

YOU CAN



MAKE MONEY
AT HOME

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GO INTERNET

How to avoid the Internet Scams

Before you settle on any one product, program or service on the Internet, go to Google or Alta Vista, type in Review: (name) and you will get a list of sites that review it. (Be aware that many of them are actually affiliate sites promoting it.) If you can find a discussion board on or about the product or service, read it.

What exactly ***IS*** it? Beware of high-powered sales pitches whose exact nature is never clearly defined but is, instead, promoted as a fantastic value with a multitude of benefits. The exact nature is never disclosed because, if you know what it is, you'll never buy it. Look for informative, clear and transparent descriptions.

Sell stuff on Ebay and other auction sites:

The competition on eBay is fierce. Still, for specific niches, used goods, vintage and collectibles, eBay is where the buyers still go. They claim that "if you can't find it anywhere else, you can find it on eBay." And that is still largely true.

To research what you'd like to sell, use eBay's advanced search feature and select "closed sales." That will tell you what sold, what didn't sell, the prices asked and the prices paid. Pay special attention to the ads themselves, what made them attractive to buyers: the headline, text and so on. And [Hammertap](#) is a company that you can subscribe to that will give you excellent research tools. The url is: <http://www.hammertap.com/>

Be aware that, on eBay especially, you will be competing with the heavy hitters of US companies that are now listing their goods on eBay. And, sellers are flocking there from foreign countries as well. For just one example, sellers of Chinese gemstones have dropped the price of gemstones so low that there is little chance any gemstone jewelry designer in this country can compete.

Also, the rates charged by eBay and Paypal, their credit card processor, are not cheap. While you can't do much about the Paypal rates, you can jockey around some with the eBay rates by the kind and type of ad you run.

Be also aware that eBay can change the rules any time they wish. And have done so, to the detriment of many of their sellers. Their recent changes to the feedback policy, that buyers may leave feedback and sellers may not, has left sellers vulnerable to demands from unscrupulous buyers that they reduce prices and/or ship free. In response to that, sellers now submit their bad buyers to block bidder lists that will help sellers block up to 5000 bad buyers from their auctions. One of them is [repXchange](#) at <http://www.repexchange.com/>

Before you make a big commitment to eBay, read what their sellers and buyers are saying on their discussion boards.

Your local estate sales are a remarkable source for vintage and collectible items. Check out garage sales and thrift shops for used designer stuff.

eBay offers an affiliate program as well as some assistance type positions that pay. Check out their website.

Many eBay sellers have moved their goods and their stores to [Amazon.com](http://www.amazon.com). Competition there is also stiff and they have recently raised their rates. The only descriptive text you can enter is in the little "Your Comments" box. Limited to 1000 characters.

If eBay is not for you, there are several new auction sites online. Check their open listing to see if they are getting bids. See

<http://www.goantiques.com/> for [AntiqNet](#)

<http://www.auction.com> for [auction.com](#)

<http://www.internetauctionlist.com/> for [Auction List](#)

<http://auctions.overstock.com/> for [Auction Overstock](#)

<http://www.bargainchecker.com/> for [BargainChecker](#)

<http://www.bidtopia.com/> for [Bidtopia](#)

<http://bidville.com/> for [Bidville](#)

<http://www.bidz.com/> for [Bidz](#)

<http://www.blujay.com/> for [Blujay](#)

<http://buy.com/> for [Buy.com](#)

<http://www.collectoronline.com/> for [CollectorOnLine](#)

<http://ebay.com/> for [eBay!](#)

<http://us.ebid.net/indexmain.php> for [Ebid](#)

<http://www.ecrater.com/> for [Ecrater](#)

<http://epier.com> for [ePier](#)

<http://www.etsy.com/> for [Etsy](#)

<http://www.usa.gov/shopping/shopping.shtml> for [Government Auctions](#)

<http://www.ioffer.com/> for [IOffer](#)

<http://www.onlineauction.com/index.php> for [OnlineAuction](#)

<http://www.overstock.com/> for [Overstock.com](#)

<http://www.rubylane.com/> for [RubyLane](#)

<http://www.stealitback.com/> for [StealItBack](#)

<http://www.shopgoodwill.com/> for [ShopGoodWill](#)

<http://www.ubid.com> for [Ubid](#)

<http://www.webidz.com/> for [WeBidz](#)

Can you make real money at this? Yes, with the right product in the right venue. A lot of people have been able to make a living at it.

Offer an online education course or teach one

There are literally hundreds of free online courses. [ForteMall](http://www.fortemall.com) at <http://www.fortemall.com> is a new site offering to host your free or paid courses where you design and teach your own course. You will be in competition with the free courses offered. So, unless your subject matter is in high demand and you are a marketing wizard, this may not be a profitable deal for you.

However, with the proliferation of online courses, the opportunity may be

in the teaching of online course work through an accredited college or university. If you are already an educator, or have life-skills that would qualify you, contact educational institutions directly. In Google, type in something like "teaching jobs" and see what you come up with. Or check out discussion boards like the Yahoo! group "Make a Living Teaching Online" for advice and valuable contacts. Also consider the networking sites like [LinkedIn](#) to make job contacts.

What can you do that's uniquely qualified for Internet delivery?

Consulting? Psychic readings? Look for work with the companies doing it.

Write or rewrite Internet content articles

Currently there are thousands upon thousands of free articles on the Internet. Absolutely anything you want to know you can find a free article or blog about it just by entering the search terms into a search engine.

Now, it seems these articles are really generating a source of income. Sites using them as content have run into a problem with the search engines that see the articles as duplicates and punish the sites that host them.

So the site owners are offering freelance work for writers to either rewrite their articles or write new articles for them. You'll find these projects listed on the freelance sites.

If you bid on any of these jobs, be sure to state that you are a "native American/English speaker."

