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# 1 CHAPTER

## How To Start A Business At Home & Make Big Bucks!

In these times, it's becoming increasingly **difficult** to get by or make ends meet with just **one** source of income. Thus, more and more people are investigating the possibilities of, and indeed, the idea of, starting their own **extra-income businesses**. Most of these part-time endeavors are started and operated from the **comforts** and **privacy** of these **people's homes**.

Because **tens of thousands** of people all across America want to know how they can work at home and earn enough money to run a household, there is a special **need** for this book.



Today the **need** for women to work out of the home is stronger than ever. According to recent surveys, almost **70%** are married and contribute up to **50%** and more to the family income. Because family responsibilities play such an **important** part in the lives of men and women, millions of individuals and couples are seeking ways to **make money at home**.

In the past decade **money-making**, home-based opportunities that match a person's skills, interests, abilities, and ingenuity have become almost **limitless**. We would like to show you that it's **simple** and **easy** to join the ranks of **success-minded** people by choosing a **work-at-home program** that suits your interests and needs.

Business **histories** have **shown** over and over again that the **rewards** and **advantages** of working at home can go far beyond a person's wildest dreams! In fact, it's perfectly possible to launch a **small business** in your garage, backyard, basement, or a room in your home, and **become a giant corporation**.

There are so many sure-fire, yet really simply ways to acquire **real wealth**, it's a wonder everybody with even the least bit of ambition isn't filthy rich. When you get right down to it, the only thing needed for anyone to make bundles of money, is **long-range vision** and the **energy** to put a money-making plan into force.

One of the **easiest methods** of building **wealth**, and the one used **most often** by the “**smart**” people, is simply the furnishing of expertise, equipment or growth capital to promising **beginning businesses**.

Basically, you buy in as either a **part owner** or **limited partner**. Then, as the business grows and prospers with your help, you reap **fantastic rewards**.

The **beautiful part** about this whole concept is that you can do this same thing, or **duplicate** it over and over again.

You can **start out** with say, marketing and sales leadership for a **small**, garage type business. Then with your holdings and earnings from that business, **invest** in another and **keep doing** it until you own a part of 25 to an **unlimited** number of businesses.



Looking at the idea for a “**dollar return**” point of view, if you were getting \$200 per month from 25 different businesses, your monthly income would amount to no less than \$5,000 and that’s not too bad for a fledgling millionaire.

**Look around** your own area. Start with your computer. **Get on the Internet**. The Internet has thousands of businesses for you to explore. **Plug yourself in** and **earn your share** of the **profits**.

Your **first step** will be to **study** the different business opportunities in this book and **pick** those that interest you. It’s possible that you may not be interested in many of those businesses.

But others may serve as that great **motivator** that makes you **look further** with a renewed **determination**. Once you **develop** that mind-set, persistence will follow and **nothing will stop** you from **achieving your goals**.

### **Become a Goal Setter!**

If you expect any level of success you must **set goals**. If you expect to be successful, you must determine what that means to you and the best way to achieve it.

**There are two basic steps you can take to convert goals into achievements:**

- ❖ You can decide on a specific dollar amount

- ❖ You can set a time frame for obtaining the dollar amount you want.

Your goal should be **specific** and indicate **What, When, and Where**. After making a list of every possible way you might **accomplish** a goal, select the method that **best suits** your situation.

### Important Considerations

You must **ask yourself**. How can I **support** my family while I **build up** by business?

This question must be worked out according to each individual's circumstances. Many people **start out** on a **part-time** basis after their regular jobs to see how much they can handle. Then when their incomes reach a certain level they will switch over and go full-time.

#### What are my abilities?

To determine your abilities you will have to take an **inventory** of yourself. **Decide** what you **enjoy** doing the most and what you "**feel**" you would be good at. **Examine** every possibility and include every **skill** you have no matter how slight.



#### Is there a market for the product or service I have chosen?

Be **cautious** before you invest any money! Check it out by making **inquiries** directly to the company, competitors, or firms who are marketing a product similar to the one you are interested in. **Test** it on a small scale. **Check** it out thoroughly.

#### How long will it take for a business to reach my financial goal?

It's really a question of **knowing** how much **time** you can **dedicate** to your business, and what your profits are for that time. From there, a little simple **addition** will tell you how long it might take to **reach** a particular financial goal.

#### Success is having the courage to begin!

Starting a business at home is an **economical** way to start a small business that can easily grow into a larger one. Many **entrepreneurs** have **proven** that you **don't** need a huge manufacturing plant to develop a successful business.

Some of the most **successful businesses** in existence today started in a spare room, a garage. How you start out is **not** important. What really matter is, **do you have the courage to begin**.

**Work-at-home opportunities are everywhere!**

Anyone who is serious about work-at-home opportunities need only **look** around them. There are **thousands** of **options** everywhere! There are also **many** small business opportunities on the **Internet**.

For great ideas on work-at-home business opportunities,  
**click here to visit**

*the* **EXPERT** *on*  
**Work at Home**

<http://www.expertonworkathome.com>

# CHAPTER 2

## The Internet: Where Future Billions Will Be Made. Plug Yourself In!

By Dr. Kevin Nunley

There is now no doubt. The **Internet** really **is** the **biggest gold rush** of our lifetime. It is unlikely you or I will get another chance as big as this one to earn huge profits anytime in the next 100 years. The World Wide Web is **booming!** Internet **sales** are **growing** by leaps and bounds, and even a dipping world economy **can't** make online entrepreneurs slow down or look back.



