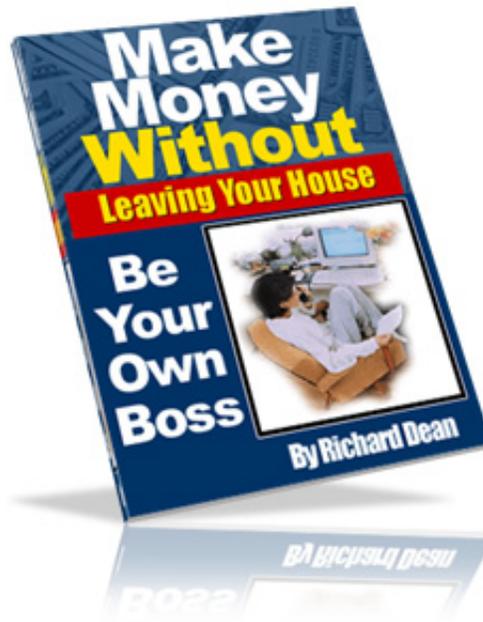


An Insider's Guide On

How To Make Money Without Leaving Your House!



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OVERVIEW OF Make Money Without Leaving Your House

When Ronald Reagan took the oath of office for the Presidency in January of 1981, one of his earliest pledges was to make life a little easier for the small business person. Reagan believed that America was founded on the backs of intrepid folks who took a chance and gambled everything they had on a chance to start fresh. Small business today is the embodiment of that idea.

Less regulation and lower taxes during the former California governors first term in office sent the number of small business formations skyward and the industry, despite increased taxes and regulation, has never looked back. Today, as much as ever, there are outstanding opportunities in the small business market.

Think about it. Big business puts out a controlled product that appeals to the masses. When selling nationwide, little attention is paid to particular regional differences. Small business fills this void. Its not necessary, in an environment of lower overhead and more flexibility, to have a product that necessarily appeals to the masses. You might produce T-shirts and apparel with local slogans and insignia on them out of your own home. This product will likely appeal to the locals and certainly may have some fascination for tourists, too. Its not something a major company is likely to fashion because of its limited audience attraction. But you dont need to sell as many units to operate a successful small business.

There are numerous examples of small businesses having local flavor that became an overnight sensation nationally. Ben and Jerrys ice cream was a Vermont tradition that suddenly caught on big everywhere. Numerous franchises and grocery distribution outlets later, the original owners are ready to cash in big time!

Perhaps you have that kind of ambition. It may be that your idea for a home-based business may have a national market. Its wiser to start smaller if you dont have a lot of initial capital. If you have access to capital, thats a different story. Wayne Huzienga, owner of the Blockbuster video stores, borrowed heavily to finance his outlets. The first store didnt make any money. But he believed in his idea to have numerous video copies available for two or three nights at a time. He thought people would pay a little more for this kind of convenience. The first ten stores didnt make any money. Neither did the first 100 stores. But Huzienga knew Americans. Suddenly the profits started to come and Blockbuster has developed into a commercial trademark for most shopping outlets in this country.

But you dont have to make it that big to be a financial success. You can make thousands of dollars a week from your own home without having to invest very much capital for business start-up.

BEING YOUR OWN BOSS

Most Americans dream of being their own boss. This is true for many reasons. First, America has that kind of promise. If you play by the rules, you can accomplish virtually anything; just ask any number of Korean and Vietnamese immigrants who fled their countries to come here and start up their own businesses. They are truly a late 20th century success story in this country.

Second, its usually not very fun working for someone else. There are plenty of rules to follow. There are specific hours to be in the office. There are specific sales goals that must be met. And on and on. Your own business isnt going to be a vacation, but when you go in early and stay late, youre doing it for you; not for the person who signs your paycheck.

Third, the control of running your own business is both exciting and, at times, overwhelming. Responsibility is at your feet. There is no one to pass the blame off to, but small business owners wouldnt have it any other way. They take a chance every day by running their own shop. Yet most wouldnt trade it for working for someone else again if they can possibly help it. The risks are great, but the rewards can be greater.

