will make you millions. In any case, here are fifty opportunities.

ACCOUNTING. The "simplified" tax code has the public more confused than ever. If you are an accountant for a company, you can earn excellent part-time profits by offering tax consultation

and tax preparation in your community. If you're not trained as an accountant, you can receive education from various sources including: H&R Block, 1-800-7taxlaw; National Tax Training, Monsey, NY 10952 (their home study course costs \$175.75); Federated Tax Service, 2021 W. Montrose Ave., Chicago, IL 60618 (free info). For other information about this business, write: National Association of Accountants, Small Business Advisory, 10 Tarragon Drive, P.O. Box 433, Montvale, NJ 17645.

**BUSINESS CONSULTING.** Consulting is a fast growing small business, and potentially one of the most profitable. If you have worked in a particular field for many years, and feel that you have some expertise, that you can share with other businesses, you can demand respectable fees for that knowledge. Consider starting a newsletter. Advertise via direct mail to potential business customers. Explain your background, what you have to offer, and, most important, how your knowledge can increase their profits or efficiency. get more information from: Consulting Opportunities Journal, published by Consultants National Resource Center, 500 Kaetzel Road, Gapland, MD 21736.

**COMPUTER CONSULTING.** As the computer prevades almost every aspect of our daily lives, people need to become computer literate--or at least know how to work things. If you have basic computer knowledge as well as specific expertise with popular software (Word Perfect, Lotus 1-2-3. etc.), individuals and other businesses will find your help worth paying for. You can have clients come to your home, but they might feel more comfortable if you came to their offices or homes to work on their particular machines. Of course if you consult for business, you must go to them. Advertise in the Yellow Pages or send direct mail queries to various business offices that you know use computers. Check your local computer dealers and ask about businesses that have just bought computer systems--you KNOW they'll need help, and the dealer usually isn't interested in helping customers work the things once they've made the sale. In fact, you might be able to enter into a deal with the computer dealer in which he recommends you as a consultant. For further reading: The Computer Consultant, Schueler Communications, Inc., 208 N. Townsend Street, Syracuse, NY 13203.

**COMPUTER PROGRAMMING.** No software package right now out of the box is going to work for a business exactly the way they want it to, so custom computer programming is often needed. Your programming ability can create a custom applications for retailers and other businesses. If this idea interests you but you don't know programming, a home study course available from International Correspondence Schools, 925 Oak St., Scranton, PA 18508-9989.

**CLOWNING.** This business is no laughing matter. decent profits can be earned from doing your funny business at children's parties and schools. Contact nursery schools, pre-kindergarten classes, and day care centers and offer your services. The schools may not be able to pay much, so birthday parties are probably your best bet. Advertise on community bulletin boards and in local shopper papers. Two publications worth getting are: Creative Clowning, Java Publishing Co., 6510 Lenham Dr., Colorado Springs, CO 80918 (\$16.95); and Start A Clowning Business by Donna Huff, 203 State Rd., Sellersville, PA 18960 (\$5).

DJ SERVICE. Good disk jockeys are still in demand for large parties of all kinds: birthdays, anniversaries, small weddings, office parties, dances, etc. You'll need a large selection of popular dance tunes that covers a wide variety of tastes and styles, and quality sound equipment that is both portable and powerful enough to project throughout a large auditorium. You might consider staging your own dance weekends at a resort, charging per couple. Place ads Yellow Pages for this service.

GARAGE SALE ORGANIZER. Sure you can make some money with your own garage sale, but you can make much more by becoming a professional. You can organize and run garage sales for dozens of households in your town. Your sales pitch is that you know what sells and what doesn't, how to price objects, how to attract customers and what to serve (such as free coffee). As the organizer, you can either charge a flat fee for your services or accept a percentage of the total take. But you must insist that you run the show, and that your decisions on pricing and display are not questioned. Look for The Garage Sale Book, \$7.95 from E.A. Morgan Publishing Co., Dept IO-10, P.O. Box 1375, Huntington, NY 11743-1375. Or How To Profit from Garage Sales, \$5.95 ppd. from Income Opportunities Booklets, P.O. Box 40, Vernon, NJ 074672.

HAULING, LIGHT. If you have a pickup truck, there are numerous tasks you can undertake for customers: hauling trash, dirt, appliances, lumber, etc. Advertise your services on bulletin boards and in the local Pennysaver. Suggested reading: How To Earn \$15 to \$50 an Hour and More with a Pickup Truck or Van by Don Lilly; available from Darian Books, 4909 W. Joyce Circle, Glendale AZ 85308; \$14.45 ppd.

HOUSE SITTING SERVICE. When families stayed put, it used to be possible for some member of the family to feed the pets, water the plants, and take in the mail on those rare occasions when someone was absent from home. But in today's mobile society, a homeowner will often have no family member living in the same town and won't even know the neighbors. So the need for house-sitters keeps growing. You can provide that service, either as a sitter yourself, or as a manager of a group of house sitters. For a comprehensive manual on how to start and operate this business, write for How to Run A Housesitting Business by Jane Poston, 1708 E. (th St. Tucson, az 85719; \$36.

LAUNDRY SERVICE. There are many services you can provide for the modern single or couple, both of whom work, and laundry is one of them. You'll need a large capacity, heavy duty washing machine and the inclination to wash, dry and fold clothes all day. But substantial profits are there for the taking. this service might be perfect in an apartment building where the tenants must share washers and dryers. The apartment dwellers (most of who dread doing the laundry anyway) will pay for the coin-operated machine PLUS your fee. As and added service, you can offer to take clients suits, dresses, and coats to be dry cleaned, and deliver them when done.

AEROBIC INSTRUCTION. There is no end in sight to America's penchant for fitness. If your finished basement is large enough, you can hold exercise and fitness classes for men and women in your community. If you don't have the space, see about leasing

space at local YMCA, YWCA or other such facility. Study nutrition and offer a complete package of nutrition and exercise guidance. To find out about aerobics certification, contact the Aerobics and Fitness Association, 15250 Ventura Boulevard, Suite 310, Sherman Oaks, CA 91403.

MUSIC INSTRUCTION. Whether or not rock and roll is to thank, today's kids are interested in music as much as ever. And they'll always need lessons in piano, guitar, clarinet, etc. Schools usually provide some basic instructions, but instrument-specific, one-on-one instruction is always necessary. Your proficiency with a particular instrument and provide your home-based business. If your instrument is a popular enough lessons to keep you busy practically all day every day. Advertise everywhere: school and community bulletin boards, local shopper papers, and Yellow Pages.

APARTMENT RENTAL LIST. Put your home computer to use and become an apartment broker finding renters for empty apartments. Allow the apartment owner to list his rental free; your profits come from the renter who pays you for finding the space. Add a printer to your computer and you can publish a local paper of available rentals. On the flip side, you can also be an apartment locator. Students and other individuals looking for apartments can come to your for help. Apartment buildings and homes with rooms to let will gladly place their names what you.

ROOMMATE SERVICE. The growing number of unmarried Americans has led to the development of this matchup industry that is easily run from one's home. You'll find roommates for people who prefer not to live alone or can't afford to. The high cost of rents and mortgages, the soaring divorce rate, and the inability of salaries to keep pace with inflation are sending more and more singles in search of roommates. For assistance in starting this type of business, contact: Roommate Referral, 8139 S. I-35, Oklahoma City, OK 73149.

ANSWERING SERVICE. When you install an extra phone line (or several depending on the size of your business) in your home, busy people can have their calls call-forward to you. You take the messages for them. the only caveat with this business is that you have to be home ALL the time (or at least during the hours that you establish) to answer the phone. A booklet entitled How to Start Your Own Telephoning Answering Service is available for \$5 from E.A. Morgan Publishing Co., Dept IO-10, P.O. Box 1375. Huntington, NYy 11743-1375. a newsletter called The Message is available from the Association of Telephone Answering Services, 29 W. 57th ST., New York, NY 10019.

BABY-SITTING. The old standby is still a money-maker--even more so, in fact, because mothers are busier than ever. A more lucrative angle to baby-sitting is to become a baby sitter broker. You advertise the service in various locations, then have a number of baby sitters on call. That way, parents can always be assured of getting a sitter when they need one. As a broker, you take 10 percent of what the sitter earns. For more information: The Complete Babysitting Handbook, by Elizabeth James and Carol Barkin, Julian Messner, 1230 Avenue of the Americans, New York, NY 10020.

BED AND BREAKFAST/HOMESTAYS. Turn your home into a welcome haven

for travelers and tourists. Unlike full fledged B&Bs' homestays usually have one or two rooms available for paying guest. For young couples struggling to pay off mortgage, or for retired couples interested in a part-time business, homestays allow home owners to turn extra rooms into extra dollars. Of course, not every home will make a good bed and breakfast homestay. Nor all people cut out for being a B&B host/owner. A prospective host/owner should enjoy meeting all kinds of people, like to cook, enjoy entertaining visitors, keep the house clean and neat, and live in an area that is attractive to visitors. You can obtain more information from: National Bed and Breakfast Association, P.O. box 332, Norwalk, CT 06853; American Bed and Breakfast Association, P.O. Box 23294, Washington, DC 20026.

CALLIGRAPHY SERVICE. If you already know how to do calligraphy, the art of beautiful writing, there's a market for your talents among those needing special invitations, personalized greeting cards, diplomas, and certifications. You'll need calligraphy pens or markers, available from any art supply store. The business cards you have printed up should be done,, of course, in calligraphy--it is as once a advertisement for your business and demonstration of your skills. If you don't know how to do calligraphy, you can learn from the publication, Calligraphy For Fun & Profit, available for \$9 from E.A. Morgan Publishing Co., P.O. Box 1375, Huntington, NY 11743.

CHAUFFEUR/LIMOUSINE SERVICE. Everybody wants to go in style to weddings, concerts, business meetings, even funerals. And what better way to go than a fully equipped, chauffeur-driven limousine? In the style-conscious 1990s, when image is everything, more and more people are doing it to propose marriage, celebrate an anniversary, close a business deal, or go to the theater. You as a limo provider and/or driver can cash in to the tune of \$40 to \$125 an hour on each car. Check with your State Department of Motor Vehicle Licensing for special license requirements. How To Start and Operate Your Own Limousine Service is available for \$5.95 ppd. from Income Opportunities Booklets, P.O. Box 40, Vernon, NJ 07462.

CHILD DAY CARE CENTER. Today, when more and more mothers are working outside the home, the need for quality child care keeps increasing. It is a service that can be operated by mothers of any age--or even a retired couple. Home care providers are often regulated just as day care centers are. Call and talk with the local agency of family and children services; they can advise you on the licensing or registration requirements you will be expected to follow. These requirements cover such things as how many children you may have in your care, how much space you need for each child, and appropriate meals and snacks. They also offer classes in child care and development that you may want or may be required to attend. By registering with family and children services and following their recommendations, you can gain added credibility with your new clients. While planning a home day care service, you should do your own survey of what day care options are currently available in your area. Charge by the day or week. Rates run between \$150 and \$200 per month per child. Be certain of insurance regulations and your personal liability. A recommended book is SO You Want To Open A Profitable Day Care Center--by Patricia Gallagher, P.O. Box 555, Worcester, PA 19490 (\$12.95).



GROCERY DELIVERY. There aren't many grocery stores or supermarkets that deliver groceries to customers anymore, but with the increasing number of two-income families and the increasing demand on leisure time, grocery delivery is once again needed. So why don't you take up the slack? Here's how you might work it; arrange with a supermarket to buy groceries at a discount (because you're buying in quantity), and deliver them to your customers. During its first week in business, a company called Grocery Express in Memphis, Tennessee, made seventy six deliveries--\$2,600 worth of groceries, of which they kept 10 percent.

HOME HAIRSTYLIST. The elderly and otherwise homebound can always get a visiting nurse, but it's difficult to find a hairdresser who will make house calls. There's your opportunity if you have hairstyling skills. In the privacy of a hospital room or their home, your customers can get cuts, colors, shampoos, perms, maybe even manicures. If you want to think big, you can run an entire network of home hairstylists; licensed hairdressers and cosmetologists might agree to work for you on an "on-call" basis.

PARTY PLANNER. Be a professional party thrower for individuals and businesses. Find the right location, arrange the entertainment, provide the food and decorations--the whole works. For supplies, contact: Part Time Inc., 395 94th Avenue, N.W., Minneapolis, MN 55433.

RESUME WRITING. Before anyone embarks on a job search--whether he is a veteran in the work force or a college graduate--he'll need a resume. Since resumes play such an important role in a job hunt, they demand special attention. Writing designing (choosing paper, typeface, and format), and producing them may be a job that you have a knack for doing. You may have heard about resume writing services, but never knew how they alone could sustain a business. This service, though, is something that is always in demand, can easily branch out into other forms of typing services, and requires little overhead and start-up capital. Two good books on the subject are: The Resume Catalog: 200 Damm Good Examples by Yana Parker, Ten Speed Press, P.O. Box 7123, Berkeley, CA 94707 (\$10.95); Resumes That Work by Tom Cowan, New American Library, 1633 Broadway, New York, NY 10019.

VIDEOTAPING SERVICE. With your camcorder you can produce "mini-movies" of weddings, baptisms, bar mitzvah, family picnics, and birthday parties. Other ideas include video inventory for insurance purposes and video yearbooks for high schools and colleges. You may need more than one camera (and more than one operator) and some editing equipment for professional results. One book on the subject: How To Make Money with Your Video Camera by Ted Schwarz; Prentice Hall, Englewood Cliffs, Nj.

BOARDING PETS. When their owners go off on vacation, dogs, cats, birds and other pets require looking after. You'll have to have the proper facilities to care for them, of course, plus a genuine love for animals. You may get more information from: American Boarding Kennel Association, 4575 Galley Road, Suite 400 A, Colorado Springs, CO 80915.

DOG GROOMING. Pet lovers who want to keep their pooches in tip-top form will be your customers. Contact: National Dog

Groomers Association of American, Box 101, Clark, PA 16113. It publishes Groomers Voice and has a licensing committee.

APARTMENT/HOUSE CLEANING. Start your own maid service for apartment buildings or home residences. House cleaning is one business that doesn't require special training. Most women and men have been doing it in their own homes for years. Today, even teenagers are providing single and team-cleaning services in their after school hours and during summer vacation. Put a listing in the Yellow Pages or in the local shopper paper, put up notices on community bulletin boards. If your service is thorough and reliable, you'll acquire new customers through word-of-mouth. Be sure to spell out to your clients exactly what duties you will and will not perform. A manual called Operate Your Own Maid Service is available for \$31.95 ppd.. from Hanneke Wasserman Ent., Dept IO-10, 9070 Kimberly Blvd., #205, Boca Raton, FL 33434.

AUTO TUNE-UPS. Many times, specializing in a single service can really bring in the customers. Turn your garage into a business that just performs auto tune-ups. Be careful of local zoning laws, however. If you don't have adequate space in your garage, consider a mobile auto fix-up service (since many cars may not be in running condition to come to you anyway). You can perform tune-ups, oil changes, tire rotation, and replacement, fluid changes, and even auto cleaning, all from a well equipped van. A home study course in Automotive Servicing is available from NRI Schools, McGraw-Hill Continuing Education Center, 3939 Wisconsin Ave., Washington, DC 20016.

BICYCLE REPAIR. If you like working with your hands, don't mind getting dirty, and have an interest in getting paid while you learn mechanical skill, then bicycle business is where you can take a ride on the road to good part-time profits. Part-time mechanics command \$25 per hour for their labor. It is not uncommon for the twenty-hour per week bicycle business to earn over \$20,000 per year. And the great thing about it is you can start immediately, purchase the necessary tools, and acquire the skills as you go along. Plus, because bicycle riding is becoming increasingly popular with the young and the old alike, ace mechanics will be in demand for the next century. If you are a mechanically inclined or have a good working knowledge of bicycles, then you're all set. Make yourself known to the schools and bike clubs. If you need to learn how to repair bicycles, a manual A Bicycle Repair Business System is available from: Bicycle repair of America, P.O. Box 24106, Minneapolis, MN 55424.

CARPET CLEANING. This type of business for which the demand will never lessen. With the right kind of equipment you can "clean up" so to speak. Quality equipment is available from Von Schrader Co., 1600 Junction Avenue, Racine, WI 53403, With it you can clean carpets, walls and furniture.

CHIMNEY SWEEP. Fireplaces and wood stoves are more popular than ever, which means there's opportunity in cleaning chimneys. In your advertising, stress that dirty fireplaces are a serious fire hazard as creosote builds up inside the chimney can combust. For supplies, contact: Copperfield Chimney Supply, 1-800-247-3305. Or write to: National Chimney Sweep Guild, P.O. Box 1078, Merrimack, NH 03050.

DRIVEWAY FINISHER. Many home owners like to have their driveways

resealed and recoated with blacktop every year or every other year. But it's a messy, time-consuming task. Hence, an opportunity for you. You'll need a pickup in which to carry your tools, blacktop, and sealer which you can probably get at discount if you buy quantity. Ads in local papers and Yellow Pages probably work best.

FURNITURE REFINISHING/REPAIR. rockers with loose spindles, tables with wobbly legs... they can all come into your home workshop in sad condition and leave in tip-top shape. Also, people like to buy furniture from these so-called naked furniture shops with the hopes of saving some money by finishing it themselves; often, however, they never get around to it or chicken out. Perhaps you can even affiliate yourself with a naked furniture shop who will refer customers to you as a finisher.

HOUSE PAINTER. House painting is a chore most home owners need, sooner or later, but often dread. You can paint the houses yourself, but it might be more profitable to organize a group of painters to work for you. You find the clients through local advertising and hire students to do the work.