**Ninety-two million** people in the US and Canada surf the Net. That's a whopping 16% jump in just nine months. People aren't just looking, they are also **buying** online. The number of online consumers has **increased** 40% in recent years to 28 million.

Perhaps even more important, the number of **women** buying online went up 80% in the past nine months reaching the 10 million mark.

**It is time to get on board!** This chapter tells you how to get online, get an Internet presence that **sells**, and **get your piece** of the new Internet pie. It is time for you to **stake a place** on the Net for yourself, your children, and the generations that follow.

Someday people will **look back** and judge us as one of **two groups**: those who didn't recognize the digital revolution and missed the greatest chance of our age, and those who smartly made a place for themselves in a new business model that will **dominate** the future.



### Run a perfect Home Business

You **don't** have to have a **website** to run a successful home business on the Internet. **Email** is the Net's most powerful and popular feature.



You **don't** need an **office** in a prestigious address. Some of the Net's **biggest earners** work from a corner in their bedroom, still in their pajamas. Best of all, you **don't** need a wad of cash to get your home business ideas rolling. Hard work, dedication, vision, and a dream you are willing to see to the end are far more valuable than lavish start-up funds.



There are an **endless** number of **ways** to **make money** on the Internet. You can **offer** a **service** delivered conveniently by email. You can **take orders** for products that are shipped to customers in the US and around the world. It's possible to start your own **email newsletter** and get paid for running other people's ads. **Building a hot website** and earning money by letting companies display their banners on your pages are also options. You can also earn a good extra income simply by **referring** customers to other companies with a link on your website or in your email messages.

### **Niche Your Market and Pick Your Products and Services**

The Internet is a **big** place. **Millions** of people are shouting about **billions** of products. Online advertising is **low-cost**, but it is also a little bit like yelling your message in a crowded football stadium. Try to advertise to everyone, and you will wind up getting the attention of no one. It's important to **niche** your marketing.

Begin by **deciding** exactly who will be your best prospects and customers. If you don't already have something to sell, start by **looking** for a big group that is online and needs help.

After trying lots of things online, I found a **huge** number of people needed help writing copy. Many people don't like to write. They find they can't get started without web copy, sales letters, and ads. Lots of folks are more than happy to pay to have their copy written for them. They have a **problem**, and are looking for someone to **sell** a solution.



Your **best** customers will be people who have pressing **needs** or **problems** you can solve. They hurt. You heal.

Look for places your **target** audience goes to find products and services. What kinds of **websites** do they visit? What **email newsletters** do they subscribe to? What **maga**

**zines** do they read? These are the **media outlets** you will use to market to your best prospects and customers.

The more you **know** about your target audience, the **better** you will be able to **reach** it, and the **bigger** your **sales** will be. You can get information on customers by talking to them and by offering a questionnaire on your website or by email.

Give a **free gift** or special discount to those who complete your questionnaire. Good, precise targeting quadruples the effectiveness of your advertising and gets your cash register ringing.

Make your email or website copy **talk directly** to your best customers.

Use **easy** words and **short** sentences. Customers **love** to hear the **benefits** they will get after they buy from you. Talk about how the **customers** will save more, earn more, save time, or feel better. **Provide** examples or statistics that prove your claims. Include **testimonials** from satisfied customers.



How does the **Richest Man** in the world use the **Greatest Business Secret** of all time to make **Over 32.4 Million** dollars a day



[Click here for the Answer!](#)

# 3 CHAPTER

## How To Make Money With Multi-Level Marketing

Multi-level marketing is **definitely** the way to go for people aspiring to have more than just enough to get by on. Most of the world's leading economic forecasters say that by the turn of the century, fully 75% of the world's consumer business will be conducted via multi-level marketing plans.

The thing to do is to **learn** all you can about this method of selling. **How** it works? **Why** it works? And then **get going** with a multi-level marketing program that **can accumulate a fortune for you**. Make no mistake about it. Multi-level marketing has made a **lot** of **people very rich** already. It **will** make a lot more people even richer in the coming years.

Multi-level marketing is based upon the idea of each person involved selling only to his or her friends, with each of these people in turn, introducing their friends into the program. It's definitely an "**endless chain**" idea that has unlimited money-making potential.

Theoretically, everybody knows or comes into contact with an average of 100 different people each week. If only 10 of those people were to give you \$10 per week, you would have an income of \$100 per week. If these people were to duplicate your efforts, passing back to you, \$1 for each new person they enlisted into the program, your **income** would **soon** become **astronomical!**



Undoubtedly, you've heard the story of how you can become rich simply by saving a penny a day, and doubling it each day for 30 days. There are the pyramid or chain letter **schemes** that we've all been offered. Multi-level marketing, in principle, works the same way, with the only difference being in the product offered for sale.

All of these programs work to some degree. Because, there are **government restrictions** and **laws against** the perpetuation of these ideas—most of them make a big splash when they are first introduced, and then quickly die out.

However, the **concept** of initiating a program that selling itself via an endless chain will always be popular because it holds the **promise** of bringing **riches** if only the chain isn't broken.