There are many sad stories around this country about people who dreamed big, who had a good idea, but who couldnt summon up the courage to take it any further than their own thoughts. Afraid to take a chance, they passed up the risks and the rewards of striking out on their own. At the end of their lives there is always that doubt, always that wonder, always that speculation, about what their lives would have been like if theyd only taken that one chance.

The independence that comes with being your own boss also calls for rigid discipline on your part. Because you are the one setting your own hours, there is no one to tell you what time to start, what time to knock off, what time to take lunch or how much work must be accomplished each and every day. This is the drill you must teach yourself. You have to set your own goals and objectives, financial and otherwise. Youll have to analyze your market, what you will produce, how much it will cost to produce, who you will distribute the product to and how much you will charge.

You must know what your profit margin will be on each unit. Knowing the profit margin and how long it takes to produce one unit, will help you to set up your work schedule. It might be ten to twelve hours a day to start, much longer than you worked for someone else. But instead of a paycheck equal to a small portion of the profit, youll keep the entire profit margin for yourself. Its a whole new world!

THE CONTINGENT WORKFORCE

Layoffs at big businesses have become a way of life. Companies are constantly undergoing a reshuffling of the players and the companies under their umbrella. The information age produces data instantly, the analysis of which can be accomplished quickly. Once digested, companies make moves much earlier than in the past. Products evolve so much faster today, and the improvement in technology can mean the need for less human involvement.

But technology has a bright side. Computers, fax machines, modems and telephone answering machines have evolved to reasonably priced equipment which can make you an instant player in whatever field you choose to work when set up in your own home. The future of America may well be in people working at home and communicating with each other through increasingly sophisticated equipment.

Lets say you work for ABC Company, a large firm that is undergoing its ninth rightsizing move of the year. This time around you get the pink slip. Your services are no longer needed at the end of the month. Heres two months severance pay. See you later. Its been a great ten years.

This is not uncommon today. There have been thousands of layoffs at the Fortune 500 level in the last decade. But unemployment has not changed that dramatically! Why? Where are these people going? Why arent more of them filing unemployment claims, especially as Congress made several efforts to extend benefits to the unemployed?

Some of these people were able to find full-time work relatively quickly. Still others took the severance package and simply retired, being eligible (or nearly eligible) for Social Security and perhaps a pension benefit. Many of these individuals became a part of what has come to be called the contingent workforce.

The contingent workforce consists of temporary, part-time, contract and leased employees along with people who simply decided the time was never better to start their own business. This is the group that doesnt have a true employer-employee relationship, yet are working and often making more money than their full-time labors yielded in the past.

Not everyone likes it. But the chance to be your own boss has appealed to many Americans, those with that true early pioneer spirit that former President Reagan spoke so warmly about during his tenure as the nations Chief Executive. Armed with todays technology, many have set up their own businesses and have gone to work for themselves!

Theyve established their own businesses after deciding what fields they wanted to go into. It may be the field they just abruptly left or it may be something theyve longed to do for some time. Perhaps its a hobby they believe can make it big. Ask Mrs. Fields, whose cookies that pleased friends and family are now being eaten in nearly every major airport food court in the country.

Working as a contract, temporary or leased employee gives you the benefit of a paycheck without much of the stress. You go home at the end of a day without the same worry you carried as an employee unless stress is just part of your character! But this isnt the same as working for yourself, as more and more people are finding out.

The downsizing by big business in the last few years has created the opportunity for many to finally make the big push and start their own company. They are the President, Vice President, Secretary, Treasurer and all of the other jobs to start. But there is always light at the end of the tunnel. If you never take the chance, you could be another of those sad stories where, in the sunset of life, you sit and wonder what might have been

CHOOSING YOUR HOME-BASED CAREER

There is one thing you can count on when you begin your own business. You wont be bored. There are plenty of details to work out; a number of tasks that await each day. You wont find yourself looking at the clock very often, , thats for sure!

What do you do? Thats easy! What ideas do you have? More importantly, what would you like to do? What are your current interests? What hobbies do you have that youd like to work at more and make them pay?

Lets say you have a vivid interest in history. Youve spent a lot of time reading history books. Lets say youve even specialized and most of your reading is about the American Civil War. Do you think there might be something you can do about the Civil War?

