

Counting the Cost

Homemade Money

What's Inside:

**101 Home
Business
Ideas**
page 2

**Moms
Making
Money at
Home**
page 3

**A Bear
Market**
page 4

**Be a Mystery
Shopper**
page 5

Moonlighting
page 7

What if making money at home was as easy as throwing a few ingredients into a machine and pushing some buttons? Just like one of those fancy bread makers, wouldn't it be great if there was a *money maker* that could produce fresh, hot, homemade money in minutes flat?

Too bad making money at home isn't quite that simple. We've all seen those ads that make it sound so easy to earn \$1000 or more a month working at home. Some even promise you can earn that much in your spare time. For all I know, these businesses could be legitimate, but I'm highly skeptical. I can't help but wonder, "If it really was that easy, wouldn't everyone be doing it?"

Not to say that making a living from home is impossible. Certainly it is possible, and more and more people are proving it these days. In fact, the American Home Business Association reported that in the last two decades, the number of full-time home businesses has mushroomed from 5.7 million in 1980 to 20.7 million by the mid-1990's. This number doesn't even include all the part-time businesses that exist.

So who are these people who work at home and why do they choose the spare bedroom over the corporate boardroom? Most of these business owners are entrepreneurs who want more than the corporate-ladder life has to offer. Some want more

flexibility and time with their families. Others want more control over their earnings and their work environment. Their individual motives differ, but they all have one thing in common. These people know what they want and are willing to take some risks to get it.

Along with the risks, these money-making mavericks are well aware of the disadvantages of self-employment. No support services, no paid time off, no company to match their 401K contributions. Home workers also face the isolation and the loss of peer interaction that comes from going it alone.

Despite the disadvantages, there are many perks that no company benefit package could match. No commute to work, no dress code, no glass ceilings keeping them down. The increased independence and flexibility are also a big plus. These factors, along with more control over salary, working conditions and time off, make home-based business the option of choice for these people.

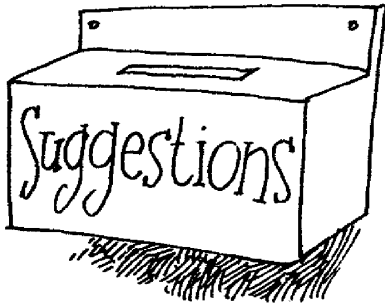
Although it works great for many, owning a home business is certainly not for everyone. Many people simply cannot afford to go from a steady salary to an unpredictable salary overnight. Growing a home-based business takes time and some cannot afford to wait. To ease the transition, many home business owners start slowly by moonlighting or hold-

Continued on page 2



"For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?" Luke 14:28

101 Home Business Ideas



We're always open to suggestions. Send your comments, tips, recipes or ideas to us at the address on page 7.

Homemade Money - continued

ing an additional part-time job at first to supplement their business earnings.

If working from home sounds appealing to you, ask yourself these questions: Do I have the basic skills required for all businesses (i.e. money and time management skills, basic organizational skills, and a mind for marketing)? Do I possess or can I learn the basic characteristics of an entrepreneur (i.e. self confidence, independence, intuition and persistence)? Would I enjoy working at home? Could I keep my work from taking over my life?

If you can answer "yes" to these questions, then maybe running a home-based business is the answer for you. With a little creativity and a lot of hard work, you can come up with your own recipe for homemade money.