LANDSCAPING. Commercial sites as well as residential homes are in need of this service. Seed lawns, plant trees, arrange shrubs, plants, rocks, and more for a healthy fee. Some periodicals that may be of interest include: Landscape and Irrigation, P.O. Box 156, Encino, CA 91426; Western Road, Suite 250, Santa Ana, CA 92705. A related business is just lawn service in which you cut, lime, fertilize, and water lawns for a circuit of customers. Charge them by the season or per visit.

LOCKSMITH. In this security conscious day and age, a good locksmith is always in demand. And today, locksmiths are usually well versed in mathematics and basic electronics because of the many new types of locks being introduced. Without a full line equipment required to handle a wide variety of jobs, you will be limiting your total income potential. The more you invest in quality equipment, the more different jobs you can handle. Equipment and a locksmithing course are available from Foley-Belsaw Locksmiths, 6301 Equitable Rd., Kansas City, MO 64120. One report worth looking at is: How To Start your Own Mobile Locksmithing Service from E.A. Morgan Publishing Co., P.O. Box 1375, Huntington, Ny 11743; \$7.00.

SMALL ENGINE REPAIR. Fix small engines for lawn mowers, leaf blowers, chain saws, go-carts--anything that utilizes a small gasoline engine. If you have knowledge about small engines (or are willing to learn) you could turn that interest into extra income. The secret is to find small gas engines, buy them cheap, and resell them at a profit. Where can you find small gas engines for five dollars or less? Check out the local flea market, or ask the trash haulers to set aside lawn mowers, edgers, anything with a small gas engine for you. Pay them up to \$5 a shot, depending on the condition of the items. You can learn more about small engine repair from Foley-Belsaw Institute, 6301 Equitable Rd, Kansas City, MO 64120.

UPHOLSTERY REPAIR. Rather than buy new sofas, chairs, loveseats, couches, and ottomans, people would prefer to have someone like you reupholster them. The numbers practicing this skill seem to

be dwindling, so there's a real opportunity there. As apart of your services, consider the making of slip covers for the furniture. For upholstery training and tools, contact: Foley-Belsaw Institute of Upholstery, 6301 Equitable Rd., Kansas City, MO 64120.

ADVERTISING COPYWRITER. If you are clever with words and have a good sense of salesmanship, there are many small businesses in your community which can use your services. You can write newspaper ads, brochures, radio ads, catalogs, and more. For more ideas, look for a copy of the 1990 Writer's Market, Writers Digest Books, F&W Publications, 1507 Dana Avenue, Cincinnati, OH 45207.

COURIER SERVICE. Deliver messages and packages for various businesses within your town. If you have a car, you can even offer to deliver parcels to neighboring towns and cities. How To Start and Operate Your Own Delivery Service is available for \$5.95 ppd. from Income Opportunities Booklets, P.O. Box 40, Vernon, NJ 07462.

TYPING/WORD PROCESSING SERVICE. Students, businesses, legal professionals, writers and many others need reports, papers, documents, and manuscripts professionally typed. Of course it's much easier to provide this service if you have a good word processor, small changes can easily be done without having to retype the entire document. Post ads on school bulletin boards, and send direct mail flyers to doctors, lawyers, and other businesses.

BAIT SHOP. Do you live near a well-stocked lake, river, bay or stream? Fisherman will need bait, lures, line and other equipment. You don't have to offer all of that, of course. Just posting a sign telling fishermen you have good bait worms will bring in the profits.

BRONZING KEEPSAKES. What mother wouldn't want a bronzed remembrance of her child's babyhood? Bronzed baby shoes have long been cherished memento adorning mantelpieces and curio shelves. You can find customers by checking registration lists at day care centers and preschools; these kids have outgrown their first pair of shoes which are ready for bronzing. You can obtain materials and instructions from these companies: Nicholas Bronze Supply, 10555 U.S. Highway 98, Dept W488, Sebring, FL 33870; or United Bronze, Rumford, RI 02916.

FIREWOOD SALES/DELIVERY. Provide seasoned firewood by the cord or by the fraction of the cord to a growing number of buyers. One angle is to buy cords of seasoned wood, then cut it in fireplace-size logs and sell fractions of the cord to a route of clients. Tell them you can bring a fresh supply of firewood every week (or however long the wood happens to last) for a set price. You can charge for each delivery, or offer a special deal to provide wood for the whole winter.

FRAME MAKING. Make frames of all kinds for customers paintings, reprints, and posters. Stock a wide variety of wood and metal frames in your garage or finished basement. You will need framing skills and tools, as well as glass cutting skills. For added profits, you can sell posters and prints of various kinds.

GIFT BASKETS. This is one of the hottest product-oriented home businesses around. You don't have to make the wicker baskets yourself (check your Yellow Pages for a supplier), but it is up to your taste and imagination to fill them with tempting goodies. Create baskets for all occasions--birthdays, anniversaries, retirements, births, Mother's and Father's Day, Valentine's Day--or no occasion at all; "I Miss You" gift basket. Find suppliers who will sell the items in quantity for the best price. Put a variety of food items in the basket along with small gifts appropriate to the occasion: satin hearts for Valentine's Day; a rattle, baby birth (gift baskets don't always have to contain food) champagne for anniversaries, etc.

STAINED GLASS. Customers will pay a premium for well-executed stained glass. Many local stained glass shops offer lessons, and once you become proficient at it, you can create stained glass ornaments, gifts, even windows. A three-year program is sponsored by the Stained Glass Association of America, 8821 Bridgeport Way S.W., Tacoma, WA 98499, Attention Chairman, Education Department.

CATERING. Quality catering is more in demand than ever before. Your culinary skill can bring in lots of profits. Home study courses are available from: International Correspondence Schools, School of Catering, Oak and Pawnee Streets, Scranton, PA 18518; and NRI Schools, McGraw-Hill Continuing Education Center, 3939 Wisconsin Ave., Washington, DC 20016.

LUNCH DELIVERY. Make speciality and conventional sandwiches for delivery to hungry office workers. Create a menu of what you're prepared to offer for lunches and distribute them to every office possible in your area--you'll be surprised at the great number of orders you'll get, so prepared. You may even need help in making the lunches. If you don't want to make the lunches yourself, another angle deals with area restaurants and deli's to provide the food--you will deliver fresh and hot. Your menu will consist of these restaurants various house specialties. The restaurants, because you're buying in quantity will give you a discount on the food; you mark it up for your profits.

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## 107 GREAT PART-TIME BUSINESSES

### INTRODUCTION

If you need more income and another job is not the answer, this listing was designed for you!

We've prepared a selection of up-to-date businesses that can be operated in or from your home on a part-time basis. Most of these businesses require no special training and relatively little investment. The most critical requirements are your:

- willingness to work and
- dedication to your business

Look through these suggestions for subjects that sound interesting. Consider each as representative rather than specific. For example, if you know nothing about African Violets (#01) but are good with roses, by all means substitute roses for

African Violets. And, don't overlook the possibility of blending these (or other) suggestions to form the ideal business combination.

When you have decided on your business, check state and local requirements for licenses, permits and make arrangements for start-up supplies. You will probably need business cards, a ledger and a rubber stamp with your company name and address. Although your beginning supplies should be adequate, they need not be fancy or expensive. Don't stock up too much as you will probably need to make adjustments as you learn the needs of your market. It is always a good idea to:

- write out your business plan - an outline of what you intend to do and how you plan to go about it.

- List what you will buy from whom, how much it costs, where it will be stored, how you will advertise, what price you will charge, your gross and estimated net profits and when you will re-order.

Include everything you can think of that your business will involve. The action will "force" you to organize your business (in your mind as well as on paper) and greatly increase your chances for profit and success.

In this (or any other) business, give careful thought to your capabilities and your potential market. Select something that you already know (or like and are willing to learn) and will stick to - that people in your area will pay for. Your product or service should be priced competitively, but at the level to yield a fair profit. This motivates customers to buy and you to work even harder!

GOOD LUCK IN YOUR NEW BUSINESS!

#### 107 GREAT PART-TIME BUSINESSES

01. AFRICAN VIOLETS. Specialize in the propagation and care of this popular indoor plant. Nurture, hybridize and sell when in full bloom. Carry accessories, such as pots, shelves and lighting. Keep a small but permanent ad in your local newspaper.

02. ALTERATIONS. Replace buttons, let out cuffs, shorten sleeves, turn collars, repair tears for clothing stores, laundries and cleaner who don't already offer this service. You can work for them or leave a price poster in their store.

03. ARROWHEADS. Collect, buy, sell and MAKE (with deer horn and clove) Indian arrowheads for hobbyists, displays and demonstrations. Sell instruction and/or information booklets and do-it-yourself kits. Offer various types of flint.

04. AUTO PARTS REBUILDING. Work with garages and mechanics. Specialize in rebuilding one part (carburetors, master cylinders, electronic ignitions) for one or several makes. Install kits, ream and/or re-fit and guarantee all of your work.

05. AUTO TOUCH-UP. Repair minor dents, cover rock chips, remove rust, polish, clean tires. Renew rubber and plastic, deodorize to help bring the best price or trade-in. Advertise under

Auto/Trucks For Sale, with a price (e.g. "From \$25.00")

06. AUTO PAWN SHOP. Hold cars as collateral for short-term loans. Hold the title (if clear) or, "buy" the car with a 30 day or so buy-back price agreement or limited power of attorney. Check laws and obtain legal advice before proceeding!

07. AWNINGS, WINDOW. Design and install permanent and fold-up fabric and or metal awnings for storefronts, patios, house windows, trailers and mobile homes. Offer a selection of materials, colors and prices. Advertise prices and benefits.

08. BABY DOLLS. Create dolls with fine wigs from client baby's own baby hair as keepsake dolls. Try to get cloth from baby's actual clothes to make similar looking outfits for the doll (work from a picture if possible). Put in glass case.

09. BARBEQUE. Use a portable (trailer?) meat smoker to take to fairs, parades and festivals. Have a supply of prepared sandwiches ready, but always have a fire AND AROMA (throw in a little suet or sauce) going to attract more business.

10. BELT BUCKLES. Stock a selection of belt buckles for truckers, workers, etc. Have special designs and insignias made for local groups. Arrange to offer good prices on leather belts as well (import some to sell at attractive prices).

11. BENCH RENTALS. Build bus-stop style benches and with city permission, place them free of cost to the city at various bus-stops. Pay a sign painter to apply advertisements for clients who pay you by the month for the ads and space.

12. BIRD TRAINING TAPES. Make endless or auto-reverse tapes to teach bird to talk, whistle or sing. Sell or rent the necessary equipment to mount in or near cages. Charge extra to record the bird owner's own voice giving the instructions on tape.

13. BIRDHOUSE BUILDING. Build and decorate fine, scientifically designed birdhouses and feeders for birds native to your area as well as those that migrate to or through your area. Make up little info folders for each model.

14. BIRTHDAY LISTS. Compile birthday (anniversary, etc.) of people in your area to rent as mailing lists to local merchants. Or, contract to mail out cards each year on behalf of the merchants. Have a set minimum, as \$25 for 50 mailings.

15. BREAD SPECIALTIES. Bake unusual or otherwise unavailable varieties of home made breads: oat bran, low calorie, ethnic, salt free. Keep a small ad in paper, take orders for loaves fresh from your kitchen and/or deliver fresh to stores.

16. BRONZING. Bronze (or pearlize) baby shoes etc. Make mementoes, awards and trophies. Design plaques and unique bases with emphasis on local needs such as Chamber of Commerce of company awards. Arrange for engraved plates on plaques.

17. BRUSH CLEARING. With you truck, tractor and shredder, contract to clear brush and small trees from lots and acreage. Haul off excess debris or use a composter to recycle and sell organic refuse. Offer to drag or level the cleared area.

18. BUSINESS EQUIPMENT. Buy surplus equipment from bankruptcy sales and auctions. Store and clean-up, but do not repair (let buyer do that). Advertise bargain prices for qualified buyers and sell at double or triple your investment.
19. CEMENT BLOCKS. Mold small orders of standard or custom blocks (building, stepping stones, curbs) in all shapes and colors. Make molds when necessary of plywood and tin. Take orders, sell from your "yard" and through nurseries.
20. TRUCK LETTERING. Use pre-cut, self-stick vinyl letters to produce long lasting, professional truck signs (no art talent required). Use chalk snap lines to mark lines and center, peel and press in place. Stock and offer a variety of letters.
21. CEMENT MARKERS. Make "engraved" cement or liquid marble markers and signs. Mold "backwards" letters into various colors and textures of plastic-like cement for carved in effect. Polish molded marker into a professional looking stone.
22. CHAIR CANING. Use cane, plastic or other interesting materials to weave seats and backs onto casual and picturesque chairs for clients. Buy old chairs with promise at bargain prices to re-glue, refinish, re-cane and sell at a profit.
23. CHINA AND GLASS DEALER. Collect and deal in antique and interesting china and glass items. Buy at auctions, antique stores, private and public sales and through your advertisements. Deduct travel expenses for buying trips and visits.
24. CITY LOT CLEAN-UP. Work with the city to learn of lots that must be cleaned up. Contract to do the required work on lots they designate (city adds bill to owner's taxes). Contact absentee (or local) owners to avoid future city actions.
25. CLIENT LISTINGS. On your computer, input and maintain customer (or business) information: customer info, purchases, credit records, employee information, etc. Provide periodic and custom sorts (including mailing lists) to clients.
26. COLLECTION AGENT. Represent one or more commercial agencies (don't tell one about another, though). Solicit delinquent accounts for collection from local businesses for a percentage of monies the agencies collect.
27. COIN SEARCHING. Buy rolls of coins from banks (whatever denomination you can afford). Search through them for coins worth over face value. Keep all of these and replace with "regular" coins and trade back in. Best in small towns!
28. COLLECTIONS. Accumulate collectables (glass, matchbook, baseball cards, comic books). Make up (from common specimens) starter collections to sell to beginners. Sell valuable pieces individually to collectors (some you got started).
29. CONCESSION BOOTH. Operate a booth or stand at a recreation area, flea market, shopping mall or parking lot. Sell your own products and/or consignment items. Carry some attractively priced items just to attract more customers.



30. CURB PAINTING. With a stencil and fast-dry black spray paint house numbers on all curbs in a city block then go back and request a \$2-\$5 "donation" from occupants. Pass out circulars the day before announcing your service.

31. CUSTOM CLOTHING DESIGNS. Paint, block print or transfer unique or custom designs onto items of clothing: smocks, T-Shirts, jackets and fabrics to be made into clothing. Use designs, illustrations, cartoons, things of interest locally!

32. DESERT GLASS. Collect and sell sun-baked, weather-beaten glass in interesting colors. Make your own synthetic version by baking and/or sandblasting suitable objects with inexpensive equipment. Advertise your materials in hobby magazines.

33. DISTRESS SALES. Buy household items cheap at auctions and closeout sales. Clean them up and sell as your own right out of your living room because you need the money (e.g. to pay a fine), and never because you have new or better things!

34. DOLL HOUSE FURNITURE. Make exquisite, scale furniture for doll houses. Or, buy inexpensive imported items and upgrade them. Normally, a little re-enforcing, sanding and a coat of stain or polyurethane makes all the difference in the world!

35. DRIFTWOOD ART. With sandblaster, power or hand held wire brush form and finish interesting pieces of driftwood (and other woods) into decorations, lamps, candle holders and plant mounts. Use deductible vacations to collect more driftwood.

36. ELECTROPLATING. Offer a chrome (and other) metal plating service in your shop. Advertise in the newspaper and list with auto, RV parts stores, auto restorers and body shops. Between jobs plate items to sell (ornaments, trophies etc.).

37. FENCE INSTALLATION. Install fences for private homeowners. List with hardware stores and keep a small ad in the paper. Expand to furnishing the materials for a single bid. Offer a variety of both functional and ornamental fences.

38. FISHING LURES. Use a fly-tying rig to tie flies and sell by the dozen to individuals, bait shops, sports and department stores. Design, manufacture and decorate fishing lures especially for waters in your area. Then advertise and expand!

39. FLYER DISTRIBUTION. Hire kids or adults to distribute ads, samples, coupons, announcements door-to-door or on parked car windows. Charge extra to record occupant reactions. Contract with individual businesses and advertising agencies.

40. FURNITURE RESALE. Select and buy promising articles of furniture cheap at garage sales, stores (trade-ins) and furniture auctions. Clean up, do minor repairs and sell from your home. Concentrate on items that seem to do well in your area.

41 COPY-READY MASTERS. With your desktop publishing system and "laser jet" printer, convert customer's material into copy ready masters that can be reproduced locally. Especially good for small orders (set-up costs are very expensive for these).

42. DOG HOUSES. Build standard (bargain priced) and custom (higher priced) dog houses in different sizes, shapes and colors. Include insulation, treated wood on bottom, insect repellent pillows or storage areas under the roof as options.

43. KITCHEN CABINET REFINISHING. Refinish in-home kitchen cabinets. Remove old finish; sand, fill dents with colored putty, stain (or paint), replace worn hardware, apply new finish and install new external door knobs and drawer pulls.

44. WORD PROCESSING. Produce interim drafts and finished professional letters, manuscripts and documents for students, lawyers, writers and businesses. Make provisions for client editing and subsequent re-writing as a part of your service.

45. TREE SURGERY. With a little training and experience, anyone can trim, treat, fill and seal tree "wounds". Start with small jobs and gradually increase as you build confidence and buy more equipment. Take large contracts only when confident.

46. ROOF COATING. METAL. Renew rusty and/or leaky metal roofs with paint, rust killer, galvanizing, aluminized tar or insulating (foam) toppings. Charge by the square. Tip: use mobile home coating (aluminum or white) for a durable finish.

47. RENTAL PREPARATION. Prepare apartments for occupancy: paint, do minor repairs, cover scratches, remove stains, replace bulbs, mow lawn, fix faucets and drains. Work with individual owners, rental agencies and real estate companies.

48. SURPLUS SALES. Buy bargain priced items at auctions and sales. Store neatly in a secure area; advertise to find buyers who need (and will pay for) them. Open your warehouse one or two days a week or sell large items by appointment.