Sell other people's stuff. Choose from 36 affiliate networks

If you are persistent, and smart about the products you choose to promote, you can make money promoting other people's products. When your blog or website is generating traffic you can earn income through the affiliate ads that you host there. Or, you may choose to promote an affiliate's products in classified ads, newsletters or email campaigns.

Most of the successful affiliates advertise with Google Adwords and that will require some expense on your part.

Statistics in the direct mail industry has shown that a response rate of 1 to 2% is an excellent return. While I have no data on this, it's my guess that the same rate would apply to internet sales. That should give you some idea of how many website hits you need or how big your promotion must be in order to be successful.

Sometimes your best results will come from building a web page that promotes the product and hosts the advertiser's banner ads. Text links are not nearly as productive.

There are problems with affiliate marketing. There is no way you can be totally assured that you are receiving the commissions you have earned. Your stats on your affiliate network site are those reported by the advertiser. It's a matter of trust. Also, you can't be assured the advertiser you are promoting won't just deactivate their program, leaving your earned commissions unpaid.

In addition, many internet users, seeing your affiliate link tied to the target URL, will strip off your affiliate code, or they will substitute their own affiliate code. In both cases you will not be credited with a commission. Expressly to

prevent this, there are several free and inexpensive "affiliate cloaking" software programs available that will cloak your code so it cannot be seen. Check for them on a search engine.

Affiliate networks list almost every kind of vendor. Most will allow you to choose from many different kinds of ads. The best known are [Commission Junction](http://www.cj.com/) at <http://www.cj.com/> and [Linkshare](http://www.linkshare.com/) at <http://www.linkshare.com/>. To find digital products to promote see [clickbank](http://clickbank.com/) at <http://clickbank.com/>

Amazon and eBay's affiliate programs allow you to link to specific pages or products. Check their websites for instructions on becoming an affiliate.

If you're interested in promoting some specific product, check that vendor's website. If they offer an affiliate program, their website will show it.

Below are some of the harder to find affiliate networks:

<http://www.adreporting.com/> for [AdReporting](#)
<http://www.affiliatebot.com/> for [AffiliateBot](#)
<http://www.affiliatecrew.com/> for [AffiliateCrew](#)
<http://www.affiliatefuel.com/> for [AffiliateFuel](#)
<http://www.affiliatefuture.co.uk/> for [AffiliateFuture](#)
<http://www.affiliatenetwork.com/> for [AffiliateNetwork](#)
<http://www.affiliatewindow.com/> for [AffiliateWindow](#)
<http://www.bidclix.com/> for [BidClix](#)
<http://www.casinocoins.com/> for [CasinoCoins](#)
<http://www.casinorewards.com/> for [CasinoRewards](#)
<http://www.clickxchange.com/> for [ClickXChange](#)
<http://www.clixgalore.com/> for [ClixGalore](#)
<http://www.commissionsoup.com/> for [CommissionSoup](#)
<http://www.cyberbounty.com/> for [CyberBounty](#)
<http://www.darkblue.com/> for [DarkBlue](#)
<http://www.eadvertising.com/> for [eAdvertising](#)
<http://www.icommissions.com/> for [iCommissions](#)
<http://www.incomeaccess.com/> for [IncomeAccess](#)
<http://www.iwhiz.com/> for [iWhiz](#)
<http://www.kolimbo.com/> for [Kolimbo](#)
<http://www.maxbounty.com/> for [MaxBounty](#)
<http://www.offersquest.com/> for [OffersQuest](#)
<http://www.paidonresults.com/> for [PaidOnResults](#)
<http://www.partnerweekly.com/> for [PartnerWeekly](#)
<http://www.primaryads.com/> for [PrimaryAds](#)
<http://www.quinstreet.com/> for [QuinStreet](#)
<http://www.referback.com/> for [ReferBack](#)
<http://www.reporting.net/> for [Reporting](#)
<http://www.revenuepilot.com/> for [RevenuePilot](#)
<http://www.search4clicks.com/> for [Search4Clicks](#)
<http://www.sellshareware.com/> for [SellShareware](#)
<http://www.sharerresults.com/> for [ShareResults](#)
<http://www.trafficdoubler.com/> for [TrafficDoubler](#)

How a Blog can earn for you

A blog is a little more than a website that is updated on a regular basis. As such, a blog has much the same problems attracting traffic as a website does. Most blogs, however, are picked up by RSS feeds that spread it to other sites on the internet, even search engines and social networks. There is a wealth of free information available on the net about how to do it yourself at no cost.

There are many blogging sites that will allow you to have your own web blog for free. Type "free blog" into a search engine and find dozens. Especially, check these out:

See [Blogger](https://www.blogger.com/start) at <https://www.blogger.com/start>

[Wordpress](http://wordpress.com/) at <http://wordpress.com/>

[LiveJournal](http://www.livejournal.com/) at <http://www.livejournal.com/>

Making money with a blog is possible if you can both generate a high volume of traffic and allow companies to advertise their products and services to your audience. There are services that will find advertisers for you. See

[Blogsvertise](http://www.blogsvertise.com/) at <http://www.blogsvertise.com/>

[Creamaid](http://www.creamaid.com/index.html) at <http://www.creamaid.com/index.html>

[Blogitive](http://www.blogitive.com/) at <http://www.blogitive.com/>

[Reviewme](http://www.reviewme.com/) at <http://www.reviewme.com/>

[Loudlaunch](http://www.loudlaunch.com/) at <http://www.loudlaunch.com/>

Also, if you are an affiliate, you can host your own links on your blog.

Can you spread the word through lists, groups and discussion boards?

Most of the lists and boards that are moderated do not allow any commercial promotion whatsoever even "signature" lines that would ordinarily include a link to a website. Those that do allow it are so swamped with spam that your post will never be found. Some of the Yahoo groups, however, will allow members to enter a link to their website on a links page.