Of course there is! If you have a computer and subscribe to the Internet, why not try polling people via e-mail about their interest in a Civil War newsletter that you will publish monthly on line! A substantial interest will help you set a subscription price and begin enrolling people. If you have enough interest, this could be your full-time job. Youll spend the month coming up with the assorted items for the monthly newsletter, from articles about unusual aspects of the war, to commemorations of anniversary-related events that month, to news about meetings held everywhere for other Civil War enthusiasts, to book reviews of the latest volumes written. If you have an interest in the Civil War, youll know that there isnt any period of history which has generated more interest and more books about the particulars.

But what if youre not into computers? If youre interested in the Civil War, contact the local universities and colleges and find out who teaches the subject on their campus. Contact those individuals for suggestions first. It could very well be that they long to write their own book about the Civil War, but dont have the time during the academic year to do the necessary research to write it on their summer break. You have the time, though, and they may be willing to hire you as a researcher for them.

You should also buy any Civil War magazine you can lay your hands on and turn to the classified sections of their pages. A current issue is best. Read everything you can. There may be direct advertisements needing help, or names and companies with interests in the Civil War whom you can contact. Find out if there are any local Civil War Roundtable chapters in your area. Find out if there are any Sons of Confederate Veterans (or Union) or United Daughters of the Confederacy (or Union) chapters locally. Attending those meetings will bring you into contact with a number of like-minded individuals. Some of these folks might pay you to write about their ancestors. Or they may know publishers who specialize in Civil War history who would be willing to listen to an idea you had for a book. Or you could contact some local community colleges and put together your own course on the Civil War and get paid to teach it.

This is the kind of analysis you need to do with any of your ideas. Make lists! Put your idea at the top and think of all the possible connections to it. Leave no idea out! Nothing should be considered silly or off-limits! This is your business now! The most obscure contact can yield the greatest results. Try them all! This should also serve notice that any idea is possible for business. If its something you like to do, why not try it? Many of these ideas can be followed up on your own time, even while youre still working for someone else.

If you hate the job youre currently doing, wouldnt it be great to work at something you truly love? Especially if what you love has an interest for others enough interest to have someone put down a few bucks for your product or service. The Civil War is a great example. People who have an avid interest in it will shell out a few dollars to read anything about the subject. The more they read, the more they want to know. And there are thousands of ideas that can sustain the same kind of interest!

Securing clients for your service is the key. New subscribers to a newsletter will more than offset the ones who, for whatever reason, dont renew. The more new customers you obtain, the more likely your business will experience tremendous success.

Prospecting for new clientele is an ongoing process. It never stops! Some people may not care for that end of the business, but youll be different. Why? Because youre working in your own business, doing what you love to do in an area that you have a great amount of knowledge and curiosity. When you talk about it, there will be no hiding the fact that you truly believe in your product or service. Talking about it is fun. Talking about it is prospecting. Hence, prospecting is fun!

How do you get people to open up today when youre in a conversation with them? You ask them about a subject you know they like and then let them talk. Prospecting in your business is going to be much like that. Youre going to feel compelled to talk to people about a subject because its your favorite topic. Those that share that interest are going to like listening and talking about it! Theyre prospects! Theyre interested! Theyre potential clients!

You may choose to advertise your product or service. This has more start-up costs to it, depending on where you advertise. Try and be market-specific! In other words, advertise to an audience most likely to be interested in your subject matter. For Civil War buffs, there are plenty of magazines that you can successfully target an audience. Advertising the same product or service through your local newspaper at two or three times the price makes less sense since its more money and not as efficient.

You can also reach an audience through some type of direct mail. This also carries a significant expense in terms of postage costs. Thus you want to be sure that you are reaching an audience base most likely to respond. This should be a secondary approach, however. Reaching out via the phone lines is more cost-effective.

You can start getting news out about your product or service through your family and friends. They can do a lot of word of mouth advertising for you. The more people they talk to, the faster the word about your business gets around. If you are also prospecting by calling others, even remote acquaintances, all the better. The more people who know, the more likely you can get referrals. This is the hardest part of the business getting enough people to know about what youre doing. But once you know how to do it and youve started the machine rolling, this all becomes easier. You may end up with more clients than you know what to do with a great situation to have!

