

HOMEBASED BUSINESSES



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**Your Guide To:
Setting Up Your Own
BUSINESS
AT
HOME**

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SUMMARY

SELF-EMPLOYMENT AND YOU

The world of self-employment can be a personally and financially rewarding one for the right individual. Many people dream of owning their own business but don't believe it will ever happen for them. The majority of these folks see all the positives of working for themselves, but lack the drive and determination to make the transition from employee to employer.

Self-employment is the ticket to higher earnings without limit and the right to control and work your own schedule. But it's not easy work. A lot of self-employed people are working longer hours and weeks than ever in their own business. The difference is they are doing work they truly enjoy, and are getting paid for it!

You have the talent and ability to work on your own! Perhaps you're just not sure what business you'd like to specialize in. That's where this book can help!

We've listed a number of home-based business and franchise opportunities in this booklet based on the latest information available to us. From this assortment of listings, you will probably recognize some that will have a definite appeal to you. This is the first step to taking off with your own business: knowing what you want to do. Beyond that, if you have the fortitude to plow through the first few months, you will ultimately be successful.

A number of these businesses will have you involved as a sales representative of the company, working out of your own home. While many people feel "turned off" by salespeople, remember the important part a salesperson plays in any business.

A product usually has to be sold, right? There aren't many items that you are tuned in to where you can walk straight into a store and pick them out. Usually you hear about a certain product through advertising, such as direct mail or a notice in a local publication. If it catches your eye, you pursue it.

Believe it or not, you've just been "sold" that product. The person responsible for marketing the product to an audience elected to attract clientele through an advertising approach. This is selling, too!

Sales aren't just the slick folks in the automobile showroom who want to know what it will take to get you in that car today. Selling is the process by which a product reaches a consumer. It can take many forms. If you have some preconceived ideas about sales right now, erase them from your mind. Start with a

clean slate by remaining open to all possibilities in your home-based business.

After all, if you're marketing a product you would buy yourself, it will be easy to convince others of its value. Since you're selecting the right business opportunity, you'll unquestionably choose the business that has the most appeal to you. Selling something you love almost never feels like work or real selling!

HOW TO GET STARTED

If you currently have a job, you may want to break into your home-based business on a part-time basis until you've built up a large enough earnings base to leave. There will probably be no greater feeling than when you walk out the door and into a business where you call the shots!

If you're between jobs, then by all means go at this full-force. All you need to do is to contact the businesses listed here that interest you and begin the process of determining if this is right for you.

There may be several opportunities here that are franchises. There is no available data that says that electing to go the franchise route to start your business has any lower success rate than beginning a new business from scratch. Again, view these choices with an open mind and investigate the opportunity thoroughly before making the commitment. If you're working part or full time, you can be even choosier, perhaps.

Franchises are regulated by the Federal Trade Commission in Washington, DC. If you have any questions, or you wish to order some of the publications the FTC puts out on franchises, contact them at:

Federal Trade Commission

Bureau of Consumer Protection

Division of Enforcement

Pennsylvania Ave. at 6th Street, NW

Washington, DC 20580

(202) 326-2970

In addition, several states have agencies that specifically administer their own state-specific franchise disclosure laws. This should be part of your evaluation of these business opportunities. These states are:

California Hawaii

Franchise Division Franchise & Securities Division

Department of Corporations State Dept. of Commerce

3700 Wilshire Blvd. #600 1010 Richards Street

Los Angeles, CA 90010 Honolulu, HI 96813

Illinois Indiana

Franchise Division Franchise Division Office of Att'y

Gen. 500 South 2nd Street

Office of Sec'y of State Suite E‑111

302 W. Washington St. Indianapolis, IN 46204

Springfield, IL 62706

Maryland Michigan

Franchise Office Antitrust & Franchise Off.