Promote your business with your own email list

If you have your own website, it is recommended by marketers that you generate your own email list. You can then use it for newsletters and email promotions to sell your own products and host other people's advertising.

To generate a list, tell subscribers how they will benefit by joining and offer them a free, high quality, incentive. Always give them a way to opt-out. To decrease resistance, ask only for first name and email address and tell them you will NEVER disclose it. (You might also promise not to email them very often. No matter that they have joined your list, they don't want to be hammered by your emails.)

Register with a major autoresponder company in the field. See [Aweber](http://www.aweber.com/) at <http://www.aweber.com/> and [Getresponse](http://www.getresponse.com/) at <http://www.getresponse.com/>. They will maintain your records, take care of the details, and provide you with

easy to install code to create your subscription box.

Market yourself through Social Networks

Social networks may not be the way to instant riches but you can generally get your message out on your profile page plus a contact email address and a link to your website. And most of them do have business related discussion groups.

Find Orkut on Google. Others you may be interested in are:

<http://www.blackplanet.com/> for [BlackPlanet](#)
<http://www.bni.com/> for [BNI](#)
<http://biznik.com/> for [Biznik](#)
<http://www.coopamerica.org/cabn/> for [COOPAmerica](#)
<http://www.classmates.com/> for [Classmates](#)
<http://digg.com/> for [Digg](#)
<http://www.facebook.com/> for [Facebook](#)
<http://www.flickr.com/> for [Flickr](#)
<http://www.geni.com/> for [Geni](#)
<http://www.hi5.com/> for [Hi5](#)
<http://www.linkedin.com/> for [LinkedIn](#)
<http://www.livejournal.com/> for [LiveJournal](#)
<http://www.mychurch.org/> for [MyChurch](#)
<http://www.myheritage.com/> for [MyHeritage](#)
<http://www.myspace.com/> for [MySpace](#)
<http://www.myyearbook.com/> for [MyYearbook](#)
<http://www.rateitall.com/> for [RateItAll](#)
<http://reddit.com/> for [Reddit](#)
<http://www.reunion.com/> for [Reunion](#)
<http://www.ryze.com/> for [Ryze](#)
<http://www.sellercircle.com/> for [SellerCircle](#)
<https://twitter.com/> for [Twitter](#)
<http://www.youtube.com/> for [YouTube](#)

Become a FREE LANCER and choose from hundreds of jobs

Look on the search engines for "freelance Jobs" or "contract jobs." (Do NOT look for "Work at Home.") Among them, you'll find requests for bids on almost every kind of work. The services charge either a monthly subscription or a percentage of the money you earn.

Before you sign up with any particular service, scope them out to find the kinds of projects they specialize in, the amounts being offered for the work and the resumés of the bidders. You may find that employers, for the most part, are selecting on the basis of cost, and the jobs are, therefore, being outsourced to another country.

Some of the services are:

<http://www.ifreelance.com/> for [iFreeLance](#)
<http://jobs.freelanceswitch.com/> for [FreeLanceSwitch](#)

<http://www.sologig.com/> for [Sologig](#)
<http://www.freelancejobsearch.com/> for [Freelance Jobs](#)
<http://www.guru.com/index.aspx> for [Guru](#)
<http://www.freelancewritinggigs.com/> for [Freelancewritinggigs](#)
<http://www.aboutfreelancewriting.com/> for [Aboutfreelancewriting](#)
<http://www.project4hire.com/> for [Project4hire](#)
For tips, also check out [AllFreeLance](#) at <http://www.allfreelance.com/>

Also search [Craigslist](#) at <http://www.craigslist.org/> and the other classified sites. Type "freelance . . . jobs" into Google for lists of job sites and discussion groups for the work that interests you.

Get paid to start a call center in your home

As opposed to off-shoring, homeshoring refers to the practice where some business call centers use home workers rather than send their jobs overseas.

Search online to find dozens of companies that hire homeshoring workers. The top homeshoring employers are listed below:

[Alpine Access](#) at <http://www.alpineaccess.com>
[Arise](#) at <http://www.arise.com> is looking for bilingual agents
[LiveOps](#) at <http://www.liveops.com>
[Convergys Corp.](#) at <http://www.convergysworkathome.com/>
[West Corp.](#) at <http://www.westathome.com/>
[Working Solutions](#) at <http://www.workingsol.com/home.htm>

How to make sure an online business is legitimate before you buy it

Work-at-home opportunities are typically a minefield of scammers. I would personally recommend that you do not invest a penny in any opportunity marketed as "work at home." Most of these "opportunities" ask for payment based solely on their sales material and long before they disclose to you exactly what the business is. Run. Run fast.

There are, however, home business plans that are legitimate. Search for them on the internet with terms like "home tutoring business" or "home resume writing business" Specify right up front what you want.

Before you buy, ask for:

Client references and check them out. (Obviously, they will only give you good references.) Check Better Business Bureaus and state AGs for consumer complaints. Read the License Agreement and/or Terms and Conditions pages carefully for any conditions and constraints they will impose on you, any costs farther on or time limits on their services.

What **exactly** will you get for your money? (This should be stated clearly on their website. Make a copy.) A software program, instruction manual or formal detailed step-by-step business plan, advertising templates, a website, an accounting program, toll-free phone numbers for free advice, support or consultation? If this is a franchise, they should also be able to tell you how many have been sold in your area.

Go LOCAL

There are literally hundreds and hundreds of small businesses you can start from your home.

Use what you already have

Research your local zoning laws and/or homeowner association to see what restrictions there are upon the way you may or may not use your property. If you may or may not have a retail business there and, if so, what restrictions there may be, traffic and so on. If there are limits on the number of non-related people who may live in your house.

Day Care Center

Start a day care center for children or a 4 to 8 after school center. Check out your state and local regulations.