There are a number of resources for you to review and contact as you get started. The advice and information you can obtain may help you to avoid some of the more common mistakes. Every connection you make might lead you to a nest of prospects. Many of the organizations listed here can help you focus in on the right direction and save you time and money pursuing people who have no interest in what you're doing.

RESOURCES AVAILABLE TO GET STARTED

Publications:

Working From Home, by Paul & Sarah Edwards

Making Money With Your Computer At Home, by Paul & Sarah Edwards

The Work-At-Home Sourcebook, by Lynie Arden

Homemade Money, by Barbara Brabec

Retired? Get Back In The Game! by Jack & Elaine Wyman

How To Make Money With Your PC! A Guide To Starting and Running Successful PC-Based Businesses, by Lynn Walford

How To Succeed As An Independent Consultant, by Herman Holtz (Wiley & Sons, publisher, 1993)

Newsletter: Barbara Brabec's Self-Employment Survival Letter, bimonthly newsletter, P.O. Box 2137, Naperville, IL 60567

Newsletter: ReCareering Newsletter, monthly, Publications Plus, 801 Skokie Blvd., Suite 221, Northbrook, IL 60062

Audio Tapes: How To Make Money Doing Research With Your Computer, by Sue Ruge, contact: Heres How, 2607 Second St., Suite 3, Santa Monica, CA 90405

Audio Tapes: How To Publish A Profitable Newsletter: The Reasons and A Roadmap for Getting Into Newsletter Publishing with your Computer, by J. Norman Goode, contact: Heres How, 2607 Second Street, Suite 3, Santa Monica, CA 90405

Organizations and Associations:

Home-Based Business Tips [includes a free start-up guide]

Contact: Answer Desk

U.S. Small Business Administration

409 Third Street, SW

Washington, DC 20416

1-800-827-5722

Home-Based Manufacturing Operations

Wage and Hour Division
Employment Standards Administration
U.S. Department of Labor
200 Constitution Avenue, NW, Room S3516
Washington, DC 20210
(202) 219-8385

American Association of Professional Consultants

9140 Ward Parkway
Kansas City, MO 64114
(301) 722-3499

American Federation of Small Business

407 S. Dearborn Street
Chicago, IL 60608
(312) 353-5000

American Home Business Association

397 Post Road
Darien, CT 06820

American Home Sewing Association

1375 Broadway 4th Floor
New York, NY 10018
(2020) 546-3480

The American Society of Interior Designers

1430 Broadway
New York, NY 10018
(212) 944-9220

Association of Desk-Top Publishers (AD-TP)

Box 881667
San Diego, CA 92108-0034

Association of Electronic Cottagers (accessible on-line through the Working from Home Forum)

CompuServe Information Service
5000 Arlington Centre Boulevard
Columbus, OH 45220

Chartered Designers Of America, Inc.

P.O. Box 348
Elmwood Park, NJ 07407

Family Firm Institute

P.O. Box 476
Johnstown, NY 12095
(518) 762-3853

International Association of Independent Publishers

P.O. Box 703
San Francisco, CA 94101

International Information/Word Processing Association

1015 N. York Road
Willow Grove, PA 19090

Mothers Home Business Network

P.O. Box 423
East Meadow, NY 11554
(516) 997-7394

National Association for the Cottage Industry

P.O. Box 14460
Chicago, IL 60614
(312) 472-8116

National Association of Desktop Publishers (NADTP)

P.O. Box 508
Kenmore Station
Boston, MA 02215
(617) 437-6472

National Association of Entrepreneurial Couples

P.O. Box 700
Aptos, CA 95001-0700

National Association for the Self-Employed

2324 Gravel Road
Ft. Worth, TX 76118
(817) 428-4200

National Association of Women Business Owners

600 S. Federal Street Suite 400
Chicago, IL 60605
(312) 608-2590

National Computer Graphics Association

2722 Merilee Drive Suite 200
Fairfax, VA 22031
(703) 698-9600

Newsletter Association

1410 Wilson Blvd. Suite 403
Arlington, VA 22209
(703) 527-2333

Support Services Alliance

P.O. Box 130
Schocharie, NY 12157
(212) 398-7800

HOME-BASED OPPORTUNITIES

There are a few businesses that you can get up and running quickly if time is of the essence. If you've just lost a job or you can't take the one you have much longer, here are a couple of fast start ideas.