Nancy Twigg

Editor

- 1 Manicurist
- 2 Daycare/babysitting service
- 3 Carpet cleaning services
- 4 Teach tennis lessons
- 5 Buy/resell garage sale goods
- 6 Greeting card writer or illustrator
- 7 Freelance writer
- 8 Maid/cleaning services
- 9 House sitter for travelers
- 10 Mobile car wash services
- 11 Make and sell crafts
- 12 Mail order business
- 13 Newsletter editor
- 14 Typist
- 15 Desktop publishing
- 16 Bookkeeping services
- 17 Personal shopper
- 18 Lawn care services
- 19 Cake decorating
- 20 Novelist/author
- 21 Medical claims assistant
- 22 Professional clown
- 23 Catering business
- 24 Floral design
- 25 Newsletter production for small businesses
- 26 Buying/selling precious metals
- 27 Sitting services for the elderly
- 28 Jewelry creation/design
- 29 Gift basket business
- 30 Graphic artist
- 31 Web page design
- 32 Medical transcriptionist
- 33 Computer programmer
- 34 Tutoring for students
- 35 Obedience classes for dogs
- 36 Tax return preparation
- 37 Collection services
- 38 Teach music lessons
- 39 Wedding consultant
- 40 Newspaper delivery
- 41 Birthday party planner
- 42 Pet sitting for travelers
- 43 Pet grooming
- 44 Teach swimming lessons
- 45 Teach computer skills
- 46 Teach craft classes
- 47 Sewing and alterations
- 48 Image consultant
- 49 Sell your paintings or portraits
- 50 Disc jockey for parties
- 51 Teach country line dancing
- 52 Freelance photography
- 53 Vocalist for weddings/parties
- 54 Rent out a room to a boarder
- 55 Run a bed & breakfast
- 56 Form a musical band; perform at social events
- 57 Painting (interior or exterior)
- 58 Wallpaper services
- 59 Laundry/ironing services
- 60 Refinishing furniture
- 61 Consulting (in your field of expertise)
- 62 Gourmet/specialty food business
- 63 Detailing service
- 64 Washing windows
- 65 Poet (write poems for special occasions)
- 66 Notary Public
- 67 Calligrapher
- 68 Teach a foreign language or English as a second language
- 69 Massage therapist
- 70 Make-up artist
- 71 Answering service
- 72 Reunion planner
- 73 Sell homemade jams and jellies
- 74 Interior designer
- 75 Professional breeder
- 76 Carpenter/woodworker
- 77 Professional magician
- 78 Tutoring for professional exams
- 79 Moving service
- 80 Technical writer
- 81 Copywriter
- 82 Private investigator
- 83 Personal secretary to traveling businessman
- 84 Data entry
- 85 Resume services
- 86 Wedding photographer or videographer
- 87 Personal fitness trainer
- 88 CAD operator/draftsman
- 89 Graphic illustrator
- 90 Make signs
- 91 Delivery service
- 92 Sell hand-painted sweatshirts
- 93 Professional organizer
- 94 Chauffeur service
- 95 Business plan writer
- 96 Mystery shopper
- 97 Proofreader
- 98 Pool maintenance service
- 99 Handyman services
- 100 Translation services
- 101 Clean garages & attics

Book Review: Stay-At-Home Mom's Guide to Making Money



Is it really possible to care for your children and run a home-based business at the same time? You bet it is. Just ask Liz Folger, author of *The Stay-At-Home Mom's Guide to Making Money* (Prima, 1997, \$12). Or, if you don't believe her, ask one of the 29 other successful businesswomen she interviewed who are also stay-home moms.

"Many women get up early, get the kids dressed, drop them off at daycare, drive in rush hour traffic, and arrive at work exhausted, thinking, 'There has to be a better way,'" writes Folger. If you are one of those women, take heart; this book was written especially for you. As a self-appointed "good news fairy", Folger does her part to spread the word: Yes, there is a better way!

The book starts by discussing both the pros and cons of self-employment from a mother's perspective. Remember feeling guilty for leaving your sick child with a relative because you couldn't miss work? Remember how your heart broke when your baby went to daycare and you went back to work after maternity leave? Problems like these are a thing of the past for moms who work at home.

On the down side, as a stay-home mom/businesswoman, you may have a hard time convincing others your business is a real job. There's no sick time or paid vacations, and also no one to run to when things go wrong. You may also feel that you can never really get away from your work. All of these are factors to take in consideration as you think about starting a home-based business.

Next, Folger educates readers on how to avoid being conned in their search for the perfect business. "Financial obligations can be tough, and many moms want the opportunity to stay home yet still work," writes Folger. "Because of this, moms have become a big target for work-at-home scams." From envelope stuffing to illegal pyramid schemes, she explains why the scammers are the only ones making money from these illegitimate businesses.

The book also includes chapters on making a business plan, funding your new business, marketing, and keeping your business legal. Each chapter gives nuts-and-bolts advice for getting your business going and keeping it going profitably.