Start a day care center for elders or Alzheimer's victims. Their regular care-givers will welcome a few hours of freedom. Check out your state and local regulations.

Start a bed and breakfast.

It's much easier to have a bed and breakfast in a house but I have even seen it done in a large apartment in the middle of a major city. The business owner also displayed and sold antique furniture out of her apartment.

Share your home/rent out a room/an apartment

Locate a local home sharing agency that conducts background checks to screen out people with bad credit, criminal records or histories of drug or alcohol abuse. Agencies may help in resolving some conflicts, but most organizations cannot help with eviction. Look up your state or local laws to learn what your rights and responsibilities are.

Use your home to teach a class or give private instruction.

If you love reading or math or geography, tutor children and/or adults

If you speak another language, give language lessons

If you enjoy cooking ethnic food, teach a cooking class and sell exotic spices

If you love to sew or quilt or embroider, give lessons and sell supplies

If you make model planes or trains, teach others and sell kits

If you make ceramics, teach others and sell supplies. Charge for firing.

If you are an artist, teach students and sell supplies

If you dance, give lessons

If you play a musical instrument, give lessons

If you're good at writing, bookkeeping, carpentry, auto repair

You get the idea. Any hobbies or skills that you have, you can find others who will pay you to teach them. Place ads on community bulletin boards, in local publications and on classified ad websites and newspapers.

Put your internet business, beauty shop, consignment or repair shop in your basement, rec room or garage.

Import fabrics from China and sell them from your rec room.

Rent garage or yard space to store someone else's small boat or car.

Rent parking space in your driveway.

In your garage, build small, safe storage units to rent out.

Rent space in your garage to apartment dwellers who have no space for a workshop.

Rent space in your driveway or garage to apartment dwellers who are not allowed to work on their cars.

Rent out dedicated space you already have.

Many photographers do not have their own darkrooms and will pay to use yours. You could also sell them film, chemicals, etc.

Use your yard

Sell flowers, herbs, produce, outdoor furniture, play equipment and garden ornaments from your yard.

Other Local Services

For any local business you choose to go into, check out your state and local licensing laws and regulations.

In [Google](#), type in "how to start . . . business.". You'll find literally hundreds of free articles and blogs telling you how to do it.

Use your pickup truck

Advertise for people who will hire you to clear out the "trash" in their attics or garages and will agree that you can keep whatever you find. (Get a signed agreement.)

Cash in on recycling

To recycle aluminum cans and other scrap metal, call your local scrap metal and metal recycling services.

An organization that will give you certificates for food and pharmacy items in exchange for items you already recycle: glass, paper and plastic, see [RecycleBank](#) at <http://www.recyclebank.com/>. They are currently operating in Pennsylvania, Virginia, New York, Connecticut, Vermont, Nebraska, Maine, and New Jersey.

Sell cell phones at [Cellforcash](#) at <http://www.cellforcash.com/>.

Or you can sell them at [Gazelle](#) <http://www.gazelle.com/> as well as MP3 Players, Digital Cameras, GPS Devices, Laptops, Camcorders, Gaming Consoles, Satellite Radios, Portable Hard Drives.

Sell your old laptop at [Cashforlaptops](#) at <http://www.cashforlaptops.com/?gclid=CI-l6bfDgZUCFQwxiQodNEbe1w>

And Apple Macintosh laptops, desktops and tower less than 3 years old at [Microreplay](#) at http://www.microreplay.com/index.php?main_page=selltous

(Remember that formatting your hard drive will not erase the personal data on it. Use a program that will wipe the disk securely.)

You can get as much as \$22 for an empty toner cartridge at [Tonerbuyer](http://www.tonerbuyer.com/) at <http://www.tonerbuyer.com/>

Or a company that will pay you for your old catalytic converter at [Davisconverters](http://www.davisconverters.com/index.shtml) at <http://www.davisconverters.com/index.shtml> for the platinum in it.

Do what you love but specialize:

If you love flowers, design and provide flower corsages and arrangements for weddings.

If you love to cook, cater for weddings or wakes. If you love to bake, design and bake wedding cakes.

If you read and write a second language, start a translation service.

Start a house sitting service, a pet sitting service, a dog walking service, a house cleaning service.

A small ad in your local newspaper or Craigslist should generate leads. Collect a portfolio of references. You could use this as the starting point for a referral service for similar services to yours.

Computer services

Thousands of home PC and Mac users have no idea how to connect peripherals like scanners and printers, how to install programs or how to fix their computer glitches. Place a little ad in your local paper to find more work than you can do.

Become a house painter

House painting, especially interior painting, living room, bedroom, kitchen etc, is a skill that most people can master quickly and easily. There is an unlimited amount of work available and it's possible to make very good money at it. When you become proficient, you can hire more painters and become a painting sub-contractor.

Start a referral business

Some referral businesses for sub-contractors in the building trades are earning six figure incomes. What they do is guarantee to their clients that the sub-contractor is responsible, dependable and trustworthy, does professional, high quality work on time, and is licensed if required.

Before you accept a sub-contractor into your program, ask for personal recommendations and check them out thoroughly. Don't miss, overlook or excuse anything. If possible, inspect the work they have done. Check Better Business Bureaus and state AGs for any consumer complaints. Subscribe to a service that will run a back-ground check on them for criminal records or histories of drug or alcohol abuse. From your clients, check out their credit records. For yourself, protect yourself legally with contracts and with insurance.

According to a major magazine that did a review of one of these sub-

contractor referral businesses, the owner had no employees and was making a six figure income.

You can start a referral business for many other kinds of services where workers enter people's homes: computer repair services, tutors, landscaping, home cleaning and so on.

And you can start a referral business for other kinds of services where clients are often overcharged, receive shoddy work, and are otherwise ripped off: Auto repairs is one example.