Division of Securities Office of Att'y General

**200 St. Paul Pl. 20th Fl. P.O. Box 30215
Baltimore, MD 21202 Lansing, MI 48909**

**Minnesota New York
Franchise Division Franchise & Securities Div.
Department of Commerce State Dept. of Law
133 East 7th Street 120 Broadway
St. Paul, MN 55101 New York, NY 10271**

**North Dakota Oregon
Franchise Division Corp. & Securities Div.
Office of Securities Dept. of Insurance and
Finance 600 East Blvd. 5th Commission
Bismarck, ND 58505 Labor & Industries Bldg.
Salem, OR 97310**

**Rhode Island South Dakota
Franchise Office Franchise Office
Division of Securities Division of Securities
233 Richmond St. #232 118 W. Capitol Ave.
Providence, RI 02903 Pierre, SD 57501**

Virginia Washington

Franchise Office Franchise Office

State Corporation Business License Services

Commission State Securities Division 1300 E.

Main St. 9th Fl. P.O. Box 9033

Richmond, VA 23219 Olympia, WA 98507

Wisconsin

Franchise Office

Wisconsin Securities Commission

P.O. Box 1768

Madison, WI 53701

As you can see, not every state has a franchise office regulating these businesses. In that case, you can check with the Federal Trade Commission (FTC) which acts as a national overseer.

You can also see if the franchise is part of:

International Franchise Association

1350 New York Avenue NW

Washington, DC 20005

628‑8000

This way you can see if the franchise you have an interest in is a member of IFA. Members of this organization must meet stringent eligibility requirements, especially regarding financial strength. They also have several publications

available on the various aspects of acquiring and starting a franchise business.

You're ready to begin your search! The following pages will list a number of opportunities. We hope one will be right for you!

THE TOP 10 WAYS TO MAKE MONEY AT HOME

1. ANTIQUES

The buying and selling of antiques has been and should continue to be a very productive business, financially, for those who do it. Here, you only need an extra room in the house, or the use of your garage and you have an office!

If you have a large home that has some antique furnishings, you might consider turning it into a showroom for your antique acquisitions and sales, providing you satisfy Error! Reference source not found.any local zoning regulations. The interest in antiques will survive into the foreseeable future. Many people choose to spend their free time on the weekends "antiquating" from place to place to try and pick up a few odds and ends and maybe a jewel or two. If you know anything about antiques, this may be a great opportunity for you.

For more information, check out the book, "Buying and Selling Antiques", by Don Cline and Sara Pitzer. Your local library may be filled with other publications on this subject which can get you started quickly. Your only overhead may be inventory and advertising!

2. BAKING

Have you ever been told that you have a recipe which people would line up to get if they could? Have you ever had anyone tell Error! Reference source not found. you that you should be selling those cupcakes you make? There are a number of success stories about people who have launched successful businesses by cooking at home and then marketing to local people first. Word of mouth on a good product may start to get restaurants or bakeries interested in acquiring your culinary masterpieces. Then you progress to selling them state-wide and presto! A winning home-based business!

For more practical advice on the assorted aspects of setting up a specialty foods business, you should contact your local U.S. Department of Agriculture Home Extension Agent in your county. Since every U.S. county has such an individual, that person shouldn't be hard to find!

3. BED AND BREAKFAST PROPRIETOR(S)

Have you ever stayed in a bed and breakfast and thought, "Hey, I can do this!" You probably went on vacation and simply chalked your thought up as one of those pipe dreams people get when they stay in a beautiful spot.

Don't toss that thought away! While it's not easy work, as the hours can be long and it's usually a seven days per week business, it's often something that you can work into a daily schedule. After all, it's merely an extension of doing the housework for family, right? More and more Americans are taking after Europeans and opening their homes to travelers. If you have an extra room or two now that the kids have moved out, you can start a bed and breakfast in your own place!

Bed and breakfast popularity will continue as more and more vacationers and business travelers seek a different accommodation away from the predictability of the average hotel room. If they enjoy their stay, many become "repeat" customers, coming back to the same familiar surroundings time and again.

If you don't need to do any major renovations in the house to accommodate this type of establishment, you can be off and running with very little money invested, other than advertising and some new "guest room supplies". If your dream is to buy a bed and breakfast somewhere in a vacation paradise, there are houses for sale that will probably work for this purpose.

Whatever your design, there are several good books on the subject of starting your own bed and breakfast, including "Start Your Own Bed and Breakfast", by Beverly Mathews. Your local library should have a nice variety of such books to choose from.