But probably what makes this book unique and most helpful are the chapters in which 29 women tell their own stories of turning great ideas into great home-based businesses. Their professions range from accountant to architect, caterer to craftsman. Tips, recommended resources, and advice on challenges are given by each businesswoman.

If you're a stay-home mom thinking about getting into business, *The Stay-At-Home Mom's Guide to Making Money* should be on your list of books to read. Take it from moms who know. With hard work and determination, it is possible to have your cake and stay home to eat it, too. □

Finding the Right Home Business

The key to finding a home business that's right for you is finding something that meets the following criteria:

- ✂ **Something you do well** - No one will pay (at least not twice!) for shoddy work. Certainly, there is a learning curve to conquer in running your own business. Nevertheless, your business will not succeed if you don't provide quality goods or services.
- ✂ **Something you want to do** - Just because you do something well doesn't mean it's the ideal business for you. If you're good at housecleaning but hate it, you probably wouldn't last long in a cleaning service. Enjoyment of your work is what carries you through if your business doesn't take off right way.
- ✂ **Something people will pay for** - If others have tried what you want to do and failed, there may be a good reason for it. Carefully evaluate the market for your goods or services before diving headlong into a new home business venture. □

PSSST!
Get
a Load
of This!

**WIN A
PRIZE FOR
BEING A
CAREFUL
READER**

Just send a letter or postcard with your name, address, and the word "Contest" written on it to the address on page 7. One name will be drawn. The winner will receive a slightly used copy of Liz Folger's book, *The Stay-At-Home Mom's Guide to Making Money*. Sorry, but to make it fair to everyone, no e-mail messages will be accepted.



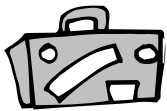
A Bear Market: This Young Entrepreneur Flaunts Her Special Stuff

She's poised and self-confident. She's got business savvy and loads of common sense. After five years in business, she literally knows her product inside and out. This lady is goal-driven, success-motivated, and believe it or not, only sixteen years old.

With the help of her two faithful assistants, parents Bruce and Rhonda, Samantha Hohlt has turned what started as a hobby into a profitable family business.

Samantha's Special Stuff is a company specializing in handmade teddy bears. In addition to these adorable bears, **Samantha's Special Stuff** also carries a wide range of other craft and gift items.

"Often I get the attention because I'm only sixteen," says Samantha, who has been interviewed by the *Commercial Appeal* and *Young Entrepreneur*, and has spoken at 4-H conventions. "But I never could have done it without my mom and dad." Like a finely tuned machine, this family of three works as a team to make the business a success.



Tips from a Home-based Business Traveler

Whether you travel for business or for pleasure, here are some helpful travel tips from Paul Learned, a home-based businessman from Cordova, TN.

- ◆ Always check the bedside clock radio before you go to sleep. Pranksters sometimes set the alarms to go off at full blast in the middle of the night.
- ◆ When you go to breakfast, put the "Do Not Disturb" sign on the door. If you don't, you may come back to find the room stripped for cleaning. This is worrisome if you want to rest or do some work before checking out.
- ◆ Use the plastic wrapper off the disposable cup to wrap up the bar of soap you use. If you're staying several nights, continue to use that first bar of soap and take the others you're given home to use there.
- ◆ Always carry a large paper clip or clothes pin in your suitcase or briefcase. Often the drapes don't close completely. Use the clip to keep the drapes closed.
- ◆ Many motels are now using cards with magnetic strips rather than keys. Keep the card away from any magnets (like the refrigerator magnets salesmen give away). If not, the card will be ruined. □

Samantha is the creative mind behind **Samantha's Special Stuff**. She does the design and sewing of the bears. Her mother, Rhonda, assembles the bears and does painting and finishing work on other crafts. She also helps Samantha with the organizational and business details. Samantha's father, Bruce, does the woodwork, using recycled wood and his scroll saw to create jewelry and wood crafts. "It's hard work, but it's lots of fun for all of us," Samantha says.