49. ROCKING CHAIRS. Make beautiful, durable rocking chairs. Offer a variety of woods, finishes, sizes and styles to fit every customer. Charge extra for carving, special styles or made-to-measure models. Offer specials on Mr. & Mrs. sets.

50. GAZEBOS. Build gazebos. Display a standard model at a good price that you can deliver or customer can assemble. Then offer larger sizes and various extras, such as shape, screens, shingle roofs, benches. Use only quality materials.

51. GLASS ETCHING. Custom etch (with acid, engraving bit and/or sandblaster) glassware for individuals to-order and for wholesaling to retail stores. Offer monograms, town or company logo, family crests, art designs and local themes.

52. GOURD CULTURE. Grow and process a variety of interesting gourds. Make them into decorations, utensils, painted figures, birdhouses. Retail gourds and do-it-yourself finishing kits. Retail seed packets with instructions for prize gourds.

53. GOVERNMENT AUCTIONS. Go to major state and federal auctions and bid on items for subsequent resale. List with auction authorities to receive notices of pending auctions. Learn and follow the rules to find the best bargains.

54. GRAPHOANALYSIS. After learning the art and getting a diploma, offer your services as a handwriting analyst to individuals, law enforcement agencies and attorneys. Start with local readings; work fairs for experience.
55. HANGING PLANTS. Specialize in hanging plants (flowers, ferns, vines) of all sizes and descriptions. Display for sale when in peak condition in attractive pots, with interesting holders and hangers. Advertise that you take in trades!
56. HOME HANDYMAN. Perform handyman services for those who can't or don't have the time. Advertise clearly what you do, keep your appointments and guarantee your work (to the extent of your hourly wages). Save customers expensive service calls.
57. HOTHOUSE FABRICATING. Build and sell small hothouses, some with temperature controlled venting. Offer electric heating systems for use in the cooler climates and be prepared to give advice on their use. Consider selling seedlings.
58. HOUSE CLEANING. Offer one-time or periodic house cleaning services. Perform the heavy tasks (shampoo rugs, clean stoves, wash windows, wax the floors, defrost). Have a check-list of jobs to be done and agree on price beforehand.
59. HOUSE PAINTING. Contract to paint houses and apartments or rooms by the job. Have assistance (high school kids?) on hand when needed. Increase your profit by supplying quality (only) paint and supplies and bidding on the entire job.
60. INSTRUCTIONAL VIDEOS. CASSETTES. Make recordings of yourself or others teaching and demonstrating their specialties. Start with simple operations (making a will; cleaning a VCR); graduate to more complex instructions as you learn.
61. INVENTION PROMOTION. Purchase three to six month option rights on interesting inventions for relatively low fee. Run test promotions and buy only the successful ones - those you can sell for a nice profit or successfully market yourself.
62. INVENTORIES. Specialize in taking inventories for area merchants (at their convenience - usually after hours). Work alone or have a qualified team on call. Check with an insurance company to obtain bonding for yourself and assistants.
63. JACK REPAIR. Repair hydraulic jacks (take a course if necessary) in your garage shop for individuals, garages, mechanics, retail stores. Buy, sell, take in trades and rebuild all kinds. Offer special prices to mechanics.
64. JEWELRY BOXES. Make fine jewelry boxes to sell to and through gift stores, catalog sales and individuals. Line with velvet, offer lacquered, inlaid, shell or seed covered versions. Have varied finished and storage arrangements.
65. KITCHENWARE RENEWAL. Specialize in the renewal of fine cutlery, pans and wood kitchen utensils. Refinish and reshape, install new handles, reline, make pieces to match missing parts of sets. Offer personalization service.
66. KITES. Build, sell and demonstrate all kinds of kites and

accessories. Start a program to sell advertising space to sponsoring merchants during "meets" that you help stage (e.g. open, between schools, towns). Give away kites as prizes

67 LAPIDARY (GEM MAKING). Operate a rock shop in your garage. Cut, polish facet, shape and mount gems in commercial and amateur findings. Sell mounted, unmounted gems and jewelry. Tumble imperfections and left-overs to sell separately.

68- LAWN MAINTENANCE. Contract to mow lawns by the job or season. Charge extra to edge, rake, collect and remove clippings. Refer related jobs to cooperating businesses for a finder's fee or commission. Expand your service as you grow.

69. LIBRARY RESEARCH. Use your talent and the public library to provide research data, technical details and background information for clients who need their "homework" done. Charge by the hour, page or a flat fee for your time and effort.

70. LIGHTING SPECIALIST. Design, sell, service and install lighting systems for external residence and business buildings. Use inexpensive 12 volt systems among shrubs for security and beauty; colored spotlights for unusual effects.

71. LITTLE LEAGUE CARDS. Take pictures of small fry baseball (etc.) players and print on baseball-like cards, complete with their names, position and other "official" information. Offer in sets with extra copies for proud parents and relatives.

72. MAGAZINE. SUBSCRIPTIONS. Sell a variety of magazine subscriptions from your "office". Use "gimmicky" ads, give credit for leads and prizes for multiple sales. Do lots of telephone canvassing. Have a special every time you call.

73. MAILING LISTS. Compile mailing lists from various local and wider area sources (buy voting registration lists, check on buying tax and license lists). Sell names to brokers or keep current and rent them yourself (on self stick labels).

74. MARBLE CASTING. With "synthetic marble", cast, finish and market figurines, ashtrays, office (pen bases) and commercial (trophies) items for wholesale accounts (stationery stores, etc.). Make one or two special items for local retail.

75. METAL FOUNDRY. Operate a small metal foundry in your garage workshop. Cast parts as a sub-contractor, custom items or your own products. Buy or pick-up scrap metal to melt down. Examples: dresser knobs, door plates and trophy bases.

76. METAL RECYCLING. Pick up, sort, process (dismantle, clean wires) waste metals from any source. Accumulate into lots, wait for periods of high prices and haul to salvage yards. Advertise to buy surplus metals (at lower rates of course).

77. MINIATURE GARDENS. Create various sizes of garden-like display containers of live plants for hospital sick rooms, boxes for balconies, rooftop planters, offices and residences. Include instructions for care to make your products last.

78. MOSAIC TILE. Buy patterns or create custom designed pieces and install in an exclusive design for each customer. Offer

exquisite kitchen and bathroom designs, as well as spa and even swimming pool arrangements. Charge for tile too.

79. MOSQUITO PATROL. With a sprayer mounted on your vehicle, contract to drive through neighborhoods on an established route and spray for mosquitoes (normally with a light malathion mixture in diesel). Work with city or county authorities.

80. MOVIE MAKING (SHORTS). With your 16MM or VCR camera and related equipment, make custom instructional, informative (company introductions), promotional and advertising clips. Use for board meetings, briefings and for cable advertising.

81. MOVING ASSISTANCE. With your truck HELP clients move (versus "move" them - to stay legal). You can help them pack load, move, unload unpack. Have stand-by crew ready to assist. Charge for your time and expenses, not the move.

82. NATURE'S PRODUCTS. When in an area with wild products (hickory nuts, maple syrup) that you can harvest, do so! Process, package and sell then as genuine products of nature. Clear your operation with the local health department first.

83. WINDOWS AND SCREENS. Repair windows: replace glass, repair frames, renew or rebuild screens. List with hardware stores and keep an ad in the paper. Fix one broken pane or bid to renew windows and/or replace all screens on the house.

84. NECKTIES. Make exclusive, hand made ties from exotic materials from all over the world. Offer a selection of designs, attach your exclusive label and advertise in men's magazines. Try local stores first then try larger markets.

85. NEEDLECRAFT. Make your own style of homemade items (pot holders, bonnets, towel rings) to sell on consignment, to catalog companies, or at a booth at fairs or flea markets. Present them in tasteful fashion with your label attached.

86. NEIGHBORHOOD NEWS. Compile, publish and distribute a neighborhood newspaper (or newsletter) with local news, opinions and interesting features. Include lots of names; sell space for opinions, announcements and advertisements.

87. ON-CALL CLERK. Register with several stores to be called for temporary or emergency fill-in (for the store or an individual), for clerical or sales situations. Should pay more than normal wages and could lead to a permanent job.

88. PLAYGROUND EQUIPMENT. Build and install (and maintain) playground equipment: forts, slides, climbing/monkey bars, sandboxes, swings, teeters, circle rides. Use commercial patterns or design your own. Check on liability insurance.

89. PET PHOTOGRAPHY. Specialize in pet portraits: in their home, your studio or in their own "natural" setting. Offer a package price for so many of each size. Go to dog shows and take pictures of willing subjects (the losers too!).

90. PICNIC TABLES. Build standard, custom and deluxe model picnic tables Offer a variety of sizes, styles, finishes and colors. Expand to folding model and sets with umbrellas. Offer

matching chairs, end tables and child sized pieces.

91. PICTURE FRAMING. Make unique picture frames for stores, artists and clients from moldings, scraps, unusual fabrics. Set up jigs for the standard sizes. Between orders make standard sized frames that can be finished in a variety of ways.

92. PIES AND COOKIES. Take orders for or contract for your specialty baked goods. Deliver to wholesale customers in containers that appear to be full and have your name and logo imprinted on the cartons. Give retail customers pick-up time.

93. PILLOWS. Make and decorate designer, fancy, or "down home" pillows. Sell to boutiques, fairs, through party plans, sales catalogs and advertisements. Offer a variety of sizes, shapes and covers. Do custom work for client's decor.

94. PLANT SCULPTURE. A profitable specialty: braid trunks, shape into interesting forms. Trim, bend, graft, to create valuable sculptures that bring premium prices. Use pictures in your ads; sell each plant as an individual creation.

95. PRODUCT REPACKAGING. Buy bulk products (nails, beans, vinegar) by the ton or barrel. Re-package into neatly labeled packets, pints or boxes a sell for much more. Check with a local attorney on any restrictive laws in your community.

96. PRODUCT PHOTOGRAPHY. Take flattering, descriptive pictures of merchandise, clothing and satisfied customers for advertisements, catalogs and brochures. Send sample brochures to prospective manufacturers, distributors and retailers.

97. PRODUCT REPACKAGING. Buy bulk products (nails, paint thinner, beans, vinegar) by the ton or barrel. Purchase and re-package into neat (and full) packets, pints, boxes. Consider using your own label (with legal advice) on containers.

98. PROOFREADING. Review manuscripts and printed copy and advertisements for accuracy and grammar. Get considerably more to review for content quality and technical accuracy. Work with editors, writers, publishers and educators.

99. PROPERTY PORTFOLIOS. Prepare photograph and property description folders. Make up folios for private parties (to make sure their property is shown in the best possible light), and for real estate companies to use in sales presentations.

100. RE-UPHOLSTERY SERVICE. Recover overstuffed chairs and sofas for clients in your shop (sell fabrics). Buy good furniture that needs recovering cheap at auctions to re-upholster and resell at a nice profit. Take trade-ins to re-do.

101. YARD CLEAN-UP. Contract with homeowners, realtors and rental agents to clean up yards after winter, evictions, storms. Mow, remove debris, water, replant, fertilize. Use periodic ads in the paper, especially after winter or stormy weather.

102- TOY MANUFACTURING. Create, manufacture and market unique toys that you can make in your shop possibly made in part by a "partner" seamstress. Market to local stores, catalog sales houses or by mail. Go to and have your own booth at fairs.

103. WRITE FOR CHILDREN. Write poems, Sunday school stories, puzzle explanations, riddles, etc. for children. Sell to local papers, children's book publishers or in your own booklets. Check Writer's Guide in Library for more information!

104. GAG WRITING. Specialize in one liners and short funny situations. Sketch your ideas, list each on a separate card and file by subject matter. Offer your collection to cartoonists or comics. Get their addresses from Writer's Guide in the library.

105 - SCHOOL DESK SALES. Buy old school desks at sales and closed rural schools. Refurbish and decorate into nostalgic furniture, plant stands and children's furniture. Sell restored items individually, wholesale to stores or finish to order.

106 - PROMOTIONS. Organize community and commercial promotions: order bumper stickers, posters; arrange for news releases, interviews, photo sessions. Plan agenda, schedule workers, coordinate events for a fee or percentage of profits.

107 - PEN PAL SERVICE. Advertise in both home and overseas publications for correspondees. Charge for addresses or for a subscription to your club news with paid advertisements placed by those seeking penpals. Sell names to mailing list brokers.

### 36 WAYS TO MAKE MONEY WITH A TELEPHONE

The telephone is truly a remarkable invention.. It is probably the world's greatest time-saver. It plays an important and necessary role in almost every business, no matter how large or small.

The telephone can also become your "business partner".. By realizing its capabilities and potential, the efficient use of this little device can help assist anyone in operating a profitable business. A business that can help the goal of most

Americans: financial independence. All that is required are knowledge, persistence, patience and of course, a telephone. Previous experience in the use of a phone for business purposes is helpful but not necessary. There are no age limits for starting such a business. Sex or race is not a barrier. Location is unimportant, as long as you have a phone.. Your home can be your "office" if you wish and you are your own boss. And in most instances, you can name your own working hours.

There are two methods for charging for your telephone services - by "subscription" and by working on a commission". Rates to charge are not given because wages vary from place to place and change time to time.

The first group of possibilities for earning is by signing up "subscribers". You then establish a weekly, monthly, or yearly rate for your services. If there already are similar services in your community, you should charge slightly less than your competition when first starting your business. If no such service exists, compute your rates by including your time, amount of work involved and expenses, which will consist mainly of the cost of

out-going phone calls. Many will be happy to pay handsomely for your service.

"WAKE-UP " SERVICE. Some find it difficult to get out of bed and ready for work when the alarm clock rings. An unusual service is to phone these subscribers at a pre-arranged time each work day morning. If they must walk to another part of their home to answer the phone, they are certain to become fully awake. A good method to get such a service started is by advertising that you will offer a free weeks trial of service for such sleepy heads. "REMINDER" SERVICE. Busy homemakers as well as overworked executives are fearful of forgetting important dates such as birthdays, anniversaries, business appointments, etc. By making notes on an ordinary calendar, you can phone several days in advance to remind them of the important occasion.. Some subscribers will want to be listed for only 10 or 15 calls a year, while some businesses will have a 100 or more such dates. Your rates should be based on the number of "reminder" calls for a given period.

#### SERVICE FOR SHUT-INS.

Some concerned persons wish to keep informed as to the health and condition of relatives, friends and neighbors.. These are generally those people that live alone and may be ill, invalids, senior citizens and such. You will be required to phone these people at pre-arranged times (usually once or twice a day), to check if all is well. If there is some of emergency or no response to your call, you should immediately notify the subscriber. There are those that will pay a good price for such service simply for their own "peace of mind".

#### BABY SITTING SERVICE.

This is a matter of providing a baby-sitter on a moments notice. To get a list of available baby sitters, place small signs on bulletin boards in local high schools and colleges and keep this list of names handy.. Advertise this service in local newspapers to get subscribers. When calls come in, send the nearest baby sitter. The employer pays for the sitter's time and generally, the cost of transportation.

#### SECRETARIAL POOL.

Advertise throughout your community for part-time office help such as secretaries, typists, file clerks, etc., by placing signs on bulletin boards. Charge a small subscription fee for specified period- usually 6 months or 1 year. Then contact prospective employers by phone or by sending notices announcing your service. When you receive calls for part-time office helpers, it is then a matter of checking your list and finding the qualified workers to fill the part-time job requirements.

#### ESCORT SERVICE.

There are some women that are required to attend social and business functions, but may not have an escort to accompany them. To reach these subscribers, run ads in local newspapers and business publications such as "Escorts available for all occasions". To get a list of available escorts, run



"Escorts wanted" classified ads. Establish a realistic hourly rate of pay for escorts, which should include their incidental expenses.

#### BUSINESS MEN'S "SHOPPING SERVICE".

Most busy executives do not have the time to do their personal shopping. They are in need of someone to do their buying for them, such gifts for their wife, family, secretary, business associates, etc. You can provide such a service. First, you will be required to spend some time visiting some of the most popular stores and shops in your area.. Make a list of items available that will make suitable gifts. Locate stores that provide free delivery service. (Or use a delivery service). Many larger department stores have a "shopping service", which you should use as much as possible for additional suggestions. and help.. In addition to charging a subscription fee, you can also send a monthly bill "services rendered", which is a small percentage of sales of items purchased.

#### EMPLOYMENT SERVICE FOR STUDENTS.

Many high school and college students need part-time jobs after school hours and on weekends... Charge these subscribers a monthly or quarterly fee. There are also businesses and some home owners who have need for part-time workers. Your duty will be to fill the needs of employers by sending the most qualified students for the jobs. To locate interested students, place signs on college and high school bulletin boards. To announce your service to prospective employers, run classified ads in local newspapers, and phone or mail circulars to various businesses. 'CAR POOL' SERVICE. Many would rather pay a private car owner than take public transportation. Your job is simply a matter of matching "riders" with "drivers" going in the same general direction. Subscribers in this case pay you a one-time fee to locate suitable transportation for them. Other details are worked out between rider and driver. Place notices on bulletin boards and run classified ads for both "Drivers Wanted" and "Riders Wanted". Also advertise in company's house organs, newsletters, trade journals, etc.

#### HOME OWNER'S "VACATION SERVICE"

While away from home for extended periods, many property owners will gladly pay someone to water their lawn, flowers and shrubbery. Mow grass, sweep sidewalks, remove newspapers, collect mail, etc. Announce that you provide this service for a small fee on a daily, weekly or monthly basis. For workers, place signs on bulletin boards in high schools, colleges, YMCA, YWCA, churches, etc.