4. CHILD CARE

Due to the financial pressures many families face today, many parents work outside of the home to bring in enough income to pay daily living expenses. A single parent is obviously working, but all too often both members of a two-parent family are in the workforce.

This creates a home-based opportunity. Children must be watched all day if they're not in school, or for a brief time after school before the parents finish work for the day.

Caring for one additional child may not be that lucrative, but taking care of several children can certainly be a full-time, financially successful business. Often, taking care of several children is made somewhat easier as the youngsters will play together and keep busy.

You can do this at home for only a small investment in basic equipment and toys for the kids, in addition to the advertising of your business. There are several publications that address starting this type of business, including "Family Day Care", by Betsy Squibb.

Another resource is the Day Care Council of America, 5730 Market Street, Oakland, CA 94608.

5. COMPUTER SPECIALIST

The advent of the computer age has changed the concept of self-employment. Having a computer at home has opened a number of opportunities for running your own business by utilizing this equipment. Companies everywhere are "outsourcing" work that can be done by someone else on their computer, out of their own home.

If you're not that familiar with a computer, there are many low-cost (or free) seminars and classes that will teach you what equipment you need and how to use it.

If you're a whiz in computers, you may end up working as a consultant, writing programs for companies. If you're a beginner, you may find yourself able to obtain work as a writer, using your computer to produce copy that's easy to edit. You can also keep accounting and payroll records for companies on your computer's

database.

Word processing software can be used not only for writers but for those that can offer secretarial services out of their house. Desktop publishing software can allow you to do newsletters for businesses and other organizations.

For more educational data, contact the Information Resources Clearinghouse at Syracuse University's School of Education, 030 Huntington Hall, 150 Marshall Street, Syracuse, NY 13244. Their phone number is (315) 443-8209;3640.

There are a substantial number of good publications on this subject, also. Your local library will have several books on computer occupations. If you can operate a computer, you can find work in the information age today.

6. GARDENING

If you like working in your garden each year and growing vegetables for your family to eat, it's a definite possibility for home-based employment. Imagine clearing a little more space and growing more items that you can sell directly to the consumer.

Most produce stands will buy from you if your product is one of high quality. If you enjoy gardening, this could be your ticket! If you have some more land to use, do it! Plant what you can, when you can! Contact your local produce stands to ascertain their buying habits.

You can even inquire about your own produce stand if you have enough product. The more space you have on your land, the more likely you will be able to generate enough crops to run the business.

People love home-grown vegetables. They just don't have the time and do not want to be bothered doing it themselves. That's your open door!

For more information, consult books like "Plants for Profit, and A Complete Guide to Growing & Selling Greenhouse Crops", by Francis Jozwik.

7. IMPORTER AND DISTRIBUTOR

There are a substantial number of products manufactured in other countries which can be bought inexpensively and sold here in the United States at a profitable level. The recent passages of the Congressional bills, NAFTA and GATT, may make it easier to bring in other products from other countries.

This is a business easily operated out of the home, depending on the types of stock you're carrying. You may have to rent some storage space, but the capital required to start should essentially be limited to the products you're buying to sell here.

Two good resources for you are:

American Importers Association Membership Directory, 420 Lexington Avenue, New York, NY 10017; and

American Register of Importers and Exporters, 38 Park Row, New York, NY 10038.

You can also look at books in your library such as "How To Make A Fortune In Import/Export", by Howard R. Goldsmith, obviously an optimistic look at this type of business.

If you know the type of product you want to import and you know the market which is most likely to purchase your goods, you have great potential for a successful home-based business.

8. INTERIOR DECORATOR

While this business will require you to be out and about, meeting with customers, it's the type of work many people would love to do. If you have a fascination for decorating a home, this could be your line of work.

Many people don't know where to start when they are remodeling or buying a house for the first time. If you have the knowledge of colors and patterns and what looks good together, plus the expertise of knowing where to get materials and furnishings, this can be a winning home-based business for you. One excellent resource to consult is the "Interior Design Directory", available through Whitney Communication Corporation, 1050 E. 58th Street, New York, NY 10155.