So, multi-level marketing appeals to everybody because it's an opportunity for all the participants to **get rich** with a **minimum investment**, and **very little** time or effort or involvement.



It works because **everybody** wants to become rich. It's an idea that anyone - **regardless** of education, background or basic financial status - **can perpetuate** from the privacy of his or her own home.

The basic **fallacy** of multi-level marketing is in the number of people each individual participant can easily enlist into the program. After you've talked to all your relatives, your neighbors, co-workers, and friends across town, you're more or less stymied as to new people to bring into the program.

The **bottom line** is simply that you **cannot** recruit everybody you talk to. In fact, if you enlist 10% of the people you attempt to interest in the program, you'll be doing well. You're going to get some rejections.

These **rejections** are basically what turns most people off—deflates their ego, drains their enthusiasm, and in the end, is the primary reason they drop out.

Regardless of what you sell, you **must** always have a **goal** in mind. You intend to sell 10 units of a product or recruit 10 new people into your program between now and the first of the month. You've got to **believe** that you **can** do it! **Want** to do it! And then **get out** and beat the bushes until you **do it!**

Once you've **achieved** this first goal, you should take a **day off** and **reward yourself** with a night on the town or the splurging on something you've always wanted.

But then, after setting a goal for yourself, and then proving that you can achieve it, you **should set** a **new goal** for yourself. If you recruited 10 new people into your program last month, then this month, you're going to bring in 15 new members.

You're going to make the really **big money** in multi-level marketing by selling "**business start-up kits**," and not really from spending time inspiring or motivating the people you've already brought into the program.

In other words, sell the program to as **many** people as possible, and count on the motivational/money-making opportunities within your dealer start-up kit to cause them to put forth the effort to get out and try to make some **money** on their own.



In the end, and as the old saying goes. You can lead a horse to water, but you can't make it drink it. Any time and or energy you spend "**calling back**" on the people you've already sold, is going to cost you money and limit your gross income.

To be **successful** in selling, you must present your program to as many people as possible. This is the **secret** to multi-level riches. **Close** the **sale** with your first presentation, and let the buyer either get with it, or die from his own lack of initiative.

It's as **simple** as that - the more people you present your program to, the more sales you're going to make. **Don't** worry about the people who have already bought from you. They either will or they won't. There's nothing you can do about it.

### **How to Choose a Multi-level Marketing Winner**

The idea of using a multi-level marketing program to produce extra income, to attain total **financial freedom**, has taken North America by storm! More and more people from north to south, and from east to west are looking around, and attempting to find a real winner.

The **problem** is, multi-level marketing companies are sprouting up all over the place, and there's just **too many** of them to keep up with, for the average extra-income opportunity seeker. This makes the choice of the best one or ones to "**hook up with**" a frustrating and time-consuming process.

#### **Check-list**

Before you "**hook up with**" any multi-level company, we advise you to **run through** this checklist.

- ✓ Think about the **product**. Is it a product that you would use regularly, and freely

recommend to your friends? Is it lower-prices, more convenient to use than similar products available elsewhere, particularly at the stores in your area?

- ✓ What's about **delivery**? How much of a time interval is involved from when your customers order until they receive the product?



- ✓ Find out as much about the **operation** as you possibly can. **Beware** of chain letters, pyramid scams, and exorbitant claims relative to distributor profits.
- ✓ Be sure to find out exactly what **you'll** be **getting** in return for your initial sign-up fee.
- ✓ Make sure the company provides you with professional sales **aid materials**, and that they're **reasonably priced**. Many MLM companies take in tremendous profits just selling brochures and/or other sales literature. Check with your local printing outlets and determine your actual cost.

### Do Your Research!

Find out about the company's **financial** backing and corporate officers. Are they in it as full-time **professional** sales people? Be sure to understand or know how the company keeps **track** of all the incoming orders and when, as well as how, you'll be paid.



In essence, before deciding to become involved in a multi-level marketing company and expect to make a profit, it is **essential** that **you understand**:

- ✓ It is a **selling proposition** - you will be required to do at least some face-to-face selling - and it will require a lot of your time.
- ✓ You must have a **product** line that **appeals** to most people. In other words, information or program/help that will enable people to fulfill their basic wants such as become rich.
- ✓ In addition to understanding what's involved, and a product line that most people want, and will buy from you, you need **assistance** - instructions and help - in not only selling the product or products, but in how to find new customers on an ongoing basis.

Once you've **decided** to **try** your hand at multi-level marketing, and you've become **affiliated** with a company that has a product line you feel will appeal to most people, and you have your advertising/sales materials, the **next** thing is to determine how you want to sell it.

Will you be selling door-to-door, via home parties, public seminars, by mail, on the Internet or a combination of all these methods?

Remember, the amount of **time** you spend in actually trying to sell the product will determine the amount of **money** you make. The **more presentations** or sales calls you make, the **more money** you're going to make. Unless you make those sales calls, you won't be making any money.

**It's up to you** to decide just how much time you'll spend with your extra-income producing project.

Picking a winning multi-level company can be exasperating because there are so many to choose from, but the ordeal can be a lot more profitable if you'll just **ask yourself** the **questions** we've outlined for you in this chapter.