#### TELEPHONE ANSWERING SERVICE.

Operating a lucrative telephone answering service requires 7-day a week, around the clock attention. It could also require employing additional help and the installation of a switchboard, which can be leased for a modest monthly amount from the telephone company. Subscribers to such a service contact the phone company and make arrangements to have all calls automatically transferred to your number, in the event there is no response to their business or residence phone. Most subscribers will consist

of professional people such as physicians, dentists, attorneys, business executives, etc. However, there will also be emergency-type service people such as electricians, plumbers, contractors, carpenters, heating unit specialists and service repair people of all types. While away from their telephone, subscribers will call you telling where they intend to be and can be reached. Thus, in case of an emergency, you will be able to locate them to relay messages. Successful business people realize the necessity of a telephone answering service and will readily pay substantial amounts for good, courteous, conscientious service. By getting several hundred subscribers, almost anyone can make a good living from this type of operation, as well as paying above-average salaries to 3 or 4 additional full-time employees. Subscription rates can be based on the number of calls anticipated per month or a flat fee. Check with competitive answering services in your vicinity for current rates. This type of service is best advertised in local newspapers and trade publications. Also by direct mail announcements to independent and self-employed professional persons.

#### PET "TRANSPORT" SERVICE.

Many pet owners do not have time to take their pets to various places for medical purposes, grooming, etc.

First, locate pet-lovers who have time and a vehicle at their disposal. Pay them on a "per mile" basis similar to a taxi cab. For pet owners that require this service, charge a fee, collect a commission from veterinaries, pet hospitals, grooming services, etc.

#### HOW TO WORK ON A "COMMISSION" BASIS

Using a telephone to earn money by working on a commission basis can also be profitable. However, a firm agreement must be reached in advance to the exact amount of commission you can expect - based either on a percentage basis or flat fee. To advertise any of these services, unless stated otherwise, use newspaper classified ads and/ or notice placed on bulletin boards throughout your community. Following are a number of good suggestions.

#### COLLECTION AGENCY.

Almost every business has outstanding debts. If you can convince debtors by phone that they should pay their bills, you can receive nice commissions. Some firms allow as much as 1/3 commission. Almost any company will be interested in your plan,,, since most will be happy to pay you a fee and receive some payment, than nothing at all.

#### APPLIANCE REPAIR SERVICE..

Contact local repair shops in your community and tell them you will "list" them free of charge for a commission on all business you send them. For those that are agreeable to your terms, find out which type of repair work they specialize in, such as TV sets, washers, etc. will call you and you can refer them to the proper repair shop. The store owner gets the extra business; you receive a commission, and it doesn't cost the customer anything

extra. If pickup and deliver service is required, this should be added to the customer's bill by the store owner.

#### WINDOW WASHING SERVICE.

While it must be done several times a year, many find window washing a disagreeable task. Charge a fee, based on the number of windows to be washed. Also collect from the window washing service.

#### "HOUSE CLEANING" SERVICE.

Many home-owners and apartment dwellers will welcome help at "house cleaning" time.. Charge a flat fee for the amount of work that must be done.. Make arrangements with firms that provide workers for washing windows, cleaning carpets, washing walls, painting, etc.. and collect a commission from all those you send extra business.

#### CATERING SERVICE.

Planning a large banquet or party is time consuming.. Last minute details can be extremely hectic, Most hostesses and/or hosts will welcome expert help... You can earn two ways by being of assistance. First, familiarize yourself with all services that may be needed by such social events. This includes places where you can rent chairs, dinnerware, silver, table decorations, linens, etc. Also,, where you can find attendants such as bartenders, waiters, musicians, etc. Also sources of catered meals, beverages, flowers, ice, entertainment, etc. By making a complete list, you will be able to provide a full service without leaving your phone. Collect a flat fee from the party-givers, based on the number of guests. Also collect a commission on all sales from firms that you recommend help cater the affair.

#### SELL PRODUCTS BY PHONE.

Many firms need phone salespeople to help sell items such as books,, magazines & newspapers subscriptions, encyclopedias, subscriptions to record clubs, etc. Most pay above average commissions. Some pay on a "per sale" basis; others pay a flat fee for making appointments for their salesmen to call on prospective customers, plus a commission on every sale. Watch for classified ads in newspapers and magazines under "HELP WANTED". Also contact local firms that may be interested in using your services.

#### SELL SERVICES BY PHONE.

Similar to above, but generally you can offer your services to local firms that sell "big ticket" items that home-owners would be interested in, such as roofing, painting, landscaping, water purification, insurance, remodeling and decorating services, etc. Since such services are so technical in nature, you will usually be paid a fee for each appointment you arrange for the salesmen, plus receive a commission on the final sale.

#### HOTEL/MOTEL RESERVATION SERVICE..

When a large convention comes to town, it is often difficult for many travelers to find accommodations. Contact hotels and motels

in your area and explain that when they have an "overflow" of guests, they should contact you. By keeping in touch with as many hotels and motels as possible, you can reroute these guests to other available accommodations. Your commissions are collected from those establishments to which you send guests to fill their vacancies. "GIFT WRAPPING" SERVICE. While some stores provide a gift-wrap service, many do not. This is an ideal service at Christmastime, but also handy for other holidays and special occasions... To advertise this service,, have a neat signs printed giving your phone number., and distribute all businesses that do not gift wrap. Then locate several persons interested in earning extra money wrapping gifts. You provide pick-up and delivery service and charge a fee, depending upon size of package and quantity. Pay your "wrappers" a commission for work done and you keep the rest.

#### SOLICIT FUNDS FOR CHARITIES.

Worthwhile charities need help in obtaining donations. Contact churches and such local organizations and offer your services for a commission on all such "pledges" you obtain.

#### SOLICIT FUNDS FOR POLITICAL GROUPS.

Political candidates are always looking for fund-raisers. Contact local political organizations and/or candidates and explain that you will help raise money on a commission basis.

#### TAKE TELEPHONE SURVEYS.

In larger cities, firms such as newspapers, radio & television stations, advertising agencies, etc. Occasionally need help in taking public opinion polls. Contact them and state that you are available when needed. Also look in your Yellow Pages under "SURVEY REPORTS". "HOUSING" SERVICE. By finding homes for tenants, you perform a valuable service for both landlords and tenants. Advertise that you have listings available for houses, apartments, flats, rooms, etc. You can either charge a one-time fee for finding accommodations or work on a commission. To get a list of available housing, contact apartment building operators, real estate agencies, guest houses. etc. Also watch "FOR RENT" classified ads. In some instances you will also be able to collect a commission from the property owner or landlord for suitable tenants that you locate.

#### 24-HOUR "EMERGENCY" SERVICE.

To operate such a service, you will need a list of professional people who can be available around-the-clock, 7 days a week. This will include locksmiths, car-towing services, doctors, plumbers, electricians, TV repair personnel. building contractors, etc. When calls come in, your job will be to contact the proper emergency help required and send them where needed. You receive a commission for all business you send them.

#### "PET SITTING" SERVICE.

Rather than place their pets in strange and unfamiliar surroundings, many pet owners would prefer for someone to take

care of them in their own home, while they are away. Students are ideal for this type of job. Pay them on a "per pet" basis and charge pet owners by the day or week for services rendered. This is similar to "plant sitting".

#### TRAVEL SERVICE.

The job of a travel agency is to provide assistance by making travel arrangements for individuals, couples, families and tours. Duties require making to and from travel reservations with airlines, buses, trains, steamships, etc., as well as accommodations. In addition to receiving substantial commissions, travel agencies also receive worthwhile benefits in the form of discount travel fares, reduced rates or free accommodations, etc. Investigate how other travel agencies operate in order to establish pricing structure for the various services you will offer.

#### "HANDY-MAN" SERVICE.

Contact businesses and individuals who are available for difficult and more strenuous jobs such as cleaning basements, moving, lawn care, preparing gardens for planting, painting, snow removal,,, small carpenter jobs, etc.. Collect commissions from those you recommend to do these jobs for your customers.

#### "ENTERTAINMENT" RESERVATION SERVICE.

This type of service is designed for busy people who want to "spend a night on the town" but don't have the time to handle the many details.. You will be required to make reservations for dinner, hotel and motel reservations, if necessary, etc.. Also obtain tickets for theater, opera, concerts, ballet, etc. Charge customers a fee based on the amount of work involved. You can also collect commissions from many of the businesses you send your customers to.

#### "ERRAND" SERVICE.

Another helpful idea for busy working people, including homemakers. First, you will need a list of those of those available who have cars or vans to run errands, such as picking up and delivering everything from cleaning and laundry to young children.. Contact students for these chores by placing signs on bulletin boards in colleges and high schools. They will be eager for such part-time work. Pay them on a hourly basis. Charge customers a fee for time involved and/or mileage.

#### "HARD-TO-FIND-ITEMS" SHOPPING SERVICE.

Many will gladly pay someone else to have them "let their fingers do the walking" in searching for difficult-to--locate items and services. Some jobs may be impossible, but for those orders that you can fill, you can collect a fee for time involved as well as commissions from merchants in your community that can be of assistance.

#### "PLANT-SITTING" SERVICE.

This service provides care for house plants (and outdoor plants, shrubbery, gardens, etc., if necessary), when people are away

from home. Again, students can do these jobs. You charge customers a daily, weekly, or monthly fee based on the amount of work to be done.

#### "BIRTHDAY GREETING" SERVICE.

Since Western Union has discounted "singing telegrams" you can do this by phone. Voice isn't important. It's the thought that counts! May also adaptable for holidays and other personal occasions. Charge a one-time fee for this service.

#### "GROCERY SHOPPING" SERVICE.

This service is especially suitable for areas where grocery stores no longer make deliveries. When you build up a long customer list, suggest to store owners you receive a discount. Again, students are ideal for making deliveries. Charge customers a percentage of total sales as your commission.

#### "PERSONALIZED" SHOPPING SERVICE.

Similar to "Business Men's Shopping Service", but available to everyone. A good way to increase business is by operating on a 7-day-a-week basis.

BONUS TIPS: When speaking on the phone, always be courteous. Since the person you are talking to cannot see your face or read your lips, always speak slowly and clearly. Make calls as brief as possible, but don't appear "abrupt". Never allow your voice to show disappointment in not obtaining an order. Your prospective customer may be pleased with your initial call and think of you the next time he may be in need of your services. There are dozens of other ways to make money with a telephone. Study the Yellow Pages of your local directory...and let your imagination run wild!

#### HOW TO PROFIT IN FLEA MARKETING!

On the outskirts of nearly every town across the U.S., especially in The spring, summer and fall, you will see a Flea Market set-up. Often there will be hundreds of trailers, booths and tables in a large field just off a major thoroughfare. How do these people operate? Where do they get their merchandise? Do they make any money?

Whether they make any money or not depends on the way each individual merchant operates, what type of merchandise is offered and how much time is devoted to the business.

Most of them set up their wares on weekends and spend the rest of the week searching for goods to sell. Good antique dealers who know their product generally make very good profits. Clothing dealers, in the right location, can often bring in up to \$600 on a typical weekend.

Jewelry, including rings, various kinds of necklaces, and silver and gold are big sellers.

Large, heavy and bulky items are not generally favorable for flea markets.

The secret to making a profit in Flea Marketing is not what or how you sell. It's what you buy and how you buy it! You must find items which will sell for 8 to 10 times more than cost, unless you have really favorable products that will sell in large quantity. The products should be unusual; things which can't be obtained locally, unless the price is substantially below market.

You can get seconds and damaged goods direct from many factories across the country, often at very little cost just to get them out of their warehouse where they are taking up room and gathering dust. Call on the managers in person or send letters offering to purchase factory closeouts, etc. Hand out your business cards letting people know that you are in the business of purchasing various kinds of merchandise.

Auctions, garage sales and yard sales are other good sources. Don't overlook the classifieds in the paper.

Offer to clean out attics and garages and haul "junk" away. Many times the "junk" turns into the most lucrative profit items. You will have to learn to "bargain" with the people on all your purchases in order to get them to sell for a low figure.

#### 99 BUSINESSES FOR NEW AMERICANS

A collection of businesses especially selected for newly arrived people or immigrants who want to increase their income and build security in their adopted country.

These are businesses that can be started with minimal training and investment and do not require a high level of English language skills. They are almost certain to produce extra income. Most can be operated by one person or family. These businesses can usually be sold for extra profit when the operators are ready to move on.

This listing is most valuable when used in conjunction with your imagination. Only you can possibly know your special desires, your capabilities and your particular situation. For this reason, you are encouraged to substitute products and services listed here that may be more suitable for your environment. Read over a few ideas at a time and make notes of those that interest you. Include any additional ideas that pop into your mind - these can be valuable!

Review your completed list from time to time and eliminate those that sound less promising. Keep narrowing your list to things that you think have a good potential. Meanwhile, consider your surroundings. What products or services can you supply that are needed and that people will pay for? When you find just the right combination for your personality, finances, talents and the needs of your area, start preparing for your successful business!

#### 99 BUSINESSES FOR NEW AMERICANS

- 01 - ADULT DAY CARE CENTER. Operate a center to look after elderly and/or handicapped people. Offer refreshments, games, activities and assistance, but not health care.
- 02 - AUTO TOUCH-UP. Repair minor dents, cover rock chips, remove rust, polish, clean tires. Renew rubber and plastic, deodorize to help bring the best price or trade-in.
- 03 - BOTANICA. Stock "magic" potions, roots, powders, candles, good luck charms. Print (buy) and sell related instructions and lore. Careful not to guarantee cures or results!
- 04 - COSTUME RENTAL. Make (buy, sell) and alter costumes for parties, halloween, promotions, school plays. Expand to formal clothing rentals (tuxedos, gowns).
- 05 - DANCING SCHOOL. Instruct others in your dance specialty in group or individual classes. Be sure to "showcase" students to encourage them and publicize your business!
- 06 - JACK REPAIR. Repair hydraulic jacks in your garage shop for individuals, garages, mechanics and retail stores. Buy, sell, take in trades and rebuild all kinds.
- 07 - PAPIER MACHE SCULPTURE. Create a selection of your "standard" caricatures, pinatas and offer custom versions. Assemble do-it-yourself kits with full instructions.
- 08 - SALAD SERVICE. Make and deliver, fresh daily salad packets to small stores, lunch counters and cafes. When ready, submit bids to larger serving operations.
- 09 - MAIL ORDER SALES. Find the right product, "showcase" it, advertise it, and sell it by mail (ads and/or mailing lists). Caution: heavy competition and many "sharks"!
- 10 - WINDOWS AND SCREENS. Repair windows (replace glass, repair frames). Renew or rebuild screens. Offer different screens, and package prices for all new screens.
- 11- ACCUMULATION SALE. Gather items from job lot purchases or any source. Clean up and store until you have enough to hold a sale from your home. Then arrange and sell.
- 12 - AWNINGS, WINDOW. Design, sell and install permanent and fold-up fabric and or metal awnings for storefronts, patios, house windows, trailers and mobile homes.
- 13 - BUILDER'S CLEAN-UP. Work with contractors to clean up during and after construction jobs. Sweep out building, haul away all debris. Salvage leftovers as bonus.
- 14 - COUNTER REFINISHING. Refinish, repair damaged counter tops in homes, businesses and for rental or housing agents. Advertise and list your service with hardware stores.
- 15 - FURNITURE MAKING. Start with one or two popular items that you can "mass" produce easily and sell well such as bunk beds or patio chairs. Gradually add other products.



- 16 - INSULATION SERVICE. Start a service to install roll, foam or bat insulation, or use your truck or trailer mounted blower to install blown-in attic and wall insulation.
- 17 - MARBLE CASTING. With "synthetic" marble, cast, finish and market figurines, ashtrays, office (pen bases), home (door plates), commercial (trophies) items to order.
- 18 - PILLOWS. Make and decorate designer, fancy, or "down home" pillows to sell in boutiques, fairs, party plans, sales catalogs and/or advertisements and mail order.
- 19 - SECURITY PATROL. Contract with neighborhood residents to provide security patrols (car, foot) in areas needing additional protection. Notify and work with local police.
- 20 - WALKWAYS. Specialize in walkways and sidewalks of brick, stone, wood or cement. Bid on complete jobs, including materials. Expand to ramps for the handicapped.
- 21 - LIMOUSINE SERVICE. Provide a chauffeured limo for special occasions and prestigious business situations. Take kids to prom, newlyweds to their hotel, meet visiting VIP's.
- 22 - OIL RECLAIMING. With a mechanical filtering system, collect used oil from service stations and mechanics. Purify (strain), bottle and market as reconstituted oil.
- 23 - CO-OP STORE. Form a co-op business to display and sell member products (crafts, produce, merchandise). Members share expenses, ownership, work and profits.
- 24 - BEAUTY AIDS. Sell general or specialized beauty (or ethnic) supplies in your home salon or by appointment. Represent established lines and/or sell your own brand.
- 25 - APPLIANCE LEASING. Buy (new or used) and lease appliances to individuals, landlords, rental agents and commercial operations. Service your own equipment while leased.
- 26 - BOOKKEEPING SERVICE. Provide (even beginning) bookkeeping services to (especially one-person) small businesses in your area. Expand to complex systems and computer.
- 27 - CREDIT CLINIC. Advise and assist people who have gotten into debt. Contact creditors to set up a repayment schedule. Show clients how to avoid future problems.
- 28 - HOUSE CLEANING. Offer one-time or periodic house cleaning services. Perform the heavy tasks (shampoo rugs, clean stoves, wash windows, wax the floors, defrost, etc.)
- 29 - ROOFING. Repair, replace or rebuild roofs on homes and commercial buildings. Buy materials wholesale and charge retail. Subcontract some jobs for a commission.
- 30 - TREE TRIMMING. Trim and shape trees and shrubs for private and commercial clients. Be sure to learn proper trimming, pruning and sealing (against pests) methods.

31 - LUNCH WAGON. Drive your lunch wagon to business/construction/public sites to sell hot food, snacks, drinks. Work with management for parking and customer dining space.

32 - FURNITURE RESALE. Select promising articles of furniture cheap at garage sales and auctions. Clean up, do minor repairs and sell from your home for a nice profit.