1. Private Tutor. To start this business, you would have to be qualified in at least one academic subject, have some teaching skills and experience (being a training instructor could qualify). The subjects usually requiring tutoring are math, foreign language and any of the sciences. It's less demanding than full-time teaching and you don't have to put up with the bureaucracy. It will undoubtedly be evening and (perhaps) weekend work, but you can charge anywhere from \$25 to \$75 per hour depending on the subject.

2. Errand runner/driver. Many businesses today are in need of a runner to bring material around from place to place. A company which does a lot of printing may need constant business to printer assistance. As long as you have your own car and are a safe driver, you're in business. You don't need to learn anything about computers, either. You're simply in business. You will likely always be on call during the week (maybe Saturdays), and if you don't like traffic this could be a problem. You should be able to canvass local businesses for work and be paid upwards of \$10 per hour. Your auto insurance agent should be informed of the new use for your car.

3. Computer services for small businesses. You'll need a computer, laser or bubble jet printer and a fax machine to offer these services, but many small businesses need the assistance. It might be in copywriting, mailing programs, newsletters or maintaining a billing follow-up database. You can charge from \$20 per hour and up depending on the work. It's easy to get going since you've already got the computer in your home. Canvass businesses locally for work after you've devised an attractive flyer listing and selling your services.

There are other jobs that may require more set-up, but can be fantastic money-making opportunities. Among these are:

1. Tax preparer/bookkeeping services. Being computer literate will help you handle several dozen clients all at once. You may need some training if you are not a CPA, but software programs today make it easier to walk through even the most complex tax situations. You will be overwhelmed during the tax season of January to April, but you can charge from \$25 to \$50 per hour and make enough during the first four months of the year to almost get you through the remaining months.

2. Specialty grower. Let's say you have some land and you love to garden. You enjoy working outdoors and are tired of working inside a building for a living. Why not become a specialty grower? Gourmet stores all over the country are looking for the unusual in the way of plants and edible flowers. Herbs are also popular. You can even sell the crops you grow at the local farmers market on Saturday mornings. If you already have the land and the desire to do this, why wait. Start it part-time if you want, but you may find dozens of outlets for your goods if you are up to the test. The risk is bad weather, of course, but it's a chance worth taking if you love gardening.

3. Cleaning services. Commercial building maintenance people are often on the lookout for good help in this area. You'll need a lot of cleaning supplies, but if you can handle the evening hours and can find reliable assistants, this can be a gold mine business, especially if you specialize in the hard-to-do work like swimming pools, blinds and windows. People hate to do windows. You can charge per house or per hour for commercial buildings.

4. Massage therapist. If you're good at giving massages, consider getting a license or certification to be a massage therapist. Health clubs, running clubs, and conventions are all good candidates for your work. You can earn up to \$100/hour but you have to be in good physical condition. Arm, hand and back strength are particularly important. You make your own hours!

5. Caterer. If you like to cook, consider the catering business. If you have a good kitchen set-up and can cook large volumes well and have a few unusual, but tasty, recipes, you can become a local party favorite. Repeat business is the name of this game and you can charge per person for your catered meals or appetizers. Ethnic dishes are the in thing for parties these days and the more diversified you are, the better.

6. Computer consultant. If you are a programmer, this is certainly a job that can lend itself to contract labor, run out of your own home. Competition is heavy, but once you have a few clients, you will likely make an excellent living at something you're good at and probably enjoy. The low starting rate for programmers is \$50/hour and you can charge more based on your expertise and the problem to be solved. The more diversified your experience, the more likely the calls will be coming in for your services. You will need to stay up on current technology, but most programmers do this naturally. There is a plethora of magazines and other publications about the latest and greatest technology. Canvass local businesses to ascertain their computer needs. You're only selling your services, so cold calling is a low pressure issue.

Most businesses have some complaint about their computer system and are looking for easy answers from someone who is local and has good knowledge and experience. Solid computer expertise is invaluable to small businesses.