Basically in referrals, both the service providers and the clients pay you a fee. If you are acting as a broker, however, and do the billing for members of the group, you may also want to charge a percentage of the fees billed.

Become a referring travel agent

You might want to choose a travel category other than air travel to specialize in, like cruises. Before selecting a company to affiliate with, be sure you know what the compensation is and the hours you will be expected to work. Also, be sure that the company is stable, that they provide any special training you need, that they provide adequate customer service, and that you can recommend them with confidence.

Pet Photography

Take photos of pets. If you don't mind getting down on their level to take great personal pictures of their pets, pet owners will pay top dollar for them. Advertise through your local veterinarian and pay them a finder's fee. Hang pictures in your vet's waiting room.

If you have taken great photos, sell them matted but unframed at street fairs and craft shows.

Writing

You can not only get free lance writing jobs through the free lance job sites but you can [write resumes](#). Employers now are expecting a specialized kind of resume most job hunters have no idea how to prepare. For more information see

<http://www.rockportinstitute.com/resumes.html>

Write obituaries. While newspaper obits are written by staff writers, and death notices/announcements are written by family members, there are also paid obituary services for three different groups of people:

Those wanting their final story written before their death

Family members wanting a professionally written death announcement to honor the deceased

Newspaper editors wanting to publish story length, biographical obituaries

For more information on how to [write obituaries](#) for money see

http://www.articlecity.com/articles/writing/article_1486.shtml

Sell your crafts

Search your area for a crafts mall where you can rent stall space to dis-

play and sell your crafts. Plan to share the space, and the costs and responsibilities, with a crafter whose products do not conflict with yours. Make sure the mall is well promoted and popular and is in a well trafficked, easy to access area. If there is no such mall in your area, consider forming a crafters cooperative to start one.

Getting started in your home business

Ditch that fancy, detailed business plan!

In most articles and books on the subject of starting a home business, the authors recommend that the FIRST thing the prospective business owner must do is to make a business plan. The object of this exercise is to make one decide on goals and the processes by which they will be reached, what the costs will be, what income can be expected, what the time lines are, etc. In short, every business detail is included.

I disagree for two reasons:

First: While having well formulated goals is a good idea, the format for most business plans is so complicated and detailed they are overwhelming, especially when there is absolutely no data to base it on. And, to be told that the business plan is the first "requirement" to starting a business of your own creates a stumbling block that many are not able to overcome. "Required" to plan ahead blindly for a business they have no experience with, they cannot do it. They are blocked before they even begin.

Second: More than simply untrue, it's backward. Obviously, a business plan is necessary before hitting the bank up for a loan, but most home businesses do not start out that way.

In the beginning, most are very small. They have evolved, the natural out-growth of a hobby, of something the business owner has been employed to do, something they love to do, or something they have a talent for, an idea or an inspiration. In other words, most home businesses grow out of something personal, something the owners are familiar with, have experience with, already know how to do.

"Business" is not a word you'd associate with what they are doing. The choice to "make money" is the mechanism by which their personal talents, interests, hobbies and ventures evolve into a home business, but it was never their primary goal. At this point, though, there are some things that do need to be written down. ([see Business Plan for Beginners](#))

When the business shows potential and needs to expand, having a business plan is an absolute requirement for borrowing money. By this time, however, owners are thoroughly familiar with the business and know exactly what

should go into the plan. It is no longer a struggle.

The easiest, and least risky, home business you can start

The easiest way to start a home business is to do what you have been employed to do but on a free-lance, self-employed basis. You are familiar with it, and comfortable. You know what you are doing. You have experience in that field and will have made contacts. Also, and most importantly, you will be able to supply recommendations. Because, believe it or not, being self-employed is just like being employed. Someone has to hire you or buy your products and, if you don't already have experience, contacts and recommendations, you will have to acquire them in order to succeed.

Selling your services, or your product, is the name of the game. Whatever your home business, your success will depend upon it. The best services, or the best product, in the world won't bring you a dime unless you can sell it. I have been told that "selling" is a talent, just like musical ability or painting. If selling is not one of your talents, you may want to consider hiring, or trading services with, someone who IS good at selling.

Within the framework of what you want to do, look for products or services that customers want to buy and are willing to pay for. It may be an ego-buster to say "No one wants what I am offering" but your business will depend upon recognizing that fact and looking for something else they do want!

It would be a mistake, however, to choose a home business for its money-making potential alone. If you hate doing it, chances are you simply won't. And, if it's a success, you may be trapped into doing something you hate.

Be realistic

Realistically, if you found a business that would bring in \$5,000 a day, would you tell anyone about it? Not hardly! You'd have trouble enough trying to keep some copy-cat from stealing it. (Actually, **there are people actively searching for anything successful that they can steal and use for themselves!)**

As very few people are strong on sales ability, the "Work Two Hours a Day and Make \$5,000" type ads target those people who want a home business where they do not have to sell; that is, a business that will succeed without it. As this simply doesn't happen, most of the "opportunities" are scams.

When it is a sales claim that a business is a proven winner, be wary. If it is really that good, everybody else is already doing it, and you will be wasting your time. And, times have changed. What was once a good business may not be a good business any more. Unless you have an extraordinary information product, you cannot make a single dime trying to sell information that someone else is giving away free on the internet. Also, with PCs with office and desktop

publishing software in every office and most homes, providers of typing and other traditional business services are finding themselves out of business. Computers and the internet, however, have spawned a host of businesses that might generate opportunities for you.