9. PHOTOGRAPHER

The sky's the limit here! Armed with your trusty camera and some good advertising, you can do weddings, models, family portraits, passports, student photos, local newspaper coverage almost anything that requires a picture!

You can easily start this work part-time, and work into full-time work based on your success and inclination. Not much equipment is necessary to get going, as a camera off the store shelf can often do the trick today. Pick up a tripod and have sufficient room for developing your pictures, and you're in business at home!

There are a number of excellent books available in your local library to get you started on the path of professional photography.

10. SEWING & ALTERATIONS

Many people love to sew. If you're one of them, consider offering this service out of your home. When someone buys a new outfit, it rarely fits perfectly, meaning some kind of alteration must be done.

People look long and hard to find reliable individuals to do their alterations. If you can sew, you're well on your way to opening the doors to this type of business.

One resource you can review is "Sewing for Profit", by Judith and Allan Smith. Or your library will have a handful of capable publications on starting up this type of business.

These are our suggestions as to the top ten ways to earn money at home, enough to be a full-time, self-employed businessperson!

But there are many other opportunities. The listings that follow may give you some other ideas you need to get started in business for yourself.

FRANCHISES

The word "franchise" is often associated, rightly or wrongly, with the term "instant wealth". There is no mystery about franchises. Many of them are legitimate opportunities to start your own business, hopefully, with the advantage of name recognition.

Franchising is a marketing technique used to distribute a product or service. There are many individuals, perhaps laid off from their regular job, who have turned to franchises as a way to return to the business market.

Take the example of V.H. of South Carolina, laid off from a textile firm after ten years. He bought a "Subway" franchise in Rock Hill, South Carolina and now owns seven other such franchises in the area. Success!

Securing a franchise is no guarantee of success, but it's a good head start and shouldn't be ignored. Our listing that follows has both franchise and home-based new opportunities for you to explore, with the franchises being more at-home scenarios. But don't overlook the franchise possibility outside the home today.

Another good resource, in addition to those already mentioned, is the monthly newsletter, INFO FRANCHISE NEWSLETTER, available through Info Press, Inc., Lewiston, NY Phone number is: (716) 754-4669.

HOME-BASED BUSINESS OPPORTUNITIES

ECONOTAX, TaxPro, Inc., P.O. Box 13829, Jackson, MI 39211. Phone: (800) 748-9106. Provides the public with professional tax services including tax preparation, electronic filing, refund loans, audit representation and tax planning.

NATIONWIDE INCOME TAX SERVICE COMPANY, 14507 W. Warren, Dearborn, MI 48126, (313) 584-7640. Preparation of income tax returns.

ADVANTAGE PAYROLL SERVICE, 800 Center Street, Auburn, ME 04210. Phone: (800) 323-9648. Producing paychecks, filing payroll tax forms, making payroll tax deposits to federal, state and local taxing authorities.

ACTION ADVERTISING PRODUCTS, 6292 Windless Ct., Boynton Beach, FL 33437. Phone: (407) 738-5300. Point of sale gadget advertising products to sell to businesses.

BINGO SCENE MAGAZINE, INC. 9930 Johnnycake Ridge, Mentor, OH 44060. Phone: (216) 639-0057. Putting out a Bingo publication and free local bingo players guide to a certain territory.

THE EXECUTIVE. 3064 Riverwood Terrace, Birmingham, AL 35242. Phone: (800) 264-3932. A business magazine you market full of coupons for executives. Need to find local advertisers to support.

MAIN EVENT LAWN SIGNS, INC. 911 E. Brookwood Drive, Arlington Heights, IL 60004. Phone: (708) 670-7777. Home-based business renting out announcement lawn signs for new baby, birthday, anniversary and other special events.

ROOFTOP BALLOONS, 10770 Rockville, Suite B, Santee, CA 92071. Phone: (619) 448-1189. Provides businesses and corporations with rooftop inflatables for promotions, sales or special events. Custom designed.

MOUNTAIN VALLEY SPRING CO., P.O. Box 1610, Hot Springs, AR 71902. Phone: (501) 623-6671. Distributor of bottled natural water for homes or offices.