7. Bed-and-breakfast accommodations. Wouldnt it be great to operate a bed and breakfast in the middle of a territory that attracts thousands of tourists and other travelers each year? If youve a knack for hosting people on a full-time basis and have the house to convert to a couple of extra bedrooms, you can be in business. Its truly full-time, even though youre only serving breakfast. Theres laundry to do, beds to be made, bathrooms to clean and reservations to handle, but it can often be done at a leisurely pace. Room rates are \$75 per night and up, so the money can add up pretty fast. Be careful of burnout, however, as there are no holidays from this job, unless you have another person/couple who can take over for a couple of weeks.

8. Arts & Crafts. If you have a propensity for things arts and craftsy, you should consider selling your goods for a living, part- or full-time. Have you ever walked around an art show? There are plenty of these around and you can get a booth and earn back your expenses for the day with one sale. If you love to paint, sculpt, make pottery or whatever, there is a lot of potential for you. You can also starve, too, but you dont start up the business thinking that. Businesses buy lots of arts and crafts each year for their firms decorations or for sales contest prizes, convention awards, etc. If you are already doing this, you probably have studio space in your house plus some supplies to get going. Step it up to the next level!

There are many other types of home-based opportunities which may require more specific skills, longer training or more time to get up and running. They are no less useful, however. Here are a few ideas for you.

* Accounting/Bookkeeping

Small businesses may be especially reliant on contract help for this type of work since many of them may not be large enough to have their own accountant and/or bookkeeper on staff. Book resource: Establishing An Accounting Practice. Available from: Bank of America, P.O. Box 3401, San Francisco, CA 94137.

* Apiary

Raising bees for honey can be a part-time effort if you have an interest in this type of activity. This is not a business for those with no experience, but for those already doing something along this line, or have a hobby in this area, try ordering the book ABC and XYZ of Bee Culture from the A.I. Root Library, current edition, Garden Way Publishing, Charlotte, VT. 05445

* Balloon Rides

Popular in areas where the weather is nice year-round, hot air balloon rides are popular gifts for special occasions like a birthday, anniversary, Valentines Day and other holidays. Those of you who are trained aeronauts can step into a needed void as a pilot for this craft. You can start as a pilot, perhaps, and then accumulate capital to invest in your own balloon. Other than advertising and the cost of the balloons and their upkeep, little else is required except some wide open spaces.

* Beautician

This is a popular home-based business. An investment in the essential beautician supplies and chair can get you started. There is a licensing course that varies by state. All you need for this, other than the start-up merchandise, is an extra room in the house or a garage. If you're working for someone now and were wondering how to break away, it only takes a few dollars and your clientele to follow you. This happens quite frequently. Book resource: *Start and Run A Profitable Beauty Salon*. Author: Paul Pogue. Available from TAB Books, Blue Ridge Summit, PA. 17214. It's a complete business guide, organized for easy following of the text.

* Canning

Walk into a country restaurant like the Cracker Barrel and the first thing you see is a foyer/waiting area where there is a variety of goods, including a number of specialty food items. Pickles, sauces, jellies, many of them homemade, all sitting and waiting for a buyer. And people will buy these specialties! Specialty coffee shops and gourmet stores are always on the lookout for the new treat they can feature. Why not sell to these stores if you have a talent for this kind of cooking? You can start out part-time and see how the demand and the income goes from there. The next time you're in a specialty food store, ask about their distribution.

* Chair Caning

Country styles for homes are as popular as ever and the ability to cane chairs can bring in a sizable amount of side income if you have the talent for this type of work. If you're already doing it as a hobby, you've already established the necessary work shop, know where to get materials, etc. The only thing that remains is who to distribute to, a decision that may involve both private and public sales. There are locals who would certainly hire you to handle a chair or two for them personally. There are also specialty furniture stores and outlets with whom you can also contract. You'll have to do a little research on it, but the possibilities are there to expand a hobby that may already give you many hours of joy. It's time to cash in on this hobby and get your home-based business off the ground!