33 - COOLING SERVICE. Prepare complete meals at home, from your traditional or customized (gourmet, ethnic, traditional) menu to be delivered and served hot, or picked up.

34 - BONSAI PLANTS. Grow (or buy) and arrange into attractive pots or arrangements. Retail from your home, shop or wholesale to flower shops, greenhouses and nurseries.

35 - COLLECTION SELLING. Collect prints, recipes, hobby objects, relics, etc. to buy and sell by mail. Accumulate a supply. Learn subject well enough to trade and advise.

36 - GARAGE CLEANING Contract to clean out garages, sheds and attics for individuals, rental agents and absentee landlords. Get paid for the work AND keep things of value.

37 - ICE CREAM ROUTE. With portable refrigerator, sell ice cream on a daily neighborhood route. Include cold (hot in winter) drinks and other snack foods for variety.

38 - METER REBUILDING. Buy surplus water and electrical meters from utility companies. Use special equipment to test and rebuild them for resale to RV parks, apartments.

39 - RENTAL PREPARATION. Prepare apartments for occupancy: paint, do minor repairs, cover scratches, remove stains, replace bulbs, mow lawn, check faucets and drains.

40 - TRANSLATION SERVICE, If bilingual, offer your services for verbal translations or do paper (letters, advertisements, instructions) translations in your "home office."

41 - GARDEN PREPARATION. Dig (Rototill), treat, fertilize gardens for customers. Plant, cultivate, weed, maintain (water, spray), even harvest for extra charges.

42 - COMPOSTING SERVICE. With your portable composting machine, go to client locations and reduce their brush and trimmings to compost. Charge to clear AND to compost.

43 - CATERING SERVICE. Prepare old fashioned, gourmet or special occasion meals for clients to pick up. Use insulated canisters to keep the food hot (charge deposit).

44 - BLACKSMITHING. Operate a small blacksmith shop in your garage or shop. Do repair and custom work. Make things to sell (weather vanes, railings) between orders.

45 - AUTO PARTS REBUILDING. Work with garages and mechanics. Specialize in rebuilding one or more parts (carburetors, master cylinders) for one or several makes.

- 46 - CHAUFFEUR SERVICE. Use your "limo" (van, station wagon) to pick up people at airports, shopping tours, to/from games, parties (check insurance, license needs).
- 47 - DAY LABOR AGENCY. Specialize in providing mostly unskilled workers for short-term jobs. Keep list of workers. Be able to deliver them when, where they are needed.
- 48 - HERBAL AND SPICE TEA. Blend and sell different blends of herbal teas. Include leaflets with history and folklore in each package. Use uniquely decorated containers.
- 49 - JOB HUNTER COACH. Provide brush-up or short-term specialized training for job hunters (new equipment, latest programs, skill enhancement) as long school alternative.
- 50 - NAIL POLISH MANUFACTURING. Buy red lacquer in bulk and bottles in bulk. Mix in various colors, bottle and sell. Add your own nail polish remover (acetone mixture).
- 51 - TILE WORK. Specialize in ceramic tile: install in bathrooms, sinks, floors. Work by the hour or better still, submit bids for jobs, including the tile (at retail price).
- 52 - QUILTING. Make and sell beautiful homemade quilts from "scraps" in your "spare time." Take color photographs of each quilt and make a "catalog" to show them.
- 53 - PLANT SCULPTURE. A profitable specialty: braid trunks, shape into interesting forms. Trim, bend, graft, to create valuable sculptures that bring premium prices.
- 54 - LAPIDARY (GEM MAKING). Operate a "rock shop" in your garage. Cut, polish facet, shape and mount gems in findings. Sell mounted, unmounted gems and jewelry.
- 55 - HOME HANDYMAN. Perform handyman services for those who can't or don't have the time. Make good money and save customers the cost of an expensive technician.
- 56 - FLOWER DRYING. Raise or buy dryable flowers and shrubs for retail and wholesale customers: one kind packets or arrangements. Sell kits with complete instructions.
- 57 - DUMP TRUCK. With your own truck, take orders from your "home office" to deliver loads of fill, topsoil, sand, gravel etc. to homeowners, landscapers and contractors.
- 58 - BREAD SPECIALTIES. Bake and sell unusual varieties of home made breads: low calorie, ethnic, etc. Take orders for loaves fresh from your kitchen, deliver to stores.
- 59 - ADULT MERCHANDISE. Specialize in sale of adult literature and merchandise. Sell from your own stock or have materials drop-shipped directly from your suppliers.
- 60 - CEMETERY CARE. Contract with cemetery associations, authorities (or families for small plots) to provide care for grounds, or specific services for individual graves.
- 61 - DELIVERY SERVICE. Contract with local markets, drug stores

and pizza parlors to deliver to their customers on a retainer basis. Call in for orders or use car phone.

62 - GOVERNMENT AUCTIONS. Go to major auctions and bid on items for subsequent resale. Take the time to learn and follow the rules to avail yourself of excellent bargains.

63 - IRON CHAIRS. Locate and restore old iron chairs and tables. Remove rust, re-weld as necessary, sand and apply quality primer and rustproof paint. Sell and guarantee.

64 - LAWN MAINTENANCE. Contract to mow lawns by the job or season. Charge extra to edge, rake (or blow), collect and remove clippings. Refer related jobs for a commission.

65 - CEMENT JOBS, SMALL,. Contract small jobs with your mixer, equipment and truck. Haul your own materials. Do small profitable jobs big companies can't afford to bid on.

66 - MOVING ASSISTANCE. With your truck, HELP clients move (vice "move" them - to stay legal). Have standby crew ready to assist. Charge for your time and "expenses."

67 - PICTURE FRAMING. Make unique picture frames for stores, artists and clients from driftwood, scraps and unusual fabrics. Set up jigs in your shop for standard sizes.

68 -TALCHAN or OIGONG CLASSES. Specialize in leading and teaching Asian aerobic exercises. They should be especially attractive to office workers and the elderly.

69 - AIR DUCT CLEANING. Contract with restaurants (mostly) to perform this necessary service on a one-time basis, or to clean and maintain them on a scheduled basis.

70 - BAIL BONDING. Establish a bail bonding service in your community AFTER checking on state and local laws. Place your phone number and name on a BIG sign near the jail!

71 - CARPET REPAIR. Repair burns, tears, bad and worn spots in carpets for individuals, rental agencies, businesses, hotels. Good sideline for carpet cleaners, dyers, installers.

72 - TREE FARMING. Start from seed or obtain seedlings (liners) from large growers. Plant, provide minimal care and wait for market size growth, then dig up and sell.

73 - FIREWOOD. Contract to clear land with trees. Compost the brush, cut and store the logs for firewood. Cut to standard lengths, stack by size and type for winter sales.

74 - JANITORIAL SERVICE. Contract to clean business and institutions on regular basis. Find out exact requirements and submit your bid on each contract. Bond all employees.

75 - METAL CASTING. Operate a metal foundry in your garage workshop. Cast parts to order and/or make things to sell. Buy or pick up scrap metal to melt down or re-sell.

76 - SURPLUS SALES. With a secure storage area, buy bargain priced items at auctions and sales. Store and advertise for

buyers who want them and will pay you a good markup.

77 - APPLIANCE REPAIR. Repair household and light commercial appliances in your shop or on service calls. Sell parts and replacements, take in trades; fix and resell them.

78 - FLEAMARKET BOOTH. Buy one or more categories of merchandise from closeout suppliers and operate a flea market booth. Keep stock in a van and drive to and from.

79 - JICAMA FARMING. Grow and market the delicious (and expensive) water chestnut-like jicama (heck'-e-ma), a sweet potato related climbing vine that likes long, hot summers.

80 - PRIVATE USED CAR LOT. Rent space to private owners to display their "for sale" cars, etc., on your car lot. Put up a sign, take calls, sell placards to sellers.

81 - TAMALES AND TACOS. Take orders for tamales, tacos (or other specialties) in your kitchen for customer or pick-up (or delivery to restaurants). Freeze leftovers.

82 - POOL TABLE REPAIR. Recover and refurbish pool tables for businesses and private parties, sell materials, buy and sell used tables. Sell and/or repair accessories.

83 - JEWELRY BOXES. Make fine jewelry boxes (lined, lacquered, inlaid, shell covered) for gift stores, catalog sales and retail sales. Add music works for extra profits.

84 - HOUSE PAINTING. Contract to paint houses and apartments by the hour or job. Pay high school or college kids a percentage or hourly fee to help, provide the paint.

85 - FLOOR REFINISHING. Sand, bleach, repair and refinish wood floors. Refurbish linoleum with your own or rented equipment, install new linoleum and baseboards.

86 - CUT FLOWER BUSINESS. Grow and supply freshly cut flowers to markets and florists. Offer seasonal or specialize in one or two greenhouse/shade house varieties.

87 - BAR-B-QUE. Set up a portable meat smoker to take to fairs, parades and festivals. Have a supply of meat ready, but keep AROMA going to attract more business.

88 - AUTO THEFT PROTECTION. Offer a variety of devices, systems and price ranges that you can install and maintain to prevent your customers' cars from being stolen.

89 - CONCRETE MOLDING Cast cement statues, birdbaths, waterfalls and lawn ornaments. Offer texture & color variations, custom finishing, water and lighting kits.

90 - CROSSWORDS, FOREIGN LANGUAGE. Design and market crossword puzzles: words in one language, definitions in another. Sell to language schools and by mail order.

91 - RECIPE SALES. Perfect your favorite recipes. Promote and sell them individually, in small sets, or collections. Sell something that will make the cook look great!

92 - SNOW CONE STAND. Sell shaved ice cones from your stand or van: as many flavors as possible. Include other products to increase sales: hot coffee on a cold day.

93 - PRODUCT REPACKAGING. Buy bulk products (nails, beans, vinegar) by the ton or barrel. Re-package into neatly labeled packets, pints, boxes and sell for much more.

94 - MUSIC, LIVE. Arrange for live music for weddings, parties, festivals, banquets, even club dates. Have several types of groups, styles and price ranges on call.

95 - DEHYDRATING BUSINESS. Build your own (solar?) drier to dry in-season fruits and vegetables. When cured, package for retail and/or wholesale customers.

96 - CUSTOM CLOTHING DESIGNS. Paint, block print or transfer unique designs on clothing for smocks, aprons or fabrics to be used for clothing, curtains or upholstery.

97 - CUSTODIAL SERVICE. Contract to maintain office buildings and warehouses: change light bulbs, fix windows, oil fans, fill cracks, fix leaks, replace locks, replace tile, etc.

98 - CONSIGNMENT SALES. With a display area, accept and tastefully display interesting items (only) to sell on consignment. Have forms for written sales agreements.

99 - SELFMADE OPPORTUNITIES. Find a "deal" on a piece of new or used equipment (watch the paper; go to sales). Learn to operate it properly and start your business!

AND, A FEW EXTRAS...

100 - CEILING RENEWAL. Clean (renew) walls and acoustic ceilings in homes, offices, condos, stores. Save customers the price of new paint or ceiling. List with hardware stores.

101 - CONCESSION BOOTH. Operate a booth or stand at a recreation area, shopping mall or parking lot. Sell your products plus others that will help attract more customers.

102 - CEMENT BLOCKS. Mold small orders of standard or custom blocks (building, stepping stones, curbs) in all colors. Take orders, sell from your "yard" and through nurseries.

103 - BEAN SPROUTS. Grow fresh bean sprouts on a rotating basis: have new crop every week or as needed to supply restaurants, vegetable markets and retail customers.

104 - AUTO UPHOLSTERING. Install auto and truck headliners, side paneling and seat covers from your garage or workshop. Offer a choice of material and color combinations.

105 - MIDNIGHT SNACKS. Prepare and deliver hot coffee, sandwiches and other snacks to night shift workers, night owls and late parties. Advertise on all night radio.

106 - BATIK CREATION. Learn this ancient process: dip fabric in wax, crinkle, scratch or melt design into the wax, then dip into dye. Clean, stretch, dry into a valuable decoration.

107 - BALLOON STAND. Set up your booth or table with an air tank (helium) and supply of balloons and accessories. Sell at parades, fairs, flea markets, wherever kids are!

108 - JEWELRY CREATIONS. Use your talent and ingenuity to mass produce or individually create exquisite jewelry -- from virtually anything from diamonds to sliced bamboo.

#### LEGALITIES & TAX ADVANTAGES IN A HOME BUSINESS

Every year, several thousand people develop an interest in "going into business." Many of these people have an idea, a product or a service they hope to promote into an income producing business which they can operate from their homes.

If you are one of these people, here are some practical thoughts to consider before hanging out the "Open for Business" sign.

In areas zoned "Residential Only," your proposed business could be illegal. In many areas, zoning restrictions rule out home businesses involving the coming and going of many customers, clients or employees. Many businesses that sell or even store anything for sale on the premises also fall into this category.

Be sure to check with your local zoning office to see how the ordinances in your particular area may affect your business plans. You may need a special permit to operate your business from your home; and you may find that making small changes in your plan will put you into the position of meeting zoning standards.

Many communities grant home occupation permits for businesses involve typing, sewing, and teaching, but turn thumbs down on requests from photographers, interior decorators and home improvement businesses to be run from the home. And often, even if you are permitted to use your home for a given business, there will be restrictions that you may need to take into consideration. By all means, work with your zoning people, and save yourself time, trouble and dollars.

One of the requirements imposed might be off street parking for your customers or patrons. And, signs are generally forbidden in residential districts. If you teach, there is almost always a limit on the number of students you may have at any one time.

Obtaining zoning approval for your business, then, could be as simple as filling out an application, or it could involve a public hearing. The important points the zoning officials will consider will center around how your business will affect the neighborhood. Will it increase the traffic noticeably on your street? Will there be a substantial increase in noise? And how will your neighbors feel about this business alongside their homes?

To repeat, check into the zoning restrictions, and then check again to determine if you will need a city license. If you're selling something, you may need a vendor's license, and be required to collect sales taxes on your transactions. The sale tax requirement would result in the need for careful record keeping.

Licensing can be an involved process, and depending upon the type of business, it could even involve the inspection of your home to determine if it meets with local health and building and fire codes. Should this be the case, you will need to bring your facilities up to the local standards. Usually this will involve some simple repairs or adjustments that you can either do personally, or hire out to a handyman at a nominal cost.

Still more items to consider: Will your homeowner's insurance cover the property and liability in your new business? This must definitely be resolved, so be sure to talk it over with your insurance agent.

Tax deductions, which were once one of the beauties of engaging in a home business, are not what they once were. To be eligible for business related deductions today, you must use that part of your home claimed EXCLUSIVELY AND REGULARLY as either the principal location of your business, or place reserved to meet patients, clients or customers.

An interesting case in point: if you use your den or a spare bedroom as the principal place of business, working there from 8:00 to 5:00 every day, but permit your children to watch TV in that room during evening hours, the IRS dictates that you cannot claim a deduction for that room as your office or place of business.

There are, however, a couple of exceptions to the "exclusive use" rule. One is the storage on inventory in your home, where your home is the location of your trade or business, and your trade or business is the selling of products at retail or wholesale. According to the IRS, such storage space must be used on a REGULAR Basis, and be separately identifiable space.

Another exception applies to daycare services that are provided for children, the elderly, or physically or mentally handicapped. This exception applies only if the owner of the facility complies with the state laws for licensing.

To be eligible for business deductions, your business must be an activity undertaken with the intent of making profit. It's presumed you meet this requirement if your business makes a profit in any two years of a five-year period.

Once you are this far along, you can deduct business expenses such as supplies, subscriptions to professional journals, and an allowance for the business use of your car or truck. You can also claim deductions for home related business expenses such as utilities, and in some cases, even a new paint job for your home.

The IRS is going to treat the part of your home you use for business as though it were a separate piece of property. This



means that you'll have to keep good records and take care not to mix business and personal matters. No specific method of record keeping is required, but your records must clearly justify and deductions you claim.

You can begin by calculating what percentage of the house is used for business, Either by number of rooms or by area in square footage. Thus, if you use one of the five rooms for your business, the business portion is 20 percent. If you run your business out of a room that's 10 by 12 feet, and the total area of your home is 1,200 square feet, the business space factor is 10 percent.

An extra computation is required if your business is a home day care center. This is one of the exempted activities in which the exclusive use rule doesn't apply. Check with your tax preparer and the IRS for an exact determination.

If you're a renter, you can deduct the part of your rent which is attributable to the business share of your house or apartment. Homeowners can take a deduction based on the depreciation of the business portion of their house.

There is a limit to the amount you can deduct. This is the amount equal to the gross income generated by the business, minus those home expenses you could deduct even if you weren't operating a business from your home. As an example, real estate taxes and mortgage interest are deductible regardless of any business activity in your home, so you must subtract from your business gross income the percentage that's allocable to the business portion of your home. You thus arrive at the maximum amount for home-related business deductions.

If you are self-employed, you claim your business deductions on SCHEDULE C, PROFIT(or LOSS) for BUSINESS OR PROFESSION. The IRS emphasizes that claiming business-at-home deductions does not automatically trigger an audit on your tax return. Even so, it is always wise to keep meticulously within the proper guidelines, and of course keep detailed records if you claim business related expenses when you are working out of your home. You should discuss this aspect of your operation with your tax preparer or a person qualified in the field of small business tax requirements.

If your business earnings aren't subject to withholding tax, and your estimated federal taxes are \$100 or more, you'll probably be filing a Declaration of Estimated Tax, Form 1040 ES. To complete this form, you will have to estimate your income for the coming year and also make a computation of the income tax and self-employed tax you will owe.

The self-employment taxes pay for Social Security coverage. If you have a salaried job covered by Social Security, the self-employment tax applies only to that amount of your home business income that, when added to your salary, reaches the current ceiling. When you file your Form 1040-ES, which is due April 15, you must make the first of four equal installment payments on your estimated tax bill.