ACTIVE BUILDING INSPECTION SERVICE, The Active Group, 3 Chenango Street, Unit 301, Buffalo, NY 14213. Phone: (716) 834-6311. Building inspection service for home buyers, insurance inspections, real estate brokers, building evaluations. Building or engineering experience helpful but not necessary since training and marketing assistance can be provided.

CLOSETS TO GO, INC., 9978 SW Arctic Drive, Beaverton, OR 97005. Phone: (503) 639-5089. Non-manufacturer that customizes closets and other storage areas for the home or office. All products in stock. Concentration is in sales and service.

DORACO USA, Doraco, 20 E. Herman St. Philadelphia, PA 19144. Phone: (215) 843-5300. Selling doors and windows to homeowners on an installed basis.

CAHS, INC., 550 S. Columbus Avenue, Mt. Vernon, NY 10550. Phone: (914) 668-3800 Complete product line of auto security devices including fuel cut-offs, keyboard ignition cut-offs and sensor sirens.

AAA VENDING, P.O. Box 498, Ranson, WV 25438 Phone: (304) 725-1110.
Vending sales to businesses.

AMITY QUALITY RESTORATION SYSTEMS, INC., 1571 Ivory Drive, P.O. Box 107, Sun Prairie, WI 53590 Phone: (608) 837-8484. Provides a complete range of equipment, supplies and products for furniture restoration and wood finishing.

AUDITEL MARKETING SYSTEMS Auditel International, Inc., 12033 Gailcrest, St. Louis, MO 63131. Phone: (800) 622-2940. Receives refunds and credits for commercial and industrial customers on their telephone, gas, electric and water/sewage bills. You receive a percentage of the refund and future savings.

COMMUNICATIONS WORLD, 14828 W. 6th Avenue, Golden, CO 80401. Phone: (800) 525-3200. Sales and service of telecommunication products to small and medium sized businesses.

GENERAL BUSINESS SERVICES, INC., 7134 Columbia Gateway Dr., Columbia, MD 21046. Phone: (800) 638-7940. Business counseling, financial management and tax-related products and services.

INDUSTRIAL PRODUCTS, The MacKenzie Corporation, P.O. Box 335, San Marcos, TX 78667. Phone: (512) 629-1400. Sales of various products for the maintenance and repair of industrial buildings.

MPSI NORTH AMERICA, INC., 8282 S. Memorial Dr., Tulsa, OK 74133. Phone: (918) 250-9611. Providing market, product and consumer research to businesses, site selection studies, real estate reports and demographics through computer software and information services.

THE LETTER WRITER 9357 Haggerty, Plymouth, MI 48170. Phone: (313) 544-8892. Creative writing, letter writing, medical billing, resume writing and full secretarial service.

PEMBROKE BUSINESS SUPPORT SERVICE 3190 Christy Way, Saginaw, MI 48603. Phone: (517) 790-3494. Transcription, typing, word processing, direct mail advertising, market research and promotions.

PROFESSIONAL MORTGAGE BROKER 4201 Wilshire Blvd. Los Angeles, CA 90010. Phone: (213) 487-6556. Mortgage broker franchise business lets you work for yourself.

CHEM-DRY CARPET, DRAPERY & UPHOLSTERY CLEANING, Harris Research, Inc., 3330 Cameron Park Dr. Suite 700, Cameron Park, CA 95682. Phone: (916) 677-0231. Carpet cleaning company that features a unique, patented cleaning solution which utilizes carbonation in the cleaning of fabrics.

BABY TENDA CORP. 123 S, Belmont, Kansas City, MO 64133. Phone: (816) 231-2300. Direct sale of safety equipment for babies.

CREATE-A-BOOK, 6380 Euclid Rd. Cincinnati, OH 45236. Phone: (513) 793-9789. Printing of personalized children's books you can do at home. Equipment prints, binds and places the book in a hard cover in only four minutes. Training is included.

KINDERDANCE INTERNATIONAL P.O. Box 510881 Melbourne Beach, FL 32951 Phone: (800) 666-1595. Teaching children to dance. Also: gymnastics in viable locations.