Samantha made her debut in the business world at the tender age of eleven. "My best friend and I started a business called 'Homemade Specialties,'" she recalls. "We sold cookies, napkin rings and other crafts in our neighborhoods." This business lasted only a short while but gave Samantha the entrepreneurial fever.

Around that time, Samantha learned to make the handmade teddy bear that is now the mainstay of **Samantha's Special Stuff**. It was Rhonda who pushed her to make a business of the bears. "Samantha made bears for all of our friends and they loved them," Rhonda states. "So I said, 'Why don't you try to sell them?'"

At first, Samantha was reluctant; she wasn't sure she could sell her bears. Finally, she decided to give it a try. "I'd load the bears into my wagon and go door-to-door," she remembers with a smile. "When I look back now, I know the first things I sold really weren't that good. I guess people bought them because they felt sorry for me."

From that humble beginning, the business steadily grew. So much so that when Bruce lost his job in 1996, the business helped support the family while he looked for another job. Until that time, Samantha worked alone or with Rhonda's limited help. After the job loss, both Bruce and Rhonda jumped in and **Samantha's Special Stuff** truly became a family affair.

Samantha has learned a great deal about marketing since her days of selling door-to-door. Now her special stuff is sold at craft shows and on consignment at area children's stores. In addition, the Hohlt's host an annual "Home for the Holidays" event in their home that features their own and other vendors' crafts. This open-house style sale has been very successful. "We brought in over \$1000 our first year," Samantha says.

When asked if she has any advice for other budding entrepreneurs, young or old, Samantha is quick with her words of wisdom. "Don't get too diversified. Stick to what you know and do well," she advises. "Know everything you can about what you do and then always do the best you can."

For more information or a free copy of Samantha's Special Stuff newsletter and sales flyer, call Samantha at (601) 349-2594, or write her at 6335 Evergreen Drive, Southaven, MS 38671.

Be a Mystery Shopper

How do many companies find out what kind of service their customers really receive? They rely on mystery shoppers and mystery shopping companies to give them the inside scoop.

A mystery shopper (sometimes called a secret shopper) is someone who is paid to visit a business posing as a regular customer. During his shopping visit, he observes factors such as cleanliness of the store, speed of service, and friendliness of the staff. He then reports his findings to the mystery shopping company that gave him the assignment. The mystery shopping company passes the shopper's report along to the business.



If you think mystery shopping sounds like fun, here is a list of companies that hire mystery shoppers. When you sign up with a mystery shopping company, your name goes into the company's database. You will be called when an assignment is available in your area. At that time, the company representative will discuss the requirements and rate of pay for that assignment with you.

Keep in mind that if you're looking for a reliable source of income, mystery shopping is not for you. Because of the large volume of applications these companies receive, you may not be called for months. The frequency and number of assignments you receive is strictly based on the company's need for mystery shoppers in your area. □

Secret Shoppe
800-781-7467
Website:
<http://www.mysteryshop.com>

Courtesy Counts
800-233-7751
Website:
<http://www.courtesycounts.com>

Feedback Plus
800-816-5050

Fazoli's Restaurants
800-366-4426

Infotel Marketing
800-876-1110 EXT. 50

Shoney's Restaurants
615-391-5201

Sinclair Service Assessments
800-880-3111
Website: <http://www.sinclair.org>

Shop'n Chek, Inc.
800-669-6526

Mystery Shopper, USA
941-379-5611
Website: <http://www.bmiltd.com/>

Haddon Adair Group, Inc.
941-358-6025
Website:
<http://www.haddonadair.com/shopapp.html>

Mystery Shoppers Inc.
800-553-7468
Website:
<http://www.mysteryshoppersinc.com/>

Market Image
850-576-2600
Website:
<http://www.marketimage.com/nav.html>

Second to None
888-291-8568
Website: <http://www.second-to-none.com/InsideSTN.htm>

Howard Services
508-520-1500
Web site:
<http://www.howardservices.com/homess.html>

Ryan's Steakhouse
Call your local store manager

Volition
Web site:
<http://www.volition.com/mystery.html> (This home page has an extensive list of mystery shopping companies on the Internet.)

What Makes a Good Mystery Shopper?