Another good way to trim taxes is by setting up a Keogh plan or an Individual Retirement Account. With either of these, you can shelter some of your home business income from taxes by investing

it for your retirement.

#### BED AND BREAKFAST THE EASIEST HOME-BASED BUSINESS

There's an exciting new "down-home" kind of business springing up among homeowners all across the country. It's called Bed and Breakfast.

Basically, this is a transplant of European Hospitality, adapted and refined to the American way of doing things. To foreign visitors, it's the comfort and hospitality of home---staying overnight "with people of the land" and enjoying a hearty breakfast---without the traditional gaudiness and plastic feelings visitors get from most big cities in the United States. To U.S. citizens, it is a welcome alternative to the same old hotel/motel circuit.

Now, all it takes is a spare bedroom, a good cook and an outgoing personality. Prices per night range from a low \$25 to \$100 or more.

If you have an extra bedroom, a large home, or extra space in your farm house, you have the necessary beginnings to start making extra income as a Bed and Breakfast Inn. One of the beautiful aspects of this idea is that so long as you're hosting "overnight visitors" on a small scale no licenses will be required. It's always best, however to check with your local authorities just to be sure.

Naturally, your "visitors" will expect a clean, neat and comfortable home. So assuming that your home meets these prerequisites, and you have a spare bedroom, simply 'dollar it up' a bit. Make sure it's painted brightly, there's an outside window, lots of room, closet space and bureau, and perhaps a small writing desk, and a large comfortable bed, or twin beds.

Most foreign visitors will expect and appreciate a "quick tour" of the interesting sights in your area. However, as your particular popularity as a B&B Host grows, you'll find that a lot of American tourists and business people on the road will begin availing themselves of your hospitality. Certainly with these people, it won't always be necessary to give the "Red Carpet" visitors treatment.

Which brings us to the basic appeal of a Bed and Breakfast Inn. Travelers seem to be looking for, and appreciate a quiet "home-style" place to stay. Generally, they enjoy visiting with the people off the superhighway and want to get away from the sterilized atmosphere and sameness of hotels and motels.

Most people will either write to you ahead of time, inquiring about the possibilities of staying at your home while in your town or city. This means a bit of advertising on your part, or listing your availability with a B&B broker. Some people will check the local telephone listings, and the newspaper advertisements when they arrive in a strange town. And some people will just be driving across the country, come to a town or city they think is interesting, and start driving through the residential areas looking for Bed and Breakfast Inns.

Thus, you should have a small sign posted either in your front yard or on the front of your house. This sign needn't be much

more than about two feet wide and about ten inches deep. It need only state: BED AND BREAKFAST--Inquire Within or Call 123-4567.

For newspaper advertising, a similar listing in the personal column of your local paper, particularly on Thursdays, Fridays and Saturdays, will be all you'll need. But when it comes to the yellow pages of your telephone and business directories, go with a small display ad that describes in greater detail the comforts and pleasures of your service.

Be sure to list your services with all the travel agencies in your area. A brochure or a short synopsis of what you offer will most assuredly give the travel agents an idea for steering visitors your way. At the same time, listing your services in a number of national travel magazines --particularly those that cater to women--- will bring customers in for you.

Listing your services with a broker usually won't cost you anything up front, but they will expect a certain percentage--usually about 25% of the total bill. This same arrangement applies with travel agents.

Now, suppose you're organized and ready to receive your first customers. You greet them as host or hostess and offer to assist them in getting situated in the room or rooms you have for them. If they'd like to take a drive around your area and see the points of interest, you do that. And then in the morning, serve them a big, delicious breakfast.

You'll probably find that foreign visitors will want to stay several days. With most people of this country who are just travelling through your area, it'll be a one-night stopover. Whatever, if they want to sleep comfortably through the night, eat breakfast and be on their way, so be it. If they want to stay around after breakfast and plan an itinerary for a compete visit in your area, your assistance and help will be greatly appreciated. (Remember those recommendations)!

That's it! The complete how and why of this tremendously profitable business that's becoming more and more popular. It's called Bed & Breakfast, and it's very definitely a low investment idea. And you can parlay it into a very interesting and comfortable income producing business--all from the comfort of your own home!

#### HOW TO MAKE YOUR FORTUNE WITH SELF-IMPROVEMENT SEMINARS

Ever since the beginning of time, ambitious people of the world have attributed some "indescribable secret" to the success of those people with wealth. These people have spent, and will continue to spend, millions of dollars to cultivate these "secrets" within themselves.

Particularly since the early seventies, there has been a growing demand by the public to attend classes, workshops, and self-improvement seminars that will enable them to align their thinking as well as their actions, with those of people who have already achieved success.

The popularity of such best-selling how-to books as WINNING IS BELIEVING...THINK AND GROW RICH...HOW TO DEVELOP A WINNING PERSONALITY...OVERCOMING SHYNESS... IMAGINEERING... NEW LIFE OPTIONS... WINNING BY NEGOTIATION... SUCCESSFUL VISUAL-VERBAL COMMUNICATIONS... CONVERSATIONALLY SPEAKING... and countless others lends reinforcement to the "need" for self-improvement seminars.

You can promote and stage these seminars either as a generalists or as a specialist in a specific area of expertise--and attain wealth for yourself almost beyond your current imagination! The market potential has only barely been scratched, affording a real ground-floor opportunity for those with the gumption to take action.

Dale Carnegie--the author of the book, How To Win Friends and Influence People--was certainly one of the first, if not "the first" self-improvement seminar market/teacher. Back in the Great Depression of the thirties, he recognized this need in people to improve themselves--he worked out a deal with the local management of his hometown YMCA-- got the word around that he was holding classes on self-improvement--and the rest is one of the truly classic unemployed-to-multi-million-dollar success stories of our time.

A self-improvement seminar is conducted much the same as a Toastmaster's Club meeting...It can be held just about anywhere, from the informal atmosphere of someone's living room to the formalities of the Hilton Convention Center.

Basically, a self-improvement seminar is a gathering of people where one or more speakers talk on a specific subject. More often than not, only a certain aspect of self-improvement, such as How To develop A Positive Mental Attitude--is the thrust of the seminar. In other words, the more successful seminars deal with "specialized areas" of self-improvement.

These speakers usually wind up their talks with audience involvement questions and answer sessions. Most of them "wind down" with the speaker circulating thru the audience, plus lots of opportunity for the purchase of self-help books and tapes by the people wanting on-going motivation and reinforcement to what they've just heard. Always-sometimes even as the featured subject of the seminar--there's a great deal of motivation projected during these meetings. At the bottom line, motivation is more the purpose of these seminars than the attendees learning something they don't already know. The favorite words of most seminar speakers is usually, "It's the difference between having a dream and taking action--a matter of saying I can, believing it, and then doing it--because you can!

Successful seminars are generally based upon the concept of giving you the power to believe you can. The speakers usually speaks from insights and expertise gained from their own life experiences. Self-improvements seminars give the attendees the tools--and the motivation--to succeed. Thus, a well-organized and well presented seminar that helps people up the ladder of success can't help but succeed because we are a success oriented society--it's an easy sell with an income potential limited only by your ability to express yourself.

You won't need an office to make it big with self-improvement seminars. The public doesn't visit you--you take your programs to them. Self-improvement seminars appeal to almost everybody--from blue-collar workers to top executives.

The average cost per person to attend a seminar is very close to \$300--so your basic audience will be from the upper-income brackets--but if you handle the promotional aspects properly, you'll pull them in from lesser income brackets as well.

Many seminar promoters employ sales teams to call upon top company executives and either get them to partially pay the cost of several employees to attend as educational or business improvement investments--or to foot the bill for the sponsorship of a "group seminar" for all of that company's middle management personnel. Many specialty speakers make in excess of \$100,000 per year with regular motivational and/or self-improvement seminars in this fashion.

In the beginning though, you'll get your start by staging seminars for the general public in restaurant banquet rooms, hotel ballrooms, and convention centers. These will entail advertising costs, plus the charges for the rented space, and an "on hand" inventory of the materials you want to sell to the people who attend your seminars.

Generally, you'll do best with an intensive radio advertising campaign during the week preceding your seminar date. In a metropolitan area of half a million population, you should spend a couple of thousand dollars on radio advertising, plus half as much for flamboyant newspaper advertising. Some seminar promoters invest a quarter of their budget in newspapers, then a half going into radio. Of course, the allocation of your advertising budget should be related to the previous proven pulling power of each media within that particular market. Not too much concern is given to television advertising, excepting for guest appearances of the community service talk shows.

Most promoters spend all of this effort and money to promote a series of free seminars. These free seminars usually draw huge crowds, during which special "front men" turn everybody on with super-motivational stories designed to wet the appetite of those in attendance for more. These free seminars generally last only 45 minutes to an hour, and are strictly motivational in purpose.

Each person in attendance is handed a brochure describing the up-coming "main event" as they leave these free seminars. An attempt is made to get an commitment---at least a deposit for the cost of the "real thing" which is usually set for the week following. Those who do commit themselves to attending the big one are then contacted by professional telephone sales people and given the complete sales presentation between the time of the free seminar and the date of the real thing. With good advertising, up-front motivational speakers, attractive program brochures and experienced telephone sales people--you can count on closing about 30 to 35% of those who attend your free seminars.

If you don't have the confidence or inclination to participate--be the principal speaker--at your seminars you can

hire local sales training people, professional people from the medical specialties, local "experts" known thru your area newspapers or broadcast media, and or/ nationally known speakers willing to travel and operating thru speakers' bureaus. You might want to contact Burt Dubin of Personal Achievement Institute--225 Santa Monica Blvd., Suite 305--Santa Monica, CA 90401...or Dottie Walters of The National Speakers' Bureau--400 W Foothill Blvd., --Glendora, CA 91740.

Finally, a reiteration of the fact that there are literally millions of people in all parts of the country willing and able to pay you for helping them to improve themselves. You can start with meetings in your living room, or your local restaurant. All it takes is action on your part to get it set up, and a push from yourself to start making it happen. Best of luck, and now get going with it.

#### SECRETS TO SUCCESSFULLY STARTING YOUR OWN BUSINESS

The American Dream is, and always will be, to come up with an idea, start a business and become rich from your own efforts. Based upon this motivation, thousands of businesses fail each year, due primarily to not being familiar with the basics involved in running a business.

This report will enlighten you, and give you a number of suggestions you can use to better guarantee your chances for success. This report is written with the warning that any and every business venture contains certain inherent risks, and any number of alternatives. We do not espouse that any one way is the right way or that our suggestions are the only way. On the contrary, we advise that before investing any money in a business venture, you seek counselling and help from a qualified accountant and/or attorney.

Just about the first thing you should consider before deciding to start or purchase a business is the legal form you'll be operating under. There are basically four choices: sole proprietorship, partnership, limited partnership, and/or corporation.

Each has a number of advantages and disadvantages. We'll try to enumerate some of them for you.

As much as anything else, for many people starting a business is a form of ego-gratification, and they form a corporation for some sort of prestige gain - just to say, "I own a corporation."

With just a little bit of observation, you'll find that one of the major causes of business failures is due to the founder wasting start-up capital on frills, such as an impressive store-front office, expensive furnishings, and corporate legal costs.

One of the basic traits you must develop if you're going to be successful in business, is a tight hold on your expenditures. In fact, a good rule of thumb is that anything that does not make

money for you or protect your investment, should not be purchased at this time. Very definitely, this applies to the expense of setting up your own corporation.

Unless you have a partnership and start your business as such, the only real advantage to forming a corporation would appear to be that a corporate structure will semi-protect the property you personally own.

As an example, you own a home and car. You form a corporation to protect these possessions from business losses. Yet, if you can be found guilty of misusing corporate funds, your business creditors can pierce the corporate shield and come after your possessions.

Basically, if you invest everything you have in your business, as most newcomers do, you don't usually need a corporation because you have nothing to protect. Your household possessions, personal belongings, generally your car, and even a portion of the equity in your home is protected by the homestead provision of the Federal Bankruptcy Act, and cannot be taken away from you.

As a sole proprietor or partner of a business you'll be paying taxes on your overall earnings, much the same as if you were holding down a salaried or hourly paid job. Whether you do or don't take out money as a salary will have no bearing on the earnings of your business and tax return.

The often advertised advantage of incorporating, that you can manipulate your salary in order to save on tax dollars, is real because of corporation laws. However, the IRS frowns on this practice. When your business is successful and making a lot of money, definitely check with your accountant on the advantages of incorporating.

As a corporation, you'll be subject to a number of other drawbacks as well: generally higher state taxes, stricter laws concerning the operation of your business, more elaborate accounting procedures, and legal papers that are required just about every time you make a major move or sign almost any contract. Thus, your legal and accounting fees will be much higher as a corporation than will those required for a sole proprietorship type of business.

As a sole proprietor or partnership, you'll find many areas require the registration of your business name. The cost however, is minimal, ranging from \$5 to \$100. About the best way to find out what laws apply in your area, is to call your bank and ask if they need a fictitious name registration card or certificate in order for you to open a business account.

Selecting a name for your business is quite important to you and particularly relative to advertising. Your business name should describe the product or services you offer. Fancy names such as, Linda's Clipping Service will lose potential "walk-in and passing" customers to the beauty shop across the street that calls itself, Patti's Beauty Salon or Jane's Hair Styling Shop.

The advantage of using your full name in the title of your business, such as Johnny Jones' Meat Lockers, has the advantage of making credit somewhat easier to come by - provided you pay

your bills on time - but it also includes the disadvantage of confining your services to a local or at most, a regional area.

Should you buy, lease, or rent a space for your business? think twice before you make any decision along these lines. Most businesses tend to grow quickly or they never get off the ground.

There are a few exceptions, but only a very few, that tend to grow at a modified rate.

So, buying a piece of property and setting up your business on or within that property, obligates you to ownership regardless of what happens to your business.

Leases are almost always very strong contracts written by attorneys to the advantage of the property-owner. When you sign an agreement to pay someone for the use of their space over any length of time, you're "nailed in" to paying for that space regardless of what happens to your business.

In the beginning, it's wise to either get the shortest-term lease possible, or arrange to rent with an option to lease at a later date. This does not apply to a retail business, unless your particular business happens to be an untried one.

Definitely, you should open a business bank account. In selecting a bank for your business, scout around and look for one that can, and will help you. Determine what your banking needs will be, and then via telephone, interview the managers of the banks in your area. The important convenient bank to your business location.

A point to remember: the closer you can make the relationship between you and the bank manager, the better your chances are going to be for approval on loans and/or special favors you may need at a later date.

Try to become acquainted with as many of the bank employees as possible. The better you know them, the more courtesies they'll be extending especially to you in the course of your association.

Just as a doctor is a specialist in his field, and you go to him for medical problems, your banker is a specialist in his field and you should go to him for your money problems. In business, you'll have to learn that everyone is an expert in his own line of work, and in your associations with other business people, refrain from acting like a "sharpie" and/or pretending that you know exactly how everything works in someone else's specialty.

You'll find that very often, different banks specialize in different types of businesses. As an example, you're sure to find banks that specialize in real estate transactions, export-import businesses, and even manufacturing operations only.

What I'm saying here is that if you're planning to sell a fairly expensive item, your customers will probably need and/or want financing. It will behoove you to select a bank familiar with your type of product that will afford your customers, through you, contract financing.

Some of the questions you should ask of your banker include the



following:

Is it necessary to maintain a certain balance in your account before the bank will approve a loan for you?  
What qualifications must you have in order to obtain a line of credit with the bank?

Does the bank limit the number of loans, or types of loans it will approve for small businesses?

What is the bank's policy regarding the size of a check you might deposit that requires holding for collection?

And what about checks less than that amount - will they be immediately credited to your account?

In almost all types of businesses, it will be to your benefit to set up with your bank, a method of handling VISA, Master Charge, and regional credit cards. The important thing here is to ultimately set up your account in the bank that will service all of these credit transactions for you - one stop for all your banking needs. In most instances, you'll find that having the capability to fill orders/make sales via credit card transactions, will increase your volume of sales appreciatively.

Once you've made the decision as to which bank is going to handle your account, you'll need your Social Security Number or your Federal Employer's Identification Number, your driver's license, the fictitious name certificate, and if you're requesting a VISA or Master Charge franchise, you'll also need a financial statement.

For corporations, you'll also need a corporate resolution approving of the opening of your business account.

There are different policies exercised in just about every state regarding installation/hook-up charges by the telephone and utility companies. Some require a deposit, and some don't.

You'll find that a great number of city business license departments are there solely for the purpose of collecting another tax. Depending on the type of business you're asking a license for, the building and zoning people may inspect your premises for soundness of structure and safety. Generally, you won't encounter any difficulties - you simply pay your fee to operate your business in that city, and the clerk types your name onto a city license certificate.

Relative to sales tax permits and licenses, each state's rules and regulations vary widely. The best thing to do is call your state offices and ask for information concerning registry and collection procedures. Many states require an advance deposit or bond, and you'll find that some wholesalers or manufacturers will not sell to you at wholesale prices until you can show them your sales tax permit or number.

Should your business entail selling your products or services across state lines, in another state, you're not required to collect taxes except in those where you have offices or stores.

You may find also that your particular business requires the

collection of Federal Excise Taxes. For information along these lines, check in with your local office of the Internal Revenue Service.

Some states also require certain businesses to hold state licenses, such as those required in many states for TV Repairmen.

These are known as "occupational permits" and are most often required of barbers, hair stylists, real estate people and a number of other consumer oriented businesses. If you have any doubts, check with your state offices for a list of those occupations that require licensing.

Any business doing business in any type of interstate commerce is subject to federal regulations, usually through the Federal Trade Commission. This means that any business that shops, sells or advertises in more than one state is subject to such regulation, and this includes even the smallest of mail order operations.

Normally, very few business people ever have and contact with the federal regulatory agencies. The only exceptions being when there is a question of your operating your business unethically or illegally.