All research is not equal

Reading "How to Start a Business" written by an author who has published a hundred or more books on a hundred or more different businesses should tell you that the author is a writer of "general" information who does not have personal experience with any of the businesses. The books will be almost generic: goals, business plan, accounting, taxes, licenses, office equipment, etc. that apply to every business. There will be virtually nothing there that applies to the business you are interested in. I can guarantee you that publications on starting an accounting business will tell you absolutely nothing about accounting. Nor will books on starting a photography business tell you how to take good pictures. If you want to understand a business, buy books written by authors who have personal experience in the business they are writing about. If an author, for example, has published only two books, both of which are on operating restaurants, it is a pretty safe bet the author has personal experience in the restaurant business. (On book sites on the net, "start a business" will bring up hundreds of books. When you locate the type business you are interested in, click on the author's name and a listing of their publications will probably appear. And on some sites, you can read the index and excerpts from the book.)

When you have decided in which direction your interests, your personal skills and talents should take you, buy the best books you can find about it and read. Subscribe to trade journals. Talk to people in the business. Offer your services (free if need be) to get some practical experience. You'll learn things you might never learn otherwise.

Key Questions for Franchise Buyers

Some franchises are promoted on the basis that someone else, the team, will do the selling. Before choosing one, it is recommended you research them carefully. If they are a company you do not personally know, check their credit, the Better Business Bureau, the state Attorney General's office. Find several others who are actually operating the business and ask them about it. (Be extremely wary of recommendations provided by the company.) If you get into the business and things don't look right, get out fast. Don't wait. Your instincts are probably right.

Franchise businesses such as Wendy's, McDonald's and Jack-In-The-Box are booming. The people setting up franchise ideas and businesses know a good thing, and are really promoting this idea. Franchises for just about every conceivable kind of business are being sold in ever increasing numbers

Some franchises are very good. They treat both the franchiser and the franchisee very well. Others are very one-sided. Still others are almost total rip-offs that trap one into paying ten to fifty times the actual value of the business idea, equipment, or whatever it is they are trying to get you to buy. Before putting any money into a franchise, you should investigate everything completely. We've prepared a list of questions you should be asking, and should get satisfactory answers to, before you invest.

1. Has your attorney studied the franchise contract, discussed it completely with you, and do you both approve it without reservations?
2. Does the franchise require you to take any steps which are either illegal or even border on illegal, or are otherwise questionable or unwise in your state, county or city?
3. Does the franchise give you an exclusive territory for the length of the franchise period, or can the franchiser sell a second franchise in your territory?
4. Is the franchiser connected in any way with any other franchise company handling similar products or services?
5. If you answered yes to the above questions, what is your protection against the second franchising company?
6. Under what circumstances can you end the franchise contract, and at what cost to you?
7. If you sell your franchise, will you be compensated for your goodwill or will it be lost to you?
8. How many years has the firm offering you the franchise been in operation?
9. Does the company offering you this franchise have a reputation for honesty and fair dealing among its franchisees?
10. Has the franchiser shown any certified figures indicating exact net profits of one or more of its members, and have you personally checked the figures with these people?
11. Will the franchiser assist you with:
 - a) A management training program;
 - b) An employee training program;
 - c) A public relations and advertising program;
 - d) Capital;
 - e) Credit;
 - f) Merchandising ideas?

12. If needed, will the franchiser assist you in finding a suitable location?
13. Is the franchising firm adequately financed so that it can carry out its stated plans?
14. Does the franchiser have experienced management, trained in depth?
15. Exactly what can the franchiser do for you that you cannot do for yourself?
16. Has the franchiser investigated you carefully enough to assure itself that you can successfully operate at a profit for both of you?
17. Does your state have a law regulating the sale of franchises, and has the franchiser complied with that law to your satisfaction?
18. How much equity capital will you need to purchase the franchise and operate it until your income equals your expenses?

If you can get the answers to each of these questions, and those answers satisfy you, then you're probably thinking about buying a pretty good franchise deal. However, if you're in doubt about any of these points, be sure to check it out and know the answers for certain before you invest or sign anything.

Buying a franchise can give you a measure of security, and in some cases, sure-fire profits. Business surveys show that fewer than 20 percent of all franchised businesses fail. This is in comparison to a 60 to 80 percent failure rate for ALL new businesses started in this country each year.

Information regarding specific franchising ideas can be found in the franchising directories, which are generally available at the local library. Often there will be a notice posted in franchise outlets themselves.

If you can afford the entry into this business, statistics are on your side. You are now armed with some CAUTION and STOP and GO signs!

Start your own internet webpage/store/catalog?

Absolutely! Any business, small business or home business without one in today's world is seen as somehow suspect. At the very least it indicates that the business is not all that interested in gaining customers.

6 ways to gain with a website of your own

1. Credibility. Your home business will look more "real."
2. Visibility. You'll have a 24/7 URL (Uniform Resource Locator) "address" where your customers, world-wide, can find you.
Use it on anything printed: Your letterhead, business cards, hand outs, bulletin boards, direct mail, newspaper advertising, etc.

Use it on the Internet: Submitting to search engines and directories, email promotions, classified ad sites, blogs, newsletters, etc.

3. Accessibility. Your customers can buy products and services from you 24/7. Your website will be open day and night.
4. Versatility. Unlike print media, you can change your products, prices, sales messages, anything at any time.
5. Economy. If you were to display all the items in your store in a printed catalog that you would direct mail to your prospects, the cost would be prohibitive. You can show it all on your website for little more than the cost of your site.
6. Convenience for your buyers. There are many low cost services that will accept their credit card payments for you.

It would be a costly mistake, however, to start out with the idea that your website will magically appear as one of the first 50 or 60 out of 50 million or so. To accomplish that would cost thousands and thousands of dollars for programmers, marketers, search engine optimizers, if it could be done at all. But showing up in the first 2 or 3 pages in the search engine listings may not be your goal or even necessary. A very low-tech, inexpensive website may be all you need to get started.

You can build your own website for very little cost.