**WANNA SAVE TIME?**  
SUBMIT YOUR ADS THE **FAST & EASY** WAY!  
[Click Here to Blast Your Ads over 8.5 Million Sites Now!](#)





# CHAPTER 4

## How To Start Your Own Business Financing Service

If you've been wanting to get into something that doesn't require all of your time, yet could give you an income of **\$100,000** per year or more, a Business Financing Service is definitely something you should consider.

This is the kind of business that requires **no** special education or even a storefront office. It won't take much of your time. Yet **offers** more prestige, power and fast earning potential than just about any business opportunity available to the ordinary working person.



The **average net profit** of people in this kind of business is **\$75,000** per year. Most began on a part-time basis, operating out of their **homes**.

Within a **short** period of time, varying with expenditure of time and effort, most have **luxurious** professional office suites with many clients from all over the country calling and asking for help.

Perhaps **best** of all, this is a business you can operate with nothing more than a part-time secretary/bookkeeper, a telephone, and business cards.

There are **many facets** of this kind of business, which involve bringing lenders and borrowers together for venture capital, operating capital, expansion capital, and of course, mortgages of all kinds.

Concerning **mortgages**, look at it from this point of view: Almost every building in the country - homes, office buildings, factories, apartments - has a mortgage on it, and somebody is making some really **big commissions** bringing together the people wanting the money and the people wanting to lend the money.

A business financing or money brokerage business is the ideal **sideline** business for real estate brokers, sales persons involved in business sales, investment brokers,



attorneys, accountants, and retirees from almost any occupation. This is **definitely** one of the truly recession-proof businesses that actually seems to flourish in times of tight money.

### **The Market**

Each year, more than **10 million** business loan applications are filed with the banks in this country. It is not uncommon for these banks to be working on more than 250,000 business loans each week, in amounts ranging from \$25,000 to well over a million dollars.

About **65 percent** of the loans actually granted by the banks are **short-term** commercial loans. Only about **25 percent** are for **longer terms**, with fewer than **ten percent** granted for **construction** projects.



It should then be **obvious** that the banks in this country are neither speedy nor generous in giving loans to the beginning or small business entrepreneur. Such business people usually ask for loans of **longer** duration than the banks are willing to grant.

It is **easy** to see that in a beginning business, **smaller** installment payments will reduce pressure on the borrower, and allow the owner to put more of the profits back into the business.

In **most** cases, these small business owners need **much more** than the banks are willing to allow without all kinds of guaranteed collateral.

And that, of course, is the **reason** why people needing money for their business success **turn** to business financing consultants, which **provides you** the opportunity for **success** in this field.

**You'll find** that beginning or small business persons are always on the lookout for professional business financing services. They always seem to **need more money** than they have available, and they never seem to get quite the help or satisfaction they seek from the banks.

The **pressing** need for more capital is not something that plagues only the beginning or new business. It is an **ongoing** need in almost every growing business also. In fact, the

need for a continuing input of new money is a **necessary** part of the growth cycle of every business.

Generally, the “**little guys**” just don’t have the extra cash from last year. They do not have the money it takes to set up a stock market program. And they don’t have the time to devote to (or don’t want to attempt to “sell” their friends) an investment program in their business.

Sometimes these **small business** people will talk with their accountants, lawyers or stockbrokers and ask them to help in **finding** people with money to **invest**. Most accountants, lawyers and stockbrokers are in touch with clients who have money they are willing to invest in growing businesses, or people with “**sure-fire**” money-making ideas.

Whether these professional people do or do not have special clients with money to invest in special “**deals**” is of no consequence. The **important** thing is that these people are always **being asked** by someone if they know of a source of money, or if they know of someone who can locate an investor for them.



With this in mind, and once you’re set up **in business**, it will behoove you to **contact** these people - the accountants, lawyers, and stockbrokers in your area. **Get to know** as many of them as you can, and to leave your business card, so they will be aware of your services.

## **Services**

Generally, the **money broker** or person operating a business financing service will work with his or her clients in putting the loan application **package together** in such a way that it will receive **favorable** consideration by the lender.

You’ll **have** the names, addresses and telephone numbers of **lenders** from all over the world, people and firms interested in investing in all kinds of different business ideas and for virtually any amount of money. When you have a **complete** loan application ready for presentation, you’ll **select** the lenders or firms interested in that kind of business or investment.

Either send or present the loan application package to them. One thing is **most impor**

**tant:** When you present a loan application package to a lender, be sure to have the date and time of your presentation certified by a **notary public**. When you send a loan application to a lender, be sure to **certify** the mailing of your package with the Post Office.

Once you “**open your doors**” for business, there will be no shortage of people coming to you for their money needs. The problem will be **electing** just the requests you know, logically, stand a reasonable chance of approval.

**Everybody** wants and needs **money**. Once you announce that you can get loans for people who need them, you will be **overwhelmed** with **requests**. It will be up to you to utilize your time, expertise, and effort according to the greatest profit potential.

### Setting Up Your Business

You can start from the **kitchen** table in your home if necessary. You'll need a **telephone** and unless you have someone to act as a secretary, you should employ a telephone answering service.



You can **probably** get by with a telephone answering machine. **But** because you're dealing with money, it's important that you project an image of success. A telephone answering machine quickly identifies you as being a one-person operation.