Any business that sells or distributes food in any manner almost always requires a county health department permit. If your business falls into this category, simply call the county health department and invite them out to your place of business for an inspection. The fees generally range from about \$25, depending on the size of your business when they first inspect it for permit approval.

There are also a number of businesses that require inspection by a fire marshall, and fire department approval. Generally, these are those that handle flammable materials or attract large numbers of people, such as a theater. Overall, the local fire department has to be allowed to inspect your premises whenever they desire to do so.

You may also run into a requirement for an air and/or water pollution control permit. These specifically apply to any business that burns anything, discharges anything into the sewers or waterways, or use any gas-producing product, such as a paint sprayer.

Without a doubt, you'll need to check on local regulations relating to advertising display signs. Each city or township makes its own rules and then enforces those rules according to its own thinking -check before you contract to have a sign made for your business.

The design and placement of your sign is very important to your business - specifically to retail establishments - but let me remind you that your business sign is usually the first thing a potential customer sees and as such, it should catch his eye and leave an impression that lasts. It would be a good idea to ride around your town and take a look at the signs that catch your eye, and try to determine the impression of the business that sign leaves on you. This is a basic learning formula for determining the design, size and placement of your business sign.

Some of the other things to consider before opening for business - If you intend to employ one or more employees, you'll be required to deduct Federal Income Taxes, and Social Security payments from their checks. This will involve your filing for a Federal Tax Number and necessitates contact with your local IRS Office.

Most states have "unemployment taxes" which will have to be deducted from the paychecks of any employees you hire. And there are a number of states that have income taxes - disability insurance - and any number of other taxes. Again, the best thing to do is check with your local office of the IRS. And above all else, don't forget to ask for the rules of the minimum wage law, and comply.

When your business grows to the point of needing additional help, don't be afraid to look for and hire the help you need. When you're ready to hire someone, simply run an ad in your local paper and/or register your needs with the local office of your state's employment service. Businesses either grow or die, and those that grow eventually need more people in order to continue growing.

When that time comes, hire the additional people you need, and your business will continue growing. If you don't, for whatever reason, you'll find yourself married to your business and your business growth stymied.

Regardless of how small your business is when you begin, never walk in with the thought in mind that it's something to keep you busy. Anyone with an attitude of that kind is a fool. You begin and make a business successful in order to realize financial freedom. Establish your business. Put it on its feet, and then hire other people to do the work for you. And those businesses that require an operations manager, or someone to run a phase of the business you're too busy to handle, hire the person needed or the business will surely suffer.

To protect the investment of your business, you need business insurance. If you've never had any experience with business insurance, simply look under the heading of "business insurance" in your phone directory. Ask for bids from several different companies or agents...Primarily, you should have a policy that gives you general liability, fire, workmen's compensation, business interruption, and vehicle coverage. You may also want coverage against possible losses related to burglary, robbery, Life & Accident, Key Man, and Fidelity Bonds.

As the sole proprietor of a business, you won't be paid as an employee, so there will be no income tax deducted from whatever you withdraw from the company's earnings. What you'll have to do is a gain check with the IRS Office for a Tax Guide For Small Businesses Handbook, and probably end up filing an estimated tax return on a quarterly basis.

The minute you open your doors for business, you'll have to spend some time engaged in the work of bookkeeping. Exactly how, and using what forms, you keep books, should be on the recommendations of a good tax counselor...The same holds true for your overall business and/or payroll accounting system. Look for

an experienced CPA that knows the accounting problems to your particular kind of business, and solicit his advise/counseling.

If your business is going to involve the possible purchase or lease of operating equipment, again seek the help of your tax counselor for the most advantageous method of obtaining the needed equipment.

Basically, arranging for your suppliers to give you materials on credit will depend upon your honesty and personal financial statement. The best way is usually a personal visit to the person with the power to approve or disapprove of credit at the company where you want to set up a credit account. Show him your financial statement, and explain your prospects for success. Then assure him that you've always honored all of your obligations, and that if ever there's a question or problem, you'd like for him to call you at home. And of course, give him your home phone number.

We won't go into the exigencies of advertising your products, services or business here, but there is something along these lines you should always keep in mind. The best kind of advertising your business can receive is that you don't really pay for - publicity.

When something unusual happens to you, your business, or your employees - that's news, so be sure to tell the news media in your area about it.

In closing, let me say that the most important ingredient of your eventual success will be the soundness of the planning you did before you started your business. Any number of bad things can really throw your business into a tailspin, but if you've done your homework well - really set up a detailed business plan before starting - your losses or setbacks will be minimal. Success takes planning, and within this report, you've got a basic checklist...The rest is up to you...Good luck, and may your life overflow with success in all that you undertake from this moment forward.

#### HOW TO START YOUR OWN HIGHLY PROFITABLE CATERING SERVICE

People with money seem to be on a binge to prove their status and flaunt their wealth by staging large, catered parties. As a matter of fact, in some circle of affluency, a party or social get-together isn't considered an event of any significance unless it's a catered affair.

With the same kind of reasoning, businesses of all sizes are using catered lunches, cocktail parties and dinner meetings to build their images and increase company sales. It's a matter of keeping up with the competition in promoting a company and/or product.

On a smaller, but just as busy marketing scale, more and more working mothers are paying to have catered birthday and graduation parties, as well as wedding receptions handled by caterers. The reasons are simple to understand--if she's working outside the home, today's mother just doesn't have the time or the energy to do all the planning and staging of a memorable party.

Besides those reasons for turning everything over to a caterer, working mothers feel a little guilty about the time away from their children they lose because of their jobs. Thus, they're ready and willing to make it all to them by paying for a lavish party the child will remember for years to come.

Caterers handle everything from birthday parties for children, to breakfast in bed and intimate candlelight dinners for two, to company dinner parties for 50 and wedding receptions involving a thousand or more guests. This kind of entrepreneurial business is definitely growing and becoming more popular with people of all income levels.

An imaginative caterer in a large metropolitan area can easily gross \$150,000 per year, while a small part-time caterer in a small town can count on at least \$10,000 to \$15,000 per year. One small, but very ambitious caterer is reported to have grossed \$250,000 after only 2-years in the business!

You don't need special education or training to become a successful caterer. You do need a affinity for people and a kind of intuition as to what people enjoy in different environmental settings.

A quick survey of successful caterers across the nation shows that began with zero capital by working out of their homes. The basic starting up investment would appear to be around \$500, with some big spenders capitalizing their idea with as much as \$15,000 in order to get off to a fast start.

This seems to be an ideal business for an ambitious couple to start and operate with very little capital investment required. One person can spend his time hustling up business while the other would do the planning, organizing and actual catering.

As with any business, your success will be directly related to the soundness of planning and the working of that plan. Understand exactly what your client wants, and give him what he wants in the way of service that reflects upon the client in a complimentary manner.

Basically, you can start with an advertisement in your local newspapers. This advertisement need not be much more than a simple announcement: Creative Catering-Specializing in personal service- We can handle any party or special event from start to finish-no idea to small or too large- Your satisfaction is always guaranteed! We can handle everything for you.. Call us, and let us make your parties worth remembering...

Naturally, the first thing you want from anyone calling to ask about your services, is that anyone calling to ask about your services, is that person's name, address and phone number. Then you want to know what kind of party or event they have in mind. As soon as you have this information, relax a little bit and inquire to find out about the person or the company--the people--sponsoring the party and their ultimate goals or reasons for the party.

If it's to celebrate birthday, graduation, anniversary or a wedding reception--finding out about the interests, background and ambitious of the guest of honor will be of value to you in

your planning. Taking a few minutes to learn everything you can about whoever the party is for, and the people giving the party, will also make it much easier to close the sale than any sales pitch or special persuasive tactics.

People like to talk about themselves, and they especially like to tell everyone why they're honoring someone, even when they pretend to keep it a secret who initiated the idea. So, it's important that you be a good listener, that you have the ability to get people to talk about themselves, and that you take notes on the things they tell you.

This same principle applies to business people, regardless of who's talking to you or the purpose of the catered affair. The more polished and adept you can become in getting your prospects to talk about themselves, the more information relative to their background you can elicit, and the more you listen; the better your parties will be, and the greater success you'll attain in the catering business.

You take the information you glean from this first interview and plan/organize the event on paper. This means you're going to have to have contacts or at least working relationships with innumerable service businesses.

If your client wants to stage a birthday party for a 12-year old---he or she greets the guests as they arrive, makes sure everybody knows who he is---then what about party favors---a soft drink and a conversation leader until all the guests arrive--the opening of presents--icecream and cake--and games to play, a thank you gift for coming, and a reason to end the party at a pre-determined time...

Do you greet the guests, does the mother or father, or the little boy or girl? Where do you come up with the party favors at less than regular retail prices? Where are you going to get the soft drinks--your cost and the glasses or paper cups to serve them in? What about ice? What kind of games to play? Who'll be the conversation leader? Will there be a clown or someone special to keep everything moving according to plan? Where do you get the ice cream and cake? What games to play? How to get everyone involved? And finally, a feasible and polite reason for ending the party and sending everyone home...

All this takes planning, organization, and if you're going to make a profit, a definite awareness of cost control. Get it all down on paper as a proposal to the people who want to pay you to carry it off. Figure out your costs, the time involved in putting it all together, and then get back to your prospect.

Always leave room for changes in your proposal. In fact, expect them--invite input and suggestions from the client--and always have an alternate idea in your mind for each of those on your written proposals. Discuss your proposal with the client just as you would a script for a television show, make the suggested changes and ask for a 50-percent advance deposit. From there, it's just a matter of following your plan.

Regardless of size or type of party--whether your client is a working mother or a giant corporation--the format is always the same: initial inquiry, interview, your proposal, 2nd interview

for any changes, agreement, deposit, staging the party itself, and your final payment. As mentioned earlier, success in this business comes from your planning--having a lot of contacts--and working your plan.

An important word of caution: Try not to get "boxed in" to setting or even revealing a tentative price until you've had a chance to listen to what the prospect wants, to study your own capabilities, and to make a formal written proposal. If a customer wants to know how much you charge--and if you feel it necessary in order to eventually close the sale--you can tell him 50 to 100 dollars per hour, plus expenses, and of course, depending on the type of event the customer wants.

As for how much the average party costs, again tell him that it varies anywhere from 50 to 5,000 dollars.

Always keep in mind that you are a professional, and that if the ordinary person had your knowledge, contacts and ambition to do it himself, he wouldn't be calling you on the phone. He needs your help for any number of reasons. You specialize in this kind of work or service just as a doctor specializes in medicine and a lawyer in legal matters. Therefore, you should, and do expect to be paid accordingly.

Something else--this business thrives on word-of-mouth advertising--referrals--and thus, is direct "freeway" to the kind of customers where money is of no concern. However, in order to gain access to this market, your business emphasis has to be on service.

This means the capability of handling everything for the customer, from having the invitations printed and sent out to cleaning up after the last guest has left. Businesses and people in the upper income brackets, like to pick up the phone--tell someone they want a party on a certain date--and then forget about it, knowing everything will be taken care of without further worry or time involvement from them. Once you've developed your expertise and clientele to this level, you'll have a business in the \$200,000 to \$250,00 per year range.

Definitely arrange for a display ad in the yellow pages of your telephone directory. You'll probably get 40% of your inquiries from this source alone. Generally speaking, radio and/or television advertising will be too expensive when compared with the immediate results. However, it is recommended that you consider these media prior to special holidays.

Working with restaurants, supper clubs, bridal shops and entertainment business in general, can bring in hundreds of referrals for you. Rubbing shoulders with, and circulating as a part of your area's civic and service clubs, should also result in more business for you.

Keep your eyes and ears on the alert. Where ever you go, and with whomever you associate, always be ready to promote and sell your services, if not on the spot, at least make a note to follow up when conditions are more in your favor. Promoting and selling your services will require at least half your time, and that's why two people operating catering services are so successful from the start.

The actual selling is quite simple so long as you emphasize the service and time-saving aspects. The more time-consuming work you can handle for the client, the easier it's going to be for you to close the sale.

Handing out business cards is one of the least expensive ways to advertise, promote and sell your services. One enterprising caterer makes arrangements with the sponsors of all his parties, to see that each of the guests gets one of his business cards.

Another gives each of his clients a stack of his business cards, and tells them he'll pay them \$25 for each prospect they refer to him. He tells them to write their name on the backs of the cards, and to hand them out to their friends. And then, whenever a person tells him that John or Jane suggested he call, and he presents the card with John or Jane's name on the back, this very successful caterer sends John or Jane a \$25 check.

Another very successful caterer pays commissions to a group of housewives and college students who solicit--via their home phones--interviews for him with brides-to-be. They get their leads from announcements, and pictures of brides-to-be in the local papers.

Many caterers pay sales people a commission for letting them know when they hear about a party or special event being planned by one of their business customers.

The possibilities go on and on, and are seemingly un limited. Time is becoming more valuable to a lot more people every day, which means there are more and more opportunities for great wealth and personal independence as a professional caterer. In reality the success for just about any person entering this field, will be limited only by his or her own imagination and energy.

There is definite opportunity for great wealth within the catering field. Anyone with a sense of service to others can succeed. Very little "readycash" is needed to begin. Therefore, the only thing standing between you and the realization of your dreams, is the action it takes on your part to get started...

#### HOW TO START YOUR OWN HOME-BASED SECRETARIAL SERVICE

A new approach to serving one of the oldest and most basic needs of even the smallest business community, a home-based secretarial service can satisfy the entrepreneurial needs of even the most ambitious woman!

This kind of service business with a virtually unlimited profit potential. Third year profits for businesses of this type, in metropolitan areas as small as 70,000 persons are reported at 4100,000 and more. It's a new idea for a traditional job that's growing in popularity and acceptance.

As for the future, there's no end in sight to the many and varied kinds of work a secretary working at home can do for business owners, managers and sales representatives. Various surveys indicate that by the year 2,000--at least 60 percent of



all secretarial work, as we know today will be handled by women working at home.

For most women, this is the most exciting news of things to come since the equal rights amendment. Now is the time to get yourself organized, start your own home-based secretarial service and nurture it through your start-up stages to total success in the next couple of years.

Our research indicates little or no risk involved, with most secretarial services breaking even within 30 days, and reports of some showing a profit after the first week! your cash investment can be as little as \$10 to \$25 if you already have a modern, electronic typewriter. You can set up at your kitchen table, make few phone calls, and be in business tomorrow.

If you don't have a modern, office quality electric typewriter comparable to the IBM Selectric--a portable just won't do, because it'll break down, wear out, and fall apart after a month of heavy use..If you're aware of this delicacy of a portable electric, you can conceivably begin with one, but you'll definitely have to graduate to a bigger, heavier machine as soon as possible.

An IBM Selectric, complete with start-up supplies kit which includes a dozen ribbons, can be purchased for less than a thousands dollars. On the contract, this would break down about to about \$175 for down payment and monthly payments of less than \$50 per month over a 2-year period. Naturally, you'd want to include the standard service contract which costs about \$100 per year, and means that whenever you have a problem or want your machine serviced, you simply pick up the phone and call the service department. They'll ask you what kind of problem you're having, and then send some one to fix it immediately.

Shoestringers can rent an IBM Selectric for about \$60 per mont, plus a small deposit. And those of you who are really on a tight budget, can contract an equipment leasing firm, explain your business plan, and work out an arrangement where they buy the machine of your choice for you, and then lease it back to you over five or ten year period for much lower payments.

Whatever you do, get the best typewriter your money can buy. The output of your typewriter will be your finished product, and the better, "more perfect" your finished product, the more clients you'll attract and keep. It's also imperative that you have one of the modern, "ball" typewriters. Only these kinds of typewriters give each character a clear, even and uniform impression on your paper. Typewriters of the "arm & hammer" type quickly become misaligned, producing a careless look on your finished product.

As mentioned earlier, you can start almost immediately from your kitchen table if you've got a typewriter. However, in order to avoid fatigue and back problems, invest in a typing stand and secretary's standard typing chair just as soon as you can afford them. Watch for office equipment sales, especially among the office equipment leasing firms. You should be able pick up a new, slightly damaged, or good used typewriter stand or desk for around \$20 to \$25. A comparable quality secretary's typing chair can be purchased for \$50 or less.

While you're shopping for things you'll need, be sure to pick up a chair mat. If you don't, you may suddenly find that the carpet on the floor of the room where you do your typing, needs replacing due to the worn spot where the chair is located and maneuvered in front of the typewriter. You'll also want a work stand with place marker and a convenient box or storage for immediate paper supply. If you plan to do a great deal of work during the evening hours, be sure to invest in an adjustable "long arm" office work lamp.

When buying paper, visit the various wholesale paper suppliers in your area or in nearby large city, and buy at least a half carton--6 reams--at a time. Buying wholesale, and in quantity, will save you quite a bit of money. The kind to buy is ordinary 20 pound white bond. Open one ream for an immediate supply at your typewriter, and store the rest in a closet, under your bed, or on a shelf in your garage or basement.

In the beginning, you'll be the business--typists, salesman, advertising department, bookkeeper and janitor, so, much will depend on your overall business acumen. Those areas in which you lack experience or feel weak in, buy books or tapes and enhance your knowledge. You don't have to enjoy typing, but you should have better than average proficiency.

Your best bet is selling your services is to do is all yourself. Every business in your area should be regarded as a potential customer, so it's unlikely you'll have to worry about who to call on. Begin by making a few phone calls to former bosses or business associates--simply explain that you're starting a typing service and would appreciate it if they'd give you a call whenever they have extra work that you can handle for them. Before you end the conversation, ask them to be sure to keep you in mind and steer your way any overload typing jobs that they might hear about.