1. Read all you can about creating "search engine friendly" web pages.
2. Find free or low cost website designing software to guide you through the process.
3. Type "build your own website" into Google or any search engine and dozens of sites will appear that will help you do it. Many are free.
4. Read the Terms of Service carefully! They will also be selling services.
5. DO NOT SIGN UP FOR ANY SERVICES.
6. Make sure that you are allowed to save the webpage you create to your own computer.
7. Look for an inexpensive Hosting Service that will host your pages for you. Probably the same site that helped you build them has a hosting service.
8. If not, look for somewhere else. Make sure they do not charge you for uploading your pages. You may be changing them every day or so.
9. Look for a free FTP (file transfer protocol) program to download so you can upload your pages to the server.

Over time, learn to code HTML for yourself. It's pretty simple.

Make a Plan

"If you fail to plan, you are planning to fail."

There is a far more practical reason for making a concrete plan: plans that are concrete tend to manifest themselves. Write your answers out in detail and keep them. They will be a valuable resource in the future.

1. Consider your choices.

Vacillating continually between what you'd enjoy doing, what you want to do, what you can do, what you should do, what it would be best to do, what you can make the most money doing, what has worked for you in the past, what might work in the future, etc. etc. etc., will prevent you from settling on one thing and succeeding at it.)

Some marketing experts have reported that new businesses, started on the premise "Do what you love and the money will follow," is responsible for more small business failures than any other thing.

2. Choose one thing to Research/Test (At any terminal failure, chose another and start over with the test.)

Why is this a good idea or product?

Is there is a demand for the product or service?

How do you know that?

Who will be your customers?

What problem(s) will you solve for your customers?

What service(s) can you provide for them?

How can you reach them?

What will it cost to reach them?

Is it a niche product or service?

Is there is a demand for it?

Who will be your customers?

Can the product or innovative business idea be easily stolen from you?

Can you prevent that?

3. Talk to people who are already doing it. (If they think you might become a competitor, the information you get may be minimal or untrue.)

4. Try this out on a limited basis to see if it will actually work.

What problems do you run into?

What are the costs?
Is it something you enjoy doing?
Did you make a profit? How much?

5. If it did not work, why not?

What mistakes did you make?
What could you change that might make it work?

(If a small undertaking elicits very little response, do not assume that doing the same thing on a bigger scale will generate more.)

6. If it worked, why did it work?

Can you build on that?

7. Repeat #1 through 6 until you find something that works, that was profitable and that you enjoyed doing.

8. Choose a working name for your business. (For now, make this temporary. When your name goes into print or on the internet, you may be stuck with it.)

9. Your business address

(Use a box number if you don't want people showing up at your door.)

10. The time you will devote to develop your business.

How much?

11. The skills you will devote to develop your business.

Write them down.

12. The skills needed to develop your business that you do NOT have.

Write them down.

13. Who will provide those skills to your business?

Family members? Friends? Volunteers? Hired help?
Write it all down.

14. Who else will be helping you?

Team? Advisors? Investors? Suppliers?
Write it all down.

15. To get started, what will you need to buy that you don't already have?

Make a list and estimate the costs.
Where will you get the money?

16. What other start up costs will you have?

How will you finance the costs?

17. What risks are you taking?

What problems do you foresee in the future?

18. What assumptions are you making?

Can you depend upon them being true into the future?

18. When do you expect to be making a profit?

At the end of 3 months, 6 months, 9 months? Your first year? Be specific.

19. How much profit do you expect to be making?

At the end of 3 months, 6 months, 9 months? Your first year? Be specific.

20. If you are not making a profit,

at what point will you re-evaluate whether to continue on in this business?

Be specific.

APPENDIX 1

250+ more businesses you can start and run from home

Accident Reconstruction Service
Airbrush Artist
Alterations/Seamstress/Tailoring
Answering Service
Antiques Dealer
Apartment Manager
Apartment Preparation Service
Appliance Repair Service
Assembly Work
Audiobook Producer/Distributor
Automotive Detailing
Balloon Delivery Service
Bed & Breakfast
Bicycle Rental/Repair
Blade-Sharpening Service
Boardinghouse Manager
Boat Maintenance/Cleaning Service
Boat Operation Instructor
Book Binding/Repair
Bounty Hunter
Bridal Consultant
Bridal Show Promotions
Building Maintenance Service
Bungee Jumping Instructor
Business Networking Service
Business Plan Writer
Cake Decorator
Calligrapher
Candle Maker
Caning Specialist
Car Wash
Card Sender/Santa/Birthday
Career Counselor
Carpet Installation
Carpet/Upholstery Cleaning
Cartoonist
Caterer
CD-ROM Packaging
Child Care Referral Service
Child ID Products
Childbirth Instructor
Chimney Sweep
Clipping Service
Collection Agency
College Application Consultant
Commercial Plant Watering Service
Community-Based Coupon Books
Computer Composer
Computer Installation/Hardware
Computer Installation/Programs
Computer Maintenance/Repair
Computer Peripherals Consultant
Computer Software Sales
Computer Training
Computer-Aided Design (CAD) Service
Computerized Special Effects Designer
Construction Services
Cooking Class Instructor
Cost Reduction Consultant
Coupon Distributor
Credit Consultant
Custom Embroidery
Custom Sewing
Damage Restoration Service
Dance Instructor
Database Consultant
Dating Service
Day Care Service
Decks/Outdoor Furniture
Designer/Retail Items
Desktop Publisher
Diaper Service
Digital Imaging Service
Direct Marketing/Sales
Disability Consultant
Dog Trainer
Doll and Toy Repair Service
Efficiency Expert
Elder Care
Electrical Contractor/Electrician

