

# Starting an At-Home Big Money Business

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## Starting an At-Home Big Money Business

### Starting at home has many advantages

When you start a business, like any venture in life, you want it to have the best chance for success. Starting one from your home has unique advantages.

You won't be paying rent on a store or office. And probably you won't immediately need a separate phone with the charges for installation and monthly service. And you are already heating and lighting your home. Therefore, you avoid the burden of these additional monthly overhead costs.

You'll be using many things you already own so you can save money by not buying a desk, lighting fixtures, a water cooler, or the other furnishings people generally buy to set up a separate business location.

If you need help with the actual work that's involved, try to get members of your family to help you (more on this later). And you can start your business part-time while keeping your present job. Later as it grows you can make it your full-time occupation, and if you wish, move it out of your home into larger quarters...better suited to a business which may be growing by leaps and bounds.

### Presiding over your own domain

A man's home is his castle--and it can also be his "gold mine." There are many people who make a very good living right from their home. It's comfortable, it's conveniently located (you can walk to work in about 15 seconds) and you can dress the way you like. You can arrange the furniture to make a work space that suits your exact needs and tastes. You can choose the hours you wish to work and, if you have the energy, initiative and ambition, you can even be in more than one kind of business!

Working in your home has other advantages; you have no transportation expenses and you don't waste time or energy in crowds or rush hour traffic. You don't have to worry about getting along with a large group of co-workers or finding a decent place to eat lunch. And you don't have to go out in all weathers, sleet and snow or broiling sun.

But there are some drawbacks to working at home and the largest of these is self-discipline. You must learn to discipline yourself. Everyone who is his own boss has the problem of utilizing his time and energy most effectively and not wasting time on pet projects that are not essential to the business.

Self discipline is easier to attain if one goes each day to a separate place of business because most business premises do not have the comforts, conveniences and distractions that one has in one's own home. The danger in working at home is that the advantage of comfort and convenience can turn into a great disadvantage.

### Set up a definite work area

Later on we'll tell you some tips on how to conduct business in general. But let's first find a part of your house that you can use as your business or work area. It should be a spot that is comfortable but away from distractions. Your children deserve attention but not during your working hours (more on that later) So set yourself up far from where the kids usually play. Too close to the kitchen isn't wise because you are too close to the "food or drink" temptation. A quiet spare bedroom can be ideal as can a finished basement or garage if they aren't too hot or cold. You may need an extension phone put there and, indeed, after your business gets rolling you may want a separate line just for business.

If you have a spare desk or table that's fine, but a card table can do for a starter. Adequate lighting is necessary and a filing cabinet also is a good thing to have on hand. You can add whatever other business devices and equipment you discover you'll need as time goes by.

### You and your Family

It will be necessary to explain to your children that even though you are at home, you are, in a sense "not at home," that you are working. This does not apply to an emergency, of course, but for nearly all ordinary moments it means they are not allowed to disturb you. You may even have to lock the door that leads to your work area.

On the other side, there is the situation regarding other adults in the household, from whom you might want some help from in running the business. This has been called the "honey-do" problem: honey, do this; honey, do that. It's best to come to some understanding with your spouse (and any other adult in your home) about just how you are going to handle this problem.

It's quite sensible to desire the help of those other capable adults because they can take some of the burdens of the business off your shoulders. However, from both a business viewpoint and from the human relations viewpoint, it's best to have a clear understanding with each of them as to what kind of things they will and should do (answer the phone, open mail,

pack and ship merchandise, etc.) and what they definitely are not to do make payments to people without your authorization, make agreements, deals or contracts without asking you). Such advance agreements can avoid a lot of aggravation and make everything go much more smoothly.

"Hello, this is Daddy's business"

You must realize that there will be some (charming) complications to running a business from home and one of those complications is when a fairly small child answers the phone for a business call. "No, this isn't the Smith Company, this is my house" may throw a business associate calling your "office" for a loop, temporarily. Most people react quite graciously to this, but it does point up the advantage of having a business number that rings only in your work area.

#### Getting temporary help

There may be more work at times than you and your family can do yourselves. Your volume of business may be greater on certain days of the week, certain times of the month, certain seasons of the year. At those times you may need extra help to handle the work. Or you might need a bookkeeper or secretary or clerk one week a month to help you keep up-to-date on your record-keeping and paperwork. When you need such help, the most convenient way to get it is to hire someone through an agency that provides temporary workers. Manpower and Kelly Girl, for example, are two of the best known agencies in this field. Hiring through such an agency has these advantages: they will send a person who has the skills you require which means you won't waste time training the person. The worker they send understands that the job is temporary and won't make you uncomfortable by asking to be kept on permanently.

And, because the worker is employed by the agency (not by you) the agency takes care of the worker's payroll records, tax deductions, insurance coverage, fringe benefits, and so on. You are free from those responsibilities.

#### The right business for you

When selecting a home business you should consider these factors:

- \* Is the service or product you intend to provide already easily available in your area? If it is not available and

if there appears to be a need for it, these factors are in your favor.

Consider all the things you own that might be used in some way as equipment for your business: a car or truck, a typewriter, a mimeograph machine, and so on. If you can use them, it will greatly lower your starting costs.

- \* Is it a business that suits your personality and tastes? One that you feel good about, that fires your imagination? It should be. Enthusiasm can be a priceless ingredient in the formula for success!

### Home businesses that work

You must, of course, choose the home business that is right for you. There are many books that will give you long lists of potentially money-making businesses for you to consider. A relatively short, but highly recommended, list of potential business ventures will be found in another of this series of reports entitled *37 Instant Money-making Part-time Businesses*.

Handwriting analysis by mail. A great little business to operate from home. First off, study up on the subject; it isn't too difficult to learn, and it's interesting. You will find lots of books on the subject at your local public library.

Once you've started studying, you can start placing some small-space ads, in local papers, and in literary-type magazines, psychology magazines, and wherever else you think you can find the people interested in having their handwriting analyzed. Then you just sit back and wait for the letters (and checks, money orders and plain old cash ) to roll in. Be sure to keep a record of how much you get from which ad (by using a key, such as changing your middle initial in each ad), so you know which pull best.

After you get more confidence in making rapid analyses, you can even give personal consultations in your home if you want to do this.

Guaranteed lucky four-leaf clovers. It used to be that people thought they would be lucky if they found a four-leaf clover when they were walking in the fields. Now some smart farmer, who must also be a good businessman as well as a skilled plant biologist, has figured out a way to get exclusively mutants, so he can supply unlimited four-leaf clovers.

You can cash in on this handsomely by buying a quantity of them and embedding them in clear plastic (casting resins and instructions can be obtained at any hobby shop), in the form

of key rings, brooches and paperweights (or anything else you can create.)

The real gimmick comes in the merchandising of them, because you should advertise them as guaranteed lucky genuine four-leaf clovers, with the slogan "If you don't get lucky in the next year with this genuine four-leaf clover, we'll give you your money back". Within a year most people have at least one good thing happen to them, so you will probably get very few requests for money back. Instead, you are likely to have lots of satisfied customers who feel that now they have finally gotten lucky, proving that the four-leaf clover worked! With this approach, and an attractive small-space ad, you ought to do well with four-leaf clovers.