In addition to a telephone, you will also need **business cards**. These, of course, should be of a fine quality. This is not a very large expenditure. They, should simply **state** your name, followed by the name of your services - **Business Financial Services**.

You may list your phone number in the upper left-hand corner, something such as “**Money for Every Need**” in the lower right-hand corner, and of course your name and firm name centered in the middle. **Assuming** you are working out of your home, once you have moved into an office, you would certainly want to make new cards showing your business address.

It **wouldn't hurt** to have a fax machine, a computer, a calculator, and at least a small file cabinet as you set up your business. **But** just as people got along before without these amenities, you can make do until you can afford this equipment.

Once you are **organized** in a work area and with the basics for operating your business, the next move will be to **get the word out** that you're ready to offer your services to people needing money, and for people who are willing to invest.

### **Spread the Word!**

This **means** advertising, visiting, making contact in some way with both the people needing money, and those wanting to realize a profit in the process of lending their money. And **don't forget** - often those who do not go with you for one reason or another may supply you with fine referrals.

The more you **advertise** and **talk to people** about your services, the more successful your business is going to be. So first of all, we suggest you run an ad on the Internet and in the classified section of your local newspapers. It might **read** like this:

**Money Available!** Business start-ups, expansion needs, construction loans, cash-flow problems. Call 123-4567.



You **should** run such an advertisement in as many of your area papers as you can afford, every day, for at least a month. Place as much **free classified ads** on the **Internet** as you can.

You'll have to have an **advertising budget**, with the money either coming in or available to meet these costs before you even contract to run your first ad. This is part of the **necessary planning** that has to be done **before** you actually open for business.

At the same time you're running the ad **inviting** people to come to you for their money needs, you should also be running a daily ad such as this one:

**\$350,000 Need!** Will pay **maximum** interest. Growing business, excellent profits and tax benefits. Call 123-4567.

Now the purpose of the **first ad** is to build your list of people **wanting money** - needing loans that you can process. The purpose of the **second ad** is to build your list of **investors** in your area with money to put into some of these business proposals you get from the first ad.

Obviously, you'll get more people wanting to borrow money than people with money to invest. But once you begin running these two advertisements, **you'll be on your way**.

When you place your first ads, start **checking** and following up on similar ads you see running in your area newspapers. Usually, they will be listed under “**Financial Loans Wanted**,” or “**Money to Loan**.” However, don’t neglect to check the “**Business Opportunities Wanted**” classification as well.

When **someone calls** in response to your “**Money Available**” advertisement, who ever is acting as your secretary **should get** the name of the caller, the name of the business, the telephone number, amount of money needed, kind of business, and most appropriate time for a consultation.



This can be handled most **efficiently** with preprinted telephone message pads. So you simply **collect** information from all these incoming calls, look it all over and start making your callbacks.

**Basically, your callback conversation should sound something like this:**

“**Hello, John Jones?** This is Mr. **Money Broker** returning your call about money for business financing. I understand that you’re **looking** for about \$100,000 in order to set up an auto tune-up shop.

You **stated** that you are already pretty well organized with a business plan and location, and that you feel you have pretty good collateral. That’s very good. Before I talk any further, however, I’d like to **tell you** a little about **our company**.

We represent a number of **large lending organizations** for business financing, as well as a **number** of **private investors** who are looking for new ideas and businesses to invest in. Their primary **requirement**, of course, is that they be assured of getting their money back, but further that they will make money from such an investment.

What I do is work with you in **preparing** your loan or investment package so that it will be attractive when it is presented to prospective lenders. It is very important that your proposal be **complete** and in the **proper** order.

It is also of the greatest **importance** that it “**look good**,” and “**sell**” the people it is taken to. The prospective lender must feel **confident** in granting you a loan or investing in your business.

Once we've **got** your presentation together, I then take it to some of my lending or investment sources and work toward **obtaining** you the **money** you need.

As I'm sure you're already **aware**, it's most **important** that your proposal be prepared **properly**, and presented to the people who are in a position to give you the money you're asking for.

I work with you to see that your proposal is the **best** my people have ever seen, and then I take it to the people who have the money and are looking for a good investment. For this, I require a **\$100** broker's **retainer fee**. I then go to work on your specific money needs.

What we need to do now is **set up** a time and date for me to **meet** with you so that I may **review** your proposal. Would tomorrow morning at 10:00 be all right with you, or would 11:00 be better?"



The important thing is to be in **control** of this telephone conversation. Tell the prospect **only** what you want him/her to think about. Sell him/her on the **idea** of getting on with it by **paying** the broker's retainer fee of \$100.

Only after you have **collected** that, of course, will you start to work on **evaluating** his plan and getting him the money he needs.

### **Broker's Agreement**

When you go to see your prospect, you'll need to have a printed "**broker's agreement**" ready for him to **sign** at the time he **pays** the retainer fee. An **example** of a basic or simple broker's agreement is shown here.

Feel **free** to use the following form as a **pattern** for your own agreement, or you may even want to cut it out, paste it up, and have your printer run off a supply for you.

If you do cut out and use the form, you will of course place your business name, address and telephone number in the space "Your Name and Address" at the top.