The best mystery shoppers are people who are conscientious, dependable and articulate in their communication, both verbal and written. I have shopped for various companies in many settings: retail stores, gas stations, restaurants, fast food establishments, etc. There are companies who also send you to banks, supermarkets, appliance stores...almost anything you can imagine.

You work as an Independent Contractor so you are responsible for taxes. Many companies require that you make a purchase during your shopping visit which is reimbursed. You typically receive the product, service or food item and usually a small payment for your work along with mileage reimbursement.

I've enjoyed it and feel as if I've made a contribution in encouraging companies to give the service they advertise. The shoppers' reports, minus your name, are sent to the managers of the establishments so they can monitor how their employees deal with the public. - *Rhonda Hohlt*

Thank You

A big "Thanks" to reader Rhonda Hohlt of Southaven, MS, who provided much of the information for this article.

Deliciously Simple

"You say poe-tay-toe, I say pah-tah-tah..."

No matter how you say it, the potato is one of my all-time favorite vegetables. French fries, hash browns, potato skins—I guess you could say I have a potato passion. Apparently, I'm not the only one, either. According to the Idaho Potato Commission, the average American consumes almost **140 pounds** of spuds a year!

It's easy to see why so many people love them. Potatoes are a deliciously economical source of potassium, fiber, and vitamin C. Besides being good for you, they're also easy to cook: Even a novice cook would have a hard time messing up a potato.

This month's *Deliciously Simple* column showcases the spud by offering a super alternative to plain baked potatoes. Keep in mind that this is only a base recipe; you can add or substitute other ingredients to suit your family's tastes. This recipe is also a great way to use leftover baked potatoes or vegetables.

Veggie Stuffed Potatoes

4 large potatoes
1/4 cup milk
1/4 cup sour cream
2 tablespoons margarine
1 can mixed vegetables (drained), or 2 cups steamed vegetables
2/3 cups shredded cheddar (divided)
Salt, pepper, seasoning to taste

Bake potatoes in the microwave or conventional oven until easily pierced with fork. Cut potatoes in half lengthwise. Carefully scoop out the insides of each potato, leaving about 1/4" around the potato skin. Add milk, margarine and sour cream to the potato mixture; mash until smooth. Add vegetables, 1/2 cup of cheese, and seasonings. Spoon mixture into potato shells. Top with remaining cheddar cheese. Bake uncovered at 400 degrees for 15-20 minutes or until cheese melts. Makes 8 potato halves. □



Scripture Thought of the Month



"I came that they may have life, and have it abundantly." John 10:10 (NIV)

Is the glass half empty or half full?

It all depends on how you look at it, right? If you feel parched from working out in the yard, you might say the glass is half empty. If, on the other hand, you've already had more than enough water today, you might say it's half full. It's all a matter of interpretation.

How would you describe your life? Is it empty of luxuries and extravagance or abundantly full of life's intangible pleasures? Is who you are and what you have fully satisfying or is there an empty feeling of discontentment? This, too, is a matter of interpretation.

When Jesus spoke of having abundant life, I believe that part of what he meant was this "half full" mentality. I like the way the Amplified Bible translates this verse: "I came that they may have and enjoy life, and have it in abundance—to the fullest, till it overflows." Unlike material wealth that is so often illusive, this opulence is free to anyone who chooses to see his glass half full.

It's your choice whether your life is abundant or not. Living simply and cutting corners doesn't have to mean cutting out all the richness in life. The abundance I'm talking about has nothing to do with income. Let me show you what I mean.

An Abundance of Love

Some people surround themselves with things. If you want a truly abundant life, choose instead to surround yourself with love. Love of family, love of friends, love of God—these will fill you up more than anything money can buy.

An Abundance of Friendship

You are truly rich if you have a few close friendships that you know could endure anything. Any possession that can be lost, stolen, or otherwise destroyed is worthless compared to the value of a dear, faithful friend.

An Abundance of Pleasure

When's the last time you took time to enjoy a beautiful sunset, a walk through the forest or a starry night? An early morning walk or a restful nap under the shade tree are pleasures anyone from any income bracket can afford.