PEE WEE WORKOUT, Cardiac Carr Co., 34976 Aspenwood Lane, Willoughby, OH 44094. Phone: (216) 946-7888. Aerobic health and fitness programs for pre-schoolers.

MAIDS ELITE, P.O. Box 381998 Dunconville, TX 75138. Phone: (214) 709-1900. Residential house cleaning and carpet cleaning service. All training and support included.

ASTRASCOPE CORP., 78 Stone Place, Melrose, MA 02176. Phone: (617) 665-6361. Distributor of horoscope scrolls in compact displays for sale in convenience stores, supermarkets, drug stores, variety and news stands.

BUTTONS BY BOBBY, 60 Parkway Drive, East Suite 7H, East Orange, NJ 07017. Phone: (201) 677-0565. Novelties like buttons, T-shirts, key chains and mirrors for promotions and fundraising activities.

CRADLE GRAM, INC., 7688 S.W. 105 Pl. Miami, FL 33116. Phone: (305) 595-6050. Original birth or religious announcements with or without photo. Couple selects choice of verse prior to birth and cards sent out within 48 hours of baby being born.

GATEWAY APPAREL, 8500 Valcour, St. Louis, MO 63123. Phone: (800) 445-2166. Distributor of name brand off-price women's clothing (Jr. and Ms.).

IMAGE IN TIME, Martek Ltd., Box 15160, Charlotte, NC 28211. Phone: (704) 764-7213. Making of novel and personalized clocks from business cards, photos and logos.

JEWELRY BY THE INCH, Lasting Impressions, Inc. P.O. Box 22065, Lake Buena Vista, FL 32830. Phone: (407) 876-0341. Distribution of custom jewelry including neck, wrist, waist and ankle chains.

LEISURE LEARNING PRODUCTS, INC., 16 Division St. W., Greenwich, CT 06830. Phone: (203) 531-8700. Organize home parties to introduce parents to a unique line of preschool games, activities and books.

MOUNTAIN MAN NUT & FRUIT COMPANY, P.O. Box 160, Parker, CO 80134. Phone: (303) 841-4041. Distribution of nuts, dried fruits, chocolates and trail mixes.

NATIONAL SURVIVAL GAME, INC., P.O. Box 1439, New London, NH 03257. Phone: (603) 526-4567. NSG is the number one seller of paint guns in the world. Distribute paint ball adventure games.

NICHOLS BRONZE SUPPLY, D.R.N. Industries, 10555 U.S. Hwy. 98, Sebring, FL 33870. Phone: (813) 655-0346. Distributor of baby shoes and all types of keepsakes preserving in bronze, gold, silver and chinakote pearl.

PHOTO EXPRESS, 3572 Hancock S7, San Diego, CA 92037. Phone: (619) 296-3385. Photo business and greeting cards.

RICHARD STEFFAN INTERNATIONAL, 1825 Mooringline Dr., Penthouse Suite E, Vero Beach, FL 32963. Phone: (407) 234-5242. Distribution of Swiss skin-care products through an efficient educational direct marketing concept. Territories awarded.

SCIENTIQUE PERFUME, INC., 2907 N.W. 21st Ave., Fort Lauderdale, FL 33311. Phone: (800) 332-4833. Distribution of 110 different fragrances of men's and women's perfumes and colognes.

SELECTIVE BOOKS, INC., Box 1140, Clearwater, FL 34617. Phone: (813) 447-0100. Mail order sales of books, directories and manuals.

TUPPERWARE HOME PARTIES, Dart Industries, Inc., P.O. Box 2353, Orlando, FL 32802. Phone: (407) 847-3111. Distribution of Tupperware products for the kitchen and bathroom, sold from your own home.

UNIVERSAL DISTRIBUTING CO., 2014 N. Saginaw Rd., Suite 110, P.O. Box 2440, Midland, MI 48640. Phone: (517) 879-3483. Importing and distributing over 10,000 exciting products from Hong Kong and Taiwan.