Your First & Last Name

Street Address

City, St, Zip

**Agreement For Financial Service**

The undersigned,     (Borrower's Name)    , hereby appoints     (Your Name)     as his/her Agent, and authorized him/her to submit to lenders financial data and information supplied by the borrower for the purpose of the lender making a loan or investment direct to the undersigned. The undersigned agrees to pay to     (Your Name)     a fee of     \_\_\_\_\_    % of the amount of the loan or investment obtained. The undersigned hereby pays to     (Your Name)     \$ as a non-returnable fee for time involved in appraising feasibility of the loan requested. This fee is separate from any other fees due if loan is obtained.

Date \_\_\_\_\_ Borrower \_\_\_\_\_.

**Your Income Sources**

Once you are organized and rolling, you'll find that most of your **day-to-day income** will be derived from the **packaging** of loan **applications**. Once your clients have signed the broker's agreement and given you their checks for the retainer fee, you'll be helping them to get them loan or investment **proposal** together.



This is the **first** thing to do, and you have to do this regardless of any forms your client has already filled out, or anything he may have done relative to a loan proposal.

First give your clients a detailed **list** of information they'll need to have within their loan or investment package. Because requirements do **change** from time to time, you will



want to give your client the most up-to-date requirements in this regard.

Go to several of the **banks** in your area and ask their loan officers for a copy of their loan **application** forms. Use these forms as your **guide** in making up the detailed list of requirements you will use in working with your client.

When you have the package put together and **ready** for presentation to a lender, take it back to your client. Brief him/her on how to **present** it to prospective lenders. Generally you would give the names and addresses of the people you feel will be **most likely** to listen to your client's presentation.

**Your client** will be making the presentation to the local prospects, and contacts your other possible sources by mail. If your client needs further help from you, you would **charge** him/her a per-hour counselling fee, plus consulting charge for any special or extra time spent working with him/her.



Overall, you **should** position yourself and your service to the client in order to collect a “**finder's fee**” of 1/2% to 10% of the amount of money **actually** loaned to or invested in his/her business.

A **flat fee** of **\$100** to **\$250** as a broker's retainer fee for helping with his/her loan presentation when he does most of the work - an **outright fee** of **1%** for the total preparation of the presentation package - and a **consultant's fee** of **\$50** to **\$100** per hour for any additional time expended on the project.

These are your “**bread butter**” services that will establish you as a professional, and keep you in business until you score with a big commission from perhaps a million-dollar loan.

You have to **involve** yourself in these services, because they'll make the difference between your **going broke** or really **succeeding** in the money brokering industry.

Indeed, you'll become more **efficient** with each experience with a client. You'll soon recognize which proposals to **concentrate** your attention on, and of course, which ones to scan briefly and hand back to a loan seeker.



## Learn the System

The **more** you **deal** with money professionals, the **sharper** you'll **become**—and consequently, the more **money** you will **make**. Money professionals **know** what types of loans are **possible** or **likely** from each of their different funding sources.

Thus, they'll present **only** those having the best chances of success. You will **quickly** become **well versed** in the current lending and investment trends, and acquainted with the lending rates and requirements of your loan sources.

As you review, assist and put together each of the request-for-money proposals, your knowledge will **improve** your ability to package specific requests, and to **“sell”** a loan proposal.

Just **keep in mind** that every time a loan is approved, or when one of your sources decides to invest in a client's business, you'll be taking a **financial cut** right off the top.

Right here we would like to **assure** that you don't have to be either a financial genius or a super sales person. All you really have to know is how to **put together** a proposal properly, and acquire a list of sources interested in lending money or investing in a venture to obtain a profit.



**You'll find** that most of the borrowers you sign to assist in finding money for are unaware that they will have very **little** if anything to say about the terms of the loan that may be finally granted.

You'll also find that most of them are already **convinced** that they have the **ultimate idea** for a business that will make everyone involved **rich**.

**Almost all of them** are trying to get started with little or no money of their own, and they'll think that whatever the prevailing interest rate, it's too much.

Your first chore will be to **screen** these people. **Explain** the facts of life to them, and **don't** waste your time with them if you have the feeling they'll reject or refuse to accept a loan you line up for them because of interest rates.

If **they've been** to most of the regular loan sources in your area, **they'll know** that when they want or **need money**, it's the **lender** who dictates the terms of the loan. A

prospective borrower soon **learns** the prime rate that is published is almost never used.

Actually, the prevailing prime rate plus two percent is generally a **good** rate of interest for most small businesses. In most cases, such loans have to be **well secured** with collateral not associated with the business.

Most of your would-be borrowers will **not qualify** for the prime plus two percent rate. Business **experience**, coupled with the type of business involved, will almost always put them in the “**high risk**” loan category.

After you have your retainer fee, you have to **educate** your would-be **borrowers** in this regard. For those who cannot face the facts of life about interest rates, you have to just **forget**.

Something else you'll have to **convince** your clients of: If he says he'll give up a **share** of his business in exchange for the use of your investor's money, he'll have to give up a very **large** share.



Most small business investment corporations or private investors will want **at least 25 percent**, and more **often** than not, **up to 49 percent**. In some cases, where a half million dollars or more is provided by the investor, he may ask for as much as **70 to 80 percent**.

Thus it's absolutely **essential** that you learn to **qualify** your would-be borrower before you get too deeply involved or **waste** too much of your time.