An Abundance of Creativity

Imagine the satisfaction and accomplishment God felt when He look at His creation and said, "It is good." We, too, can experience the happiness that comes from creative expression. Write that poem, compose a song, or stir up a new concoction in the kitchen. God gave you your creativity to use to the fullest.

I could easily go on but I think you get the point. If you haven't already, decide today to adopt this attitude of abundance. If you do, I promise your glass will never be half empty again. □



Readers' Exchange

Moonlighting

Everyone knows that moonlighting can be a great way to earn some extra cash. But did you know there are additional benefits to holding down another job afterhours? Consider this:

- ▶ Moonlighting is a good way to "test the waters" before jumping into a new business venture. If it doesn't work out, you still have your regular job.
- ▶ Working part-time is a profitable way to gain new skills and work experience that could further your career later.

- ▶ If you're thinking of changing careers, moonlighting allows you to get your foot in the door and try out an new field before making the change.
- ▶ Doing work on the side is a "no-risk" way to turn your hobby into a moneymaker. Why not get paid for doing something you love?

This month we asked our friends and readers what they do (or have done in the past) in addition to their regular jobs to increase their income. Here's what they had to say. □

"In addition to my regular job, homeschooling my three boys, I make window treatments and also do accounting for a few agricultural businesses that do not require a lot of daily time. Some of the window treatments I do don't even require sewing, only a hot glue gun and some styrofoam! Last month I cleared \$975." *Kim H.*

"I have cleaned houses to bring in extra income. One year I also made gift baskets to sell." *Faith W.*

"I've done some architectural drafting to make extra money; I have also done amateur landscaping, telemarketing and worked for a few catering companies as a cook/bartender/waiter." *Steve M.*

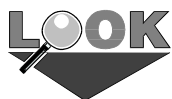
"Once when I was between jobs, I did telemarketing for a company that does political polls. Because I did a good job, they said I could work for them again any time I wanted to earn some extra money." *Lisa C.*

"Our morning exercise turned into a money-maker for us. A few years ago, we started picking up aluminum cans as we walked. We live on a busy street so we can easily pick up 30-40 cans each morning. When we fill up several large garbage bags, we cash them in at the recycling center. We usually make about \$40 for a dozen bags of cans." *Bill & Dorothy G.*

"In the past, I have done tole painting and made Christmas decorations to sell." *Emma N.*

"Before yard sales were so popular, the Navy base where we lived always held a big "Sea Flea Market" four times a year. Everybody would rent a booth and sell all the things they didn't need anymore. It was lots of fun and we always did well. That's how we made our extra money." *Carol & Bruce T.*

"I work for a cab company so I often volunteer to do charters at nights or on the weekends to earn extra cash." *Jerry D.*



At Next Month's Issue

- ♥ **A Basket Full of Love** - How to give great gifts your friends will love
- ♥ **Watch Out for False Savings** - Avoid this spending trap
- ♥ **Celebrate Thanksgiving Every Day** - Who says Thanksgiving is a once-a-year event?

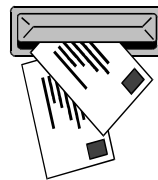
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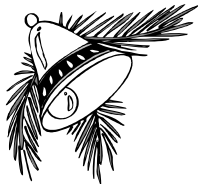
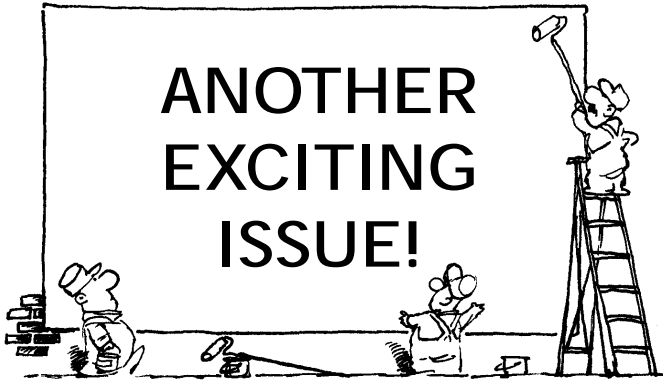
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Gift Recipient #2 -
Name & Address:

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