The next step is "in-person" calls on prospective customers. This means dressing in an impressively professional manner, and making sales calls on the business people in your area. For this task, you should be armed with business cards (brochures also help..), and an order or schedule book of some sort. All of these things take time to design and print, so while you're waiting for delivery, use the time to practice selling via the telephone. At this stage, your telephone efforts will be more for the purpose of indoctrinating you into the world of selling than actually making sales.

Just be honest about starting a business, and sincere in asking them to consider trying your services whenever they have a need you can help them with. Insurance companies, attorneys and distributors are always needing help with their typing, so start with these kinds of businesses first.

For your business cards, consider a freelance artist to design a logo for you. Check, and/or pass the word among the students in the art or design classes at nearby college, art or advertising school. Hiring a regular commercial artist will cost quite a bit more, and generally won't satisfy your needs any better than the work of a hungry beginner.

Be sure to browse through any Clip Art books that may be available--at most print shops, newspaper offices, advertising agencies, libraries and book stores. The point being, to come up with an idea that makes your business card stand out; that can be used on all printed materials, and makes you--your company--unique or different from all others.

I might suggest something along the lines of a secretary with pad in hand taking dictation; or perhaps a secretary wearing a dictaphone headset seated in front of a typewriter. You might want something distinctive for the first letter of the company, or perhaps a scroll or flag as a background for your company name.

At any rate, once you've got your logo or company design, the next step is your local print shop. Ask them to have the lettering you want to use, typeset in the style you like best--show them your layout and order at least a thousand business cards printed up.

For your layout, go with something basic. Expert typing services, in the top left hand corner..Dictation by phone, in the top right hand corner..Your company logo or design centered on the card with something like, complete secretarial services, under it...Your name in the lower left hand corner, and your telephone number in the lower right hand corner.

Everybody that you call on in person, be sure to give one of your business cards. And now, you're ready to start making those in-person business sales calls.

Your best method of making sales calls would be with a business telephone directory and a big supply of loose leaf notebook paper. Go through the business directory and write down the company names, addresses and telephone number. Group all of those within one office building together, and those on the same street in the same block. Be sure to leave a couple of spaces between the listing of each company. And of course, start a new page for those in different building or block. Now, simply start with the first business in the block, or on the lowest floor in a building and number them in consecutive order. This will enable you to call on each business in order as you proceed along a street, down the block, or through a building.

You'll be selling your capabilities--your talents--and charging for your time--the time it takes you to get set up and complete the assignment they give you. You should be organized to take work with you on the spot, and have it back at a promised time; arrange to pick up any work they have, and deliver it back to them when it's completed; and handle the dictation or special work assignments by phone. You should also emphasize your abilities to handle everything by phone, particularly when they have a rush job.

Establish your fees according to how long it takes you to handle their work, plus your cost of supplies--work space--equipment and paper--then fold in a \$5 profit. In other words, for half hour job that you pick up on a regular sales or delivery call, you should charge \$10...

Another angle to include would be copies. Establish a working

relationship with a local printer, preferably one who has a copy machine comparable to a big Kodak 150 Extraprint. When your clients need a sales letter or whatever plus so many copies, you can do it all for them.

Only make copies on the very best of dry paper copying machines, and only for 50 copies or less. More than 50 copies, it'll be less expensive and you'll come out with a better finished product by having them printed on a printing press. When you furnish copies, always fold in your copying or printing costs, plus at least a dollar or more for every 50 copies you supply.

By starting with former employers and/or business associates, many businesses are able to line up 40 hours of work without even making sales call. If you're lucky enough to do this, go with it, but-

Start lining up your friends to do the work for you--girls who work all day at a regular job, but need more money, and housewives with time on their hands. You tell them what kind of equipment is needed, and the quality of work you demand. You arrange to pay them so much per hour for each job they handle for you--judging from the time you figure the job would take if you were doing it, or on a percentage basis. I feel the best arrangement is on a hourly basis according to a specified amount of time each job normally takes.

Whenever, and as soon as you've got a supply of "workers" lined up, you turn your current assignments over to them, and get back to lining up more business. If you're doing well selling by phone, and your area seems to respond especially well to selling by phone, then you should immediately hire commission sales people. Train them according to your own best methods and put them to work assisting you. Your sales people can work out of their own homes, using their telephones, provided you've got your area's business community organized in a loose leaf notebook style. All you do is give them so many pages from your notebook, from which they make sales calls each week.

Even so, you should still make those in-person sales calls..If for some reason you get bogged down, and can't or don't want to, then hire commission sales people to do it for you..Generally, women selling this type of service bring back the most sales. And for all your commission sales people, the going rate should be 30 percent of the total amount of sale. Point to remember: Sooner or later, you're going to have to hire a full-time telephone sales person, plus another full time person to make in-person sales for you--Eventually, you want workers to handle all the work for you, and sales people to do all the selling for you--So the sooner you can line up people for these jobs, the faster, your business is going to prosper.

Later on, you'll want a sales manager to direct your sales people and keep them on track, so try to find a "future sales manager" when you begin looking for sales people.

Your basic advertising should be a regular quarter page ad in the yellow pages of both your home service telephone directory and the business yellow pages. You'll find that 50 percent of your first time clients will come to you because they have an

immediate need and saw your ad in the yellow pages, so don't skimp on either the size or the "eye-catching" graphics of this ad.

A regular one column by 3-inch ad in the Sunday edition of your area's largest newspaper would also be a good idea. Any advertising you do via radio or television will be quite expensive with generally very poor results, so don't even give serious consideration to that type of advertising.

By far, your largest advertising outlays will be direct mail efforts. You should have a regular mailing piece that you send out to your entire business community at least once a month. This is handled by sending out 200 to 500 letters per day. For this, you should obtain a third class postage permit or else these postage costs will drive you out of business.

Your mailing piece should consist of a colorful brochure that describes your business. It should explain the many different kinds of assignments you can handle--a notation that no job is too small or too large--and a statement of your guarantee. Do not quote prices in your brochure--simply ask the recipient to call for a quotation or price estimate.

It's also a good idea to list background and experience of the business owner, plus several business testimonials or compliments. You could also include a couple of pictures showing your workers busy and actually handling secretarial assignments. The most important part of your brochure will be your closing statement--an invitation, indeed--a demand that the recipient call you for further information.

All this can very easily be put together in a Z-folded, 2-sided self mailer. Again, look for a freelance copywriter and artist to help you put it together. Once you've got your "dummy" pretty well set the way you want it, make copies of it, and either take or send it to several direct mail advertising agencies. Ask them for their suggestions of how they would improve it, and for a bid on the cost if you were to retain them to handle it for you. Listen to their ideas and incorporate them where-and if- you think they would make your brochure better. And, if one of them does come in with a cost estimate that's lower than your independent, "do-it-yourself" costs, then think seriously about assigning the job to them.

This is definitely the most important piece of work that will ever come out of your office, so be sure it's the best, and positively indicative of your business. This will be the business image you project, so make sure it reflects the quality, style and credibility of your business--your thinking, and your success.

Your brochure should be on 60 pound coated paper, in at least two colors and by a professional printer. The end result is the Z-folded brochure--Z-folded by the printer--with your third class mailing permit showing on the cover side. This cover side should be flamboyant and eye-catching. You want your mailing piece to stand out in a pile of 50 or 60 pieces of other mail received by the recipient.

When you're ready to mail, simply take a couple of cartons of

your brochures to an addressing shop, have them run your brochures through their addressing machine, loaded with your mailing list, bundle them and drop them off at the post office for you.

This takes us back to the planning on how to compile your mailing list. I suggest that you begin with Cheshire Cards by Xerox. You type the name of your addressee on the cards, maintain these cards in the order of your choice, take your boxes of cards to the addressing shop whenever you have a mailing, and there's no further work on your part. The addressing shop loads their machine with your cards, prints the address on your cards directly onto your brochures, and gives the cards back to you when the mailing is completed. A mailing of 100,000 brochures, via this method--generally could be completed and on its way in one 8-hour day.

In essence, you'll want to solicit business with a regular routine of telephone selling, in-person sales calls at the prospective client's place of business, media advertising and direct mail efforts. All of these efforts are important and necessary to the total success of your business--don't try to cut corners or spare the time or expense needed to make sure you're operating at full potential in these areas! In addition to these specific areas, it would be wise for you to attend chamber of commerce meetings, and join several of your area civic clubs--you'll meet a great number of business leaders at these meetings and through their association, you'll gain a great deal of business--and even help in many of your needs.

Once you're organized and rolling, you can easily expand your market nationwide with the installation of a toll free telephone and advertising in business publications. Perhaps you can add to your primary business with a "mailing shop" of your own--the rental of mailing lists--specialized temporary help services--telephone answering services--and even survey work..

The "bottom line" thing to remember in order to achieve total success, is planning. Plan your initial operation through from start to finish before you even think about soliciting your first customer. Get your operational plan down on paper--itemize your needs, estimate your costs, line up your operating capital, and set forth milestones for growth.

Set profit figures you want to be realizing 3-months... 6-months... 1 year... 2-years... and 3-years from your business start-up date. Learn all you can about the "support systems" involved in operating a profitable business--planning, advertising, selling, bookkeeping, and banking--and continue to up-date your knowledge with a program of continuous learning. Do your homework properly, and there's just no way you can fail with a Home-Based Secretarial Service.

#### THE BEGINNER'S OPPORTUNITY GUIDE

The "Mail Order" business is not a business of itself, but is another way of DOING business. Mail Order is nothing more or less than selling a product or service via advertising and the offers you send out by mail.

Therefore, to start and succeed in mail order business of your own, you need just as much, and in some cases, more business than you would need in any other mode of business.

Remember too there are "good guys" in mail order, and there are "bad guys", just like in any other business. So, your best bet for a "proper start" with the greatest chance for success is after a thorough investigation of the products being offered and being sold; an analysis of the costs involved to get a fledgling mail order operation off the ground; and a good "sixth sense" of what your potential customers will buy. You'll need a great deal of practice, and persistence as well.

Mail Order is over saturated with plans, directories, sales material and products that have been around for ten, fifteen, twenty years and longer. Many of these materials were not that good in the beginning, and yet they're still being sold as "quick secrets to wealth and fame". This is part of the reason for the "junk mail" reputation of mail order.

Just a little investigation on your part will show that most successful people doing business by mail are always on the alert for "new products" and they quickly add these products to their own sales inventories as they become available. This is a "must for success" rule, regardless of whether you do or don't produce your own products.

It's almost impossible to gain much success with a single product...report, booklet, book or manual. The best way is to search around for a number of related products, then, after arranging "drop shipping" deals with the suppliers of the products you want to include in your listing along with your own self-produced product, make up a "catalog listing". It is best if this is a single 8x11 sheet of paper, printed on both sides, listing the titles of the reports and/or books you have available, including your own, with a "tear off" order coupon at the bottom.

One of the best programs available in mail order today is offered by Premier Publishers. This company offers you a variety of circulars, with an order coupon on the bottom of each circular. At present, they can provide six different circulars, listing over 100 different low-cost reports and manuals, such as the report you are reading now. The circulars are grouped according to price range and subject matter of the reports described in the circular. There is an open space on the order coupon for you to insert your name and address. After inserting your name, you can take or send the circular to the printer of your choice, and have copies printed in the quantity you need. The next step is to insert these circulars, along with one of your own product circulars, in all your mailings. Premier Publishers allows you a full 50% commission on each sale of items on their circulars. They will dropship you, keeping your customer's name confidential, and in no way encroaching upon them. In addition, discounts up to 80% off the retail price are available to you when you are ready to carry your own stock, and buy reports or books in quantity.

This is what you need for a "money-making" start in this business: a full page circular advertising your own product, plus

another full page circular listing products or titles related to your primary offering. Premier Publishers advise you to send two full page circulars; one advertising your own product (if you don't have a primary product of your own, they'll furnish you a single book circulars to feature), and another advertising a list of related products or titles available to your customer.

Once you start receiving orders from this mailing, you must immediately acknowledge receipt of the orders and follow up with other offers. The "follow-up" offer is where most beginners fail. Either they don't have follow-up materials to send or they just don't send out these follow-up offers. Here again, Premier Publishers can provide the material for the follow-up. They can supply you with a 24 page Unique Books catalog, which list 400 titles for your customer to choose from. These catalogs can be ordered in small quantities, with your name and return address already imprinted. To follow-up after receiving orders from your customers, simply write a short note, thanking your customer for his patronage, and advising him when to expect to receive his order, and then include a follow-up offer, such as the book catalog, in the mailing. And that's how you will build your business, and attain success in mail order.

But, let's get back to the beginning and help you to learn what it takes to succeed in mail order. Don't believe those ads that tell you it doesn't take any money. First off, you are going to need envelopes: #10 mailing envelopes with your name and return address imprinted in the upper left corner. You'll also need a return reply envelope with your name and address on the face of the envelope with each #10 envelope you send out. These can be either #6 or #9 return envelopes. Ask your printer or office supply store to let you inspect samples.

To realize profits of any consequence, you'll need to send out at least a thousand, preferably five thousand letters per mailing. And back this up, you'll need a supply of envelopes for your acknowledgement and follow-up offers. you can purchase imprinted mailing and return reply envelopes from your local quick print shop; but for better prices, and with the thought in mind of keeping costs in line, it is best to shop around for the best prices. Generally speaking, you'll find the lowest prices offered by those printer who do business by mail. Look for "printing by mail" advertisements in all the mail order publications you come across. Write them for a price list and a sampling of their work. For envelopes, we suggest you contact any of the firms listed on the next page for their current prices.

Speedy Printers  
23800 Aurora Rd  
Bedford Hgts, OH 44146

Pittman Printing  
1135 Merrill Ave  
Potterville, CA 93257

National Press Inc.  
527 W Randolph  
Chicago, IL 60606

Mahair Sales  
415 Morris Bridge Rd



Zephyrhills, FL 33599

FOR EXTRA LARGE ENVELOPES

Envelope Converters, INc.  
4815 Metropolitan Ave  
Brooklyn, NY 11237

Gray Arc  
882 Third Ave  
Brooklyn, NY 11232

FOR ORDER-MAILING ENVELOPES

New England Business Svcs  
500 Main St  
Groton, MA 01471

U.S. Box Corp  
1298 McCarter Hwy  
Newark, NJ 07104

YOU'LL ALSO NEED SHIPPING LABELS

Label Center  
308 Washington  
ST Louis, MO 63101

L & D Press  
152 W 42nd St  
New York, NY 10036

Labon of Hollywood  
Box 54386  
Los Angeles, CA 90054

C&J Fox & Co.  
PO Box 6186  
Providence, RI 02940

FOR LETTERHEAD PAPER: Try your local commercial printers first,  
and then contact the following for the best prices:

National Engraving Co.  
PO Box 2311  
Birmingham, AL 35201

E.M Printing CO.  
187 Conklin Ave  
Brooklyn, NY 11236

FOR CIRCULAR PRINTING:

Stephen Gaffney  
110 Ashburton Ave  
Yonkers, NY 10701

White Oak Stationery  
PO Box 429  
Colesville, MD 20904

J.E Thomas Ent.  
PO Box 253  
Detroit, MI 48221

FOR TYPESETTING & GRAPHIC LAYOUT/DESIGN

Fitch Graphics  
PO Box 76850  
Atlanta, GA  
30328

Graphics South  
1348 Kings Hwy  
Shreveport, LA 71103

Stern Graphics  
335 Great Neck Rd.  
Great Neck, NY 11021

FOR COPYWRITING HELP

Lee Howard  
PO Box 1140  
Clearwater, FL 33517

Grafix-One  
947 Hickory RD  
Hillsdale, MI 49242

FOR BOOKLET PRINTING

Champion Printing  
PO Box 148  
Ross, OH  
45061

Speedy Printers  
23800 Aurora Rd  
Bedford Hgts, OH 44146

Dinner & Klien  
PO Box 3814  
Seattle, WA 98124

FOR HARDBACK PRINTING

Harlo Printing Co.  
16721 Hamilton  
Detroit, MI 48203

Automation Printing  
PO Box 12201  
El Cajon, CA 92022

IF YOU NEED BUSINESS CARDS

Paul K. Alexander  
14504 Lanica Circle  
Chantilly, VA 22021

Nancy Jo Laub  
Stelle RR #1  
Caberry, IL 60919

Caprice Printing  
401 Cossen  
Elk Grove, IL 60007

#### POSTERS

Ben & Sons Press  
3513 W Lawrence  
Chicago, IL 60625

As you can see, the mail order business is very closely tied in with the printing business. Unless you have your own printing plant, always shop around for the best prices and keep your "production costs" in line.

For a complete listing of firms with products available on a dropship basis for sale by mail, send \$7 to the distributor who supplied this report. Ask for item #629, American Dropshippers Directory.

Once you've gotten your envelopes ready, and your circulars made up, you'll need a potential customer list. Again, don't believe the advertisements and "free" advice that states that all you have to do is send your materials out to a "fresh opportunity seekers" list. We have found that the best prospects are those people who have purchased similar or related items.

Here again, Premier Publishers can help out. They generally receive 2,000 new names each month. These names come from Premier's national advertising...people who are interested in new ways of making money...easier ways to build a mail order business.

Certainly Premier responds to all these inquiries, but they do not offer the same items the various dealers and distributors are offering. Premier offers their mailing lists for rental. Write for current description of names which are available.

When selecting a supplier to work with in the mail order business, always be sure they are quick to fill orders. Customer complaints are the last thing you want, and poor service leads to a dissatisfied and lost customers. Always be sure your supplier "protects" your customer list, and always make sure he goes that "extra mile" to work with you, and not just for his own profits. This is the kind of service you want from your supplier.

Finally, you'll need to consider advertising the different offerings you have for sale. We suggest that you start small with a few experimental ads in your local paper or shopping news. Then you can move on to the bigger publications such as GRIT, CAPPERS WEEKLY, BUDGET ADS, FAMILY TRAVEL LOG, INSIDERS, AMERICAN BUSINESS, SPARE TIME, MONEYSWORTH, etc.