For those who can't or don't want to pay your retainer fee - **skip** them. And those who can't or don't want to pay the high risk interest rates when you let them in on the real facts of life - **forget** them too.

And those that have been turned down by practically every lending institution in the country, let some beginner **gain** practice on them. And these are the ones you **need** to learn to spot while you are a beginner.

You should **determine** exactly how much cash and other assets your client can or is willing to put into his proposed business. You'll have to be **satisfied** with the character of your client as a borrower. His **record** of paying his bills. How he **gets along** with people, and his overall **chances** of **success**.

You'll have to do the **checking** of his references and credit record. You'll have to **judge** how he'll make good on the loan if the business goes sour. When these questions are answered to your **satisfaction**, you can go on with helping him put together a proper loan proposal and work toward getting him the money he wants.

Most successful money brokers **charge** according to the **size** and **type** of loan being requested. This is based on the **amount** of **work** they have to put in to place the loan. If it looks like a pretty solid business with a good record on the part of the borrower, and good collateral, the fees are usually lower.

On the other hand, if it's a **high risk** proposal or if the borrower has very little business experience and you're going to end up doing a lot of selling to get the loan approved, your **fee** should be accordingly **higher**.

Remember that **not** all loans are approved, even though they might have looked good to you in the beginning. With this in mind, you have to **charge** for your **services** and make up for the time you spend with those proposals that don't get approved by charging and collecting on those that do get approved.

### Example of the Typical Commission Charges.

Loan Amount	Your Fee	Commission
\$5,000,000	1/2%	\$25,000
\$2,000,000	1%	\$20,000
\$1,000,000	1.5%	\$15,000
\$500,000	2%	\$10,000
\$100,000	3%	\$3,000
\$50,000	4%	\$2,000
\$30,000	5% - 10%	\$1,500 to \$3,000
Under \$30,000	10%	\$750 minimum



### Set Up an Office

As we stated earlier, you can start this kind of business from the **comfort** of your own home or apartment, and do very **well**. However, just as soon as you can possibly afford to, it would be to your **benefit** it to set up an **office** with access to the general public. Your **success** and gross income will definitely benefit with an office.

You should set up your operation in a **prestige** location within or fairly close to the business and financial district in your area. Basically, this will be for **impressing** your clients, but at the same time, by locating in or near your local loan sources, you'll quickly come to know the **important** people on a first name basis.

Perhaps the best idea would be to sublet space in a suite of offices **used by** an insurance company, accounting firm, or a group of lawyers. An **arrangement** can often be made for their **receptionist** to answer your phone calls and receive your clients. With a little bit of finesse, you might even be able to have one of their secretaries **handle** your typing and filing.

Your office **should be** neat and functional, but still **impressive**. A large desk, comfortable chair and a credenza; perhaps a four-drawer file cabinet also. The **image** you project is of great **importance**, and being associated with a big name firm, even if only on the basis of sharing their suite of offices, will definitely be to your **advantage** in gaining ultimate success.

You should try to **cover** the walls of your office with your **certificates** of awards, extra-curricular courses completed, association memberships and seminar courses completed over the years. Documents of **affiliation** with civic groups or even reproductions of national write-ups should be **framed** and **displayed** on your office walls.



**Don't forget:** when planning and furnishing your office, you should also include at least one, and preferably two, **visitor's chairs**. A small **sofa** would be desirable, but really **isn't necessary** until you've really firmly established. The thing is, you want to project the **impression** of **affluence** and **professionalism** to anyone coming into your office.

The **ideal** situation is to have a two-person team - someone to be on the **outside** doing the selling, and someone on the **inside** handling all the processing. If you have the marketing skills, and enjoy selling, you might look for a sharp and impressive appearing person to handle the processing for you.

Or if you've got the processing know-how, you might keep your eyes open for a professional appearing person who could be your "**outside arm**" and do most of the selling for you. Basically, and excepting for the actual preparation and selling of the loan packages, most of the inside work can be handled by clerical personnel.

As you grow, you'll find it in your best interest to have a full-time **secretary**. You would train her to field incoming telephone calls, take care of filing, and do your personal typing for you. A **typical** loan proposal usually requires about eight hours of typing.

### **Advertisement**

Regardless of how you get started, and even after you've moved into a suite of plush offices, you'll have to **advertise** to keep new business coming in. Besides running regular advertising in your local newspapers, you **should** also advertise in the local **financial publications** as often as you can afford it. And, don't neglect the power of the **Internet** advertisement.



Once you get your business rolling, you should **expand** your **advertising** coverage to include such national publications as the Wall Street Journal and the business opportunity publications.

Regarding the type of advertisement to run in these publications, we **recommend** that you look at money brokerage ads in these publications. **Clip out** some of those you especially like and have your local typesetter make one up for you, using those you've clipped as patterns.

Any ad you run should include or list a **minimum** loan amount you'll handle - that is, a statement such as "\$50,000 minimum to \$..." This procedure will **screen out** the people looking for small personal loans. At the same time, it's a good idea to list a **maximum** amount you're capable of handling - for instance, "\$50,000 minimum to \$10,000,000." This will **attract** those who are looking for large business financing.

In **addition** to your local newspapers, business publications and nationally distributed papers, newsletters and magazines, it will be to your advantage to run an advertisement in the yellow pages of your telephone book and in area business directories **online** and **offline**.