VITAMIN POWER, INC., Box 0818 E2, Freeport, NY 11520. Phone: (516) 378-0900. Distribution of over 350 health and fitness nutritional products including body-building, dieting, skin-care and functionalized nutritional programs.

COMPLETE MUSIC, 8317 Cass St., Omaha, NE 68114. Phone: (800) 843-3866. Disc jockey entertainment service. You are trained to hire the D.J. and book the special events. Management, not entertainment experience needed.

MARTY WOLF GAME CO., 2120 "G" S. Highland Drive, Las Vegas, NV 89102. Phone: (702) 385-2963. Casino business/fund-raisers, theme and fun parties. Package includes full-size blackjack, craps and roulette tables.

KIDDIEGRAM, INC., 3115 Shadow Walk Lane, Tucker, GA 30084. Phone: (404) 491-8245. Delivering greetings using costumes of customer's choice. Deliver either balloons, gifts or kiddie entertainment.

KEY WEST ALOE, Key West Cosmetic and Fragrance Factory, P.O. Box 10079, Key West, FL 33041. Distributor of over 300 high quality aloe-based cosmetics, hair care, suntan, bath and fragrances.

BODYCUES, The St. Elizabeth Corp., 601 Edwin Moses Blvd., Dayton, OH 45408. Phone: (513) 229-6000. Home health parties for women.

JAZZERCISE, INC., 2808 Roosevelt St., Carlsbad, CA 92008. Phone: (619) 434-2101. Dance fitness program instructor given a continuous supply of physiologist-approved routines. Popular exercise for women.

STOP SMOKING PLAN, Stop International, P.O. Box 232, East Amherst, NY 14051. Phone: (716) 688-4573. Ten-day programs teaching smokers to live without cigarettes. All supplies included.

CRITTER CARE, INC., 2900 Westfork Dr., Suite 200, Baton Rouge, LA 70827. Phone: (504) 273-3356. In-home pet care service offering kennel alternative, plant and home care plus additional products and services.

PET NANNY, The Nanny of America, Inc., 100 Long Blvd., Suite 9, Lansing, MI 48911. Phone: (517) 694-4400. Professional, personalized in-home pet care at the client's house. Could also include bringing in mail, newspaper, watering plants,

checking security.

CHARCO SKETCH STUDIOS, Flexan Corp., W. 34540 Rd. Q, Okauchee, WI 53069. Phone: (414) 367-3331. Producing a charcoal effect sketch of a subject photographically to deliver within minutes.

KUSTOM CARDS INTERNATIONAL, INC., 219 Walnut Ave., Vinton, VA 24179. Phone: (800) 344-7728. Distribution of products such as full-color magnetic business cards and other photographic-based items.

ADVANCED CAREERS SCHOOL OF COURT REPORTING, 1275 N. University Ave., #2, Provo, UT 84604. Phone: (801) 374-8744. Train students to pass national examination in machine shorthand and qualify for national certification. Computerized curriculum.

KUMON EDUCATIONAL INSTITUTE, INC., 2200 Fletcher Ave., Fort Lee, NJ 07024. Phone: (201) 947-0707. After-school supplemental math centers.

NATIONAL POOL & DART ASSOCIATES, INC., Box 527, #1FD601, Tazewell, TN 37879-0527. Phone: (615) 626-5806. Organizing and promoting a pool and dart players business for competing in local, city, county, regional, state and national contests, tournaments, playoffs and championships.

TRAVEL BUDDY, INC., P.O. Box 31146, Minneapolis, MN. 55431. Phone: (612) 881-5364. Organizing and offering travel companions for seniors, children and handicapped going anywhere in the world.

CC POLLEN CO., 3627 East Indian School Road, Suite 209 Phoenix, AZ 85018. Phone: (602) 957-0096. Distribution of bee pollen, Royal Jelly and products made from these ingredients.

SUMMARY

Are you ready to start up your own business now?

Whether you begin from scratch or invest in a franchise, the time has never been better to get a home-based business off the ground. It's become almost routine in the business world to work with independent contractors. Many times, it's more cost-effective, too.

Most of these businesses do not require a substantial amount of start-up cash. Many of these franchise opportunities offer financing.

Good luck!

"Richard Dean

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