* Cheese making

Like making jellies and pickles, the art of cheese making can also be turned into a tidy profit center for you, distributing to some of the same chains and specialty food stores. Cheese has been and will continue to remain a sought after food. Book resource: *Making Homemade Cheeses And Butter*, by Phyllis Hobson, Garden Way Publishing, Charlotte, VT. 05445.

* Chimney Sweeping

Wood burning stoves and fireplaces are still dominant home items and the skill of chimney sweeping is a fine one with a number of business opportunities to choose from in plying this trade. Very little equipment is necessary and it won't take long to become proficient at this work if you have the ability and liking for physical labor. Book resource: *Chimneys and Stove Cleaning*, Garden Way Publishing, Charlotte, VT. 05445.

* Consulting

If you've been in a specific field for a length of time, you've likely built up an arsenal of knowledge about your subject. The more you know, the more you can offer any person or firm interested in breaking into, expanding or becoming more competent in this area. If your name is recognized, so much the better. Consultants can earn high hourly fees, expenses paid for. Book resource: *Advice A High Profit Business*, by Herman Holtz, Wiley Publications, New York.

* Copy Services.

This would obviously require the purchase of a copy machine, the more versatile the better. You'll be surprised at the number of individual needs for this machine. At 7-10 cents a copy, the machine would pay for itself relatively quickly. Booklets and collating services for small businesses can be a relatively lucrative practice.

* Floral Arrangements

You don't necessarily have to grow flowers to do this. You can purchase, make up elaborate flower arrangements and resell them. Dried arrangements and wreaths are popular in season. Some advertising and competitive pricing can generate a substantial workload for you.

* Home maintenance

How many times have you heard that someone is looking for help to do a few odd jobs around the house. Or for a painter? Or someone who can do a variety of work from landscaping to electrical wiring? If you're good at putting up wallpaper, laying carpet and other assorted tasks, advertise! The more diverse the skills you publicize, the better your chances of regular employment.

* Insurance Sales

Many people start off in this field on a part-time basis until they realize that a few sales a week will triple and quadruple the income they're used to making. This field is not for everyone. It requires extraordinary discipline and a desire to succeed along with the belief that you're assisting people with their financial goals and objectives. But if you can handle it, the insurance profession can be one of the most lucrative for working out of your home. Overhead is relatively low. You can get licensed through your state's insurance department, located in your capital city. It may require a certain amount of training and definitely an exam, but once passed you can seek out insurance companies who would be glad to work with you. Think of what your niche market might be. Who are your natural business associates and friends? These will be your first potential clients and you might test them by determining their interest in having you do an analysis of their financial goals and objectives.

* Kennel operator

If you like animals, this could be a strong home-based opportunity for you. Pets will always need to be boarded and, although some capital will be required to set it up, it can be a lucrative business just for doing what you love -- taking care of animals!

* Mail-order business

This is a new rage among the home-based opportunity seekers in this country. You can start your own mail-order business quite easily and if you advertise in the right publications, generate an ample amount of business. Book resource: *How To Start and Operate A Mail Order Business*, by Julian L. Simon. Publisher: McGraw Hill, New York, 10020.

* Meals for Handicapped

Contact your local social services for the disabled and elderly to see if there are any openings for someone who can cook meals out of their house and deliver them. This often involves a hot meal for lunch and a cold meal for dinner which is left with the client at the same time. If you like to cook, this can be another outlet for your talents.

* Music

There are a number of opportunities for those with musical talent, especially songwriting. There are plenty of great voices out there, but a dearth of good material to sing. Some of the better artists along with the up and coming ones are always on the lookout for new artists adept at this skill. Book resources: *Making Money Making Music (No Matter Where You Live)*, by James Dearing, and *Song Writers Market* current edition, from Writers Digest Books, Cincinnati, Ohio 45242.

* Pet breeding

As long as you're considering a kennel career opportunity, you might think about breeding, an animal specialty that can earn you many dollars. Breeding can be by specific request or you can simply breed to produce animals for local pet shops like hamsters, cats and dogs. This business can be run in conjunction with the kennel. You can sell to the pet shops or take your business directly to the public which can earn you a higher fee, since you don't have to pay the retailer.