Estate sale organizer
Etiquette/Manners Teacher
Fabric Coverings
Fax-on-Demand Service
Financial Aid Consultant
Financial Planner
Firewood Service
First Aid/CPR Instructor
Fish Restocking
Fitness Trainer
Flea Market Organizer
Floral Shop
Food Delivery Service
Framing Service
Franchise Idea Center
Freelance Video Producer
Furniture Refinisher
Garage Sale Coordinator
Garage Sale Organizer
Gardening Consultant
Genealogical Services
General Handyman
Gift Baskets
Graffiti Removal
Grants/Proposal Writer
Graphic Designer
Handbill Distributor
Hauling Service
Herb/Flowers Farming
Herbal Products Distributor
Home Entertainment System Service
Home Health Care Service
Home Improvement Services
Home Office Consultant
Home Repair/General
Home Repair/Specific
Home Schooling Consultant
Home Security Consultant
Horse Trainer
Hospitality Service
Human Resource Services
Ice Sculpting
Image Consultant
Importing/Exporting
In-Home Mail Service
Incorporation Service for Businesses

Indoor Playspace
Insurance Agent
Interior Designer
International Business Consultant
Internet Marketing Specialist
Internet Web Page Creator
Invention Consultant
Inventory Control
Investment Broker/Club
Invisible Fencing Sales/Installation
Jewelry Designer
Jewelry/Clock/Watch Repair
Job Hot Line
Knitting/Crocheting Lessons
Landscape Designer
Landscape Designer
Laundry/Ironing Service
Lawn Care Service
Limousine/Van Driver
Liquidator
Literary Agent
Locksmith
Machinery Rebuilding/Repair
Magician
Maid Service
Mailing List Service
Makeup Artist
Management Consultant
Manicurist
Manufacturer's Representative
Marketing Consultant
Massage Therapist
Mediator
Medical Claims Processing
Medical Management Consultant
Medical Transcriptionist
Meeting Planner
Merchandise Demonstrator
Messenger Service
Midwife
Mini-Blind Cleaning Service
Mobile Hair Salon
Monogramming Service
Motivational Speaker
Mover
Mystery Shopper

Nanny Service	Roommate Referral Service
Newspaper Delivery Service	Rubber Stamp Business
Noise Control Consultant	Secretarial Service
Notary Public	Security Systems Consultant
Nutrition Consultant	Seminar (Speakers) Service
On-Line Internet Researcher	Shipping/Customs Consultant
On-Line Job Search	Silk Flower Arranger
On-Line Services Consultant	Small Business Consultant
Organizer	Snow Plow Service
Outplacement Services	Software Development
Paper-Shredding Service	Software Engineer/Programmer
Para-legal Services	Stenciling
Parenting Specialist	Stenography Service
Party Planner	Storyteller
Personal Shopper	Tax Preparation Service
Personality Analysis/Testing Service	Taxidermist
Personalized Children's Books	Technical Writer
Pest Control Service	Telecommunications Consultant
Pet Breeder	Television Repair
Pet Grooming/Care	Test Preparatory Services
Pet Taxi Service	Time-Management Specialist
Photographer	Tour Director/Sightseeing Excursions
Pollster	Toy Cleaning/Repair
Pool Maintenance	Trademark Agent
Portrait Photographer/Artist	Translation Services
Power Wash Service	Travel Agent
Private Detective/Intelligence Specialist	Tree Service
Private Tutor	Trophy/Engraving service
Property Management Service	Tropical Fish Servicing
Public Pay Phone Services	Upholsterer
Rare Book Dealer/Search Service	Used Boat Sales
Real Estate Appraiser	Used Computer Sales
Recycling Service	Used Industrial Equipment Sales
Referral Service	Vacuum Cleaner Repair
Relocation Consultant	Vending Machine Operator
Reminder Service	Videotext Service
Repair Service (specific)	Water Pumping Service
Repossession Agent	Window Treatment Specialist
Resale/Consignment Shop	Window Washing Service
Restoration Services	Word-Processing Service
Resume Service	Writer/Editor/Illustrator
Retirement Planner	Writer/Greeting Card
Reunion Organizer	

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"Embezzle" the fact-finding guide that will expose discrepancies in your accounting records and allow you to proceed on fact, not suspicion.

Most owners and managers are reluctant to accept embezzlement as a possibility because, if both their staff and their accounting is suspect, they believe there is no other solution than to hire their CPA to conduct an audit which will cost big bucks and may find nothing at all. That being the case reliable CPAs are reluctant to do an audit on the basis of suspicion alone. Owners and Managers then find themselves in a no-win situation, unable to go further,

"EMBEZZLE" is the solution! It's how you find the evidence, if there is any. EMBEZZLE" is not set up like an audit. It works from the inside, like a bookkeeper does. If there are discrepancies to be found, you'll have documentation: what it is, where it is. You'll be operating on fact, not suspicion.

With the instructions in "EMBEZZLE" you can easily do it yourself. If you need a little fine-tuning of your bookkeeping skills, consider **Bookkeeping Basics**. If you don't have the time or desire to follow "EMBEZZLE" yourself, hire someone to do it for you on a temporary/part-time basis. I suggest an outsider, a retired full-charge bookkeeper with years of experience, a high school education and a clean record

EMBEZZLE

- *How you are setting yourself up for embezzlement.
- *How your Financial Statements hide embezzlement.
- *19 Common embezzler tricks and how they work.
- *If you're not seeing evidence of embezzlement, why bother to look for it?
- *How to make sure you can access your records.
- *What to do **RIGHT NOW!**
- *What's so important about keeping your investigation secret?
- *What to do now to recover money later.
- *Exactly how to access bookkeeping accounts and find what you're looking for.
- *How to massage bookkeeping data in excel to reveal vital clues.
- *How to check the hard copy files for what IS and is NOT there.
- *If your suspicions are confirmed, what to do next, absolutely NOT do?
- *Other Risks.
- *Prevention **METHODS** that make embezzlement almost impossible.
- *How to Limit your exposure.

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