* Real Estate Sales

If you like houses and don't mind working the evening/weekend hours, this could be a very rewarding career for you. Sales of houses can earn large commissions. You have to be very organized and always on the lookout for new listings, but once you've sold a few houses in an area, word of mouth will bring your next clients. The real estate market has been depressed the last few years, which creates an opportunity for those who are adept at selling homes. Sellers will tend to migrate towards the successful Realtor. There is a licensing course involved, but you can take this while you're still working at your old job. Like insurance, many people start this business part-time, until they sell their first big house and see how much money they can make from one sale.

* Rental Property Manager

If you live in a vacation area with a number of condominium units, you will likely see numerous advertisements for someone to manage the units for rental. There could be some small maintenance duties required, too. But essentially you are collecting rent, advertising for new renters and managing the properties for the owner(s). It may well require that you live in the complex, but this can often be part of the compensation package. What a great way to live near the beach or in some fantastic resort spot. This

can be the job for those people who have gone on vacation and wish they didnt have to go back to real life.

* Repair of Equipment

Every home is equipped today with all the modern conveniences: television, VCR, stereo, refrigerator, microwave, stove, dishwasher, etc. All you have to do is know how to fix these pieces of equipment and youll have a new home-based business. This might be combined with the general all around maintenance business opportunity mentioned earlier. A skilled repair person is difficult to find, as is the general odd-job fix-it-up person. If you have any talent in these areas, there are plenty of local options for you to attract business. People cant do for long without their conveniences and the demand will be there for the work. Consumers will bring the appliance into the repair shop, but in this age of handiness, they would rather have someone come out and repair it its easier!

* Secretarial Services

Small businesses can be counted on to look for help on a contract basis from someone with specific secretarial skills. A physicians office may be looking for a medical records person or an insurance billing clerk on an independent basis. The entire medical field, in its movement towards managed care, is looking for simplified answers to common administration tasks. This isnt the only industry utilizing outside secretarial services. If you have the skills and the small capital needed for the basic equipment, youre in business! Book resource: *Starting Your Own Secretarial Business*, by Betty Loogren and Gloria Shoff. Published by: Contemporary Books, Chicago, IL. 60601

* Sharpening Services

In many hardware, sewing and fabric stores, you may notice an advertisement for sharpening services. Scissors and other craft tools can be sharpened less expensively than purchasing a new one. Often these businesses contract out the labor for the service. If you know how to sharpen these types of objects, perhaps even doing it for yourself as you knit or make crafts, then you can turn this into a lucrative side business. You just call on your store clients once or twice a week and pick up new work and drop off completed jobs. Its an unusual, but needed service.

* Sign Design & Painting

Everywhere you look across this great country, youll find signs! Homes, businesses and individuals are all sign candidates. Advertising for and specializing in all type of signs and banners and even billboards (if you learn how), can create a substantial side business which will grow into full-time, profitable work for you.

* Telephone Answering Service

Many small businesses are one or two person shops which have only an answering machine to pick up calls should they have to leave the premises. There is a great amount of business lost as a result. This can cost the firm thousands of dollars as someone hangs up when they cant reach a human voice and dials another number where they can. As an answering service, you can be that human voice at the other end. Even if you are just taking the message, people have confidence when they can talk to a person in a service-oriented business. If you can add a couple of lines to your existing home phone system, youre in

business. With just a few clients, you'll generally be taking messages during the day. There are organizations who look for answering services to be on later call for product ordering and similar tasks. This can be a very profitable venture just for talking on the phone!

* Writer

There are a number of chances to obtain work doing copywriting. The written word is still very much in demand and you can attract a substantial amount of business in this area from smaller firms even just for their basic correspondence. Distressingly, people don't possess the same writing skills as they did en masse a few years ago and hence could use the assistance. The better a letter or document or brochure is crafted, the more likely the business will do well. This means work for writers in all phases of industry. A computer at home can be all the overhead you'll need.

Conclusion

Home-based businesses are the chances of a lifetime for many of us. It's the opportunity to be your own boss. This is not work without risk. Knowledge of how to run a business is critical. For that reason, consider contacting one of these Small Business Development Centers for help in breaking out on your own and getting the information every employer needs to know. That's right! You're a bona-fide employer now!

Good Luck!

Richard Dean

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