Besides "**regular**" advertising, you **should** be sending out direct mail letters, letting people know that you can help them with their money problems. Some **money brokers** have a combination letter-display ad made up and printed on the back of postcards.

This is quite a bit **less** expensive than sending out letters, and could possibly downgrade your image somewhat. But on the other hand, those money brokers using **postcards** say they're very effective because the recipients are more likely to save a postcard than a letter.

A general description of the way the **direct mail system** works is that you mail out your letters or postcards to the real estate brokers and small businesses in your area. Then a couple of days later, you **follow up** with a phone call to these people. You identify yourself, ask if the card or letter had been received, and then ask how things are going - if perhaps you can be of any help to them.

Finally, you **ask** them to keep you in mind, and to be sure to **let you know** if something comes up that you can handle.

About one-third of the people you talk to will say that they don't immediately need money, but they **know** of individuals or business looking for help. When you do get a referral, be sure to elicit as much **information** as possible, then make a contact with them.

You can also send out letters in **search** of lenders or private investors. All of these efforts are **helpful** in establishing and building your business.

### **Presentation**

When you have put a loan or an investment proposal together, and you intend to sell it to a lender, you **should** first **call** the lending officer or the head of that lending organization. If you want to **present** your package to a private investor, you will more than likely have to call his attorney, broker or investment counselor.



The **purpose** of your telephone call is to set up an appointment in order to **present** your package in person. Thus, during the course of this telephone call, you should brief the lender on the **highlights** of your client's loan proposal. If he's interested, he'll probably want you to send him a written **summary**.

**After** he's received the summary and decided he's interested, he'll get back to you and set up an interview with you, and then with you and your client.



You and the borrower should **rehearse** the entire loan proposal and have all examples, charts and graphic illustrations ready to go for a winning presentation. Any lender willing to listen at all wants to hear the full story, and when they have a question, they want the **answer** without hesitation. So be sure you're **ready** when you show up for that loan-selling interview - with a complete presentation.

Once you start processing loan applications, you'll find that about **80 percent** of the loans granted to small businesses are made by **commercial banks**. A few more than **ten percent** are made by **friends** or **relatives** of the borrower, and about **three percent** by **finance companies**. Another **three percent** will be granted by **insurance companies**. This will give you an **idea** of possible money **sources** for your clients.

You must **remember**, when a prospective borrower tells you how much money he needs, and what he wants to use it for, it is your job to **evaluate** his proposal and **match** his particular proposal with sources likely to be interested.

As you build your **list** of money sources, you will find those that **specialize** in specific categories of loans - for apartment buildings, medical facilities, recreation setups, and a myriad of others.

Most money brokers **cultivate** the savings and loan companies, union pension funds, life insurance trust companies, credit unions, private investor groups, and even the small loan companies.



The **important** thing to remember is that if you're going to **bring** together people needing money and people with money to lend, you have to continually develop **contacts** in order to build your list of money sources.

It is very **helpful** to get to know your local bank **officials** because oftentimes they can refer you to a person you can really serve, because he doesn't qualify for a bank loan.

You will **learn** also that most sources of **venture capital**, money for business start-ups, want an equity share of the business. They generally **don't require** that the money they put up be repaid, because they're hoping to make their profit from a share of the business as it grows and becomes more and more profitable. They especially **like** to get in on the "**ground floor**" of small companies who plan to issue public shares of stock when they begin to grow.

Still **another** angle that money brokers should **develop** is contact with a number of people who might be interested in investing as silent partners in new or growing business ventures. **Silent** partners invest in a business without assuming any liability relative to debts the business may incur, while still sharing in the total profits of the business.

In most areas of the USA, there are always a number of **wealthy people** around who are **interested in investing** small amounts of money in any number of business ventures—sometimes as many as they can get in on.

Until you've **actually placed** a few loans, you're undoubtedly going to occasionally spend a lot of time **attempting** to sell a loan that just can't be sold. You will have to **develop** your **skill in evaluating** from the facts your borrower gives you, the possibility of obtaining a loan for him. Your evaluation will be **based** upon how much he wants, for how long, and terms (time period and interest rate), his past business experience, and the feasibility of his plan for success in the planned business.

While it does take some time and concentration to **differentiate** the "**winners**" from the "**losers**," be aware from the beginning, and you will be less likely to be caught up in efforts to place a loan that just can't be placed.



### **Collateral**

Of **primary** importance to your lenders is your client's **collateral**, which would assure repayment of the loan in the event of failure of the business. Lenders **won't** even listen to, or bother to look at a proposal that is **not** backed up with realistic collateral to support the loan.

You may **count** on this: They will call you on any profit projections based only on your borrower's glowing predictions. These are the things you as a money broker must **evaluate** before getting too deeply involved.

If the loan **doesn't** have the look of at least an even chance of being approved, better to give it to your client **straight**. It will **save** him grief in the long run, and will allow you to go on to **another** proposal with better chances of success.

When you go into the matter of **collateral** with a client, by all means be **thorough** and



**inquisitive** in working with him. Many borrowers have collateral they have never thought of in terms of security.

**For instance**, antiques, coin or stamp collections, life insurance policies, even a wealthy friend or so who would sign as guarantor(s) of a loan. Remember **also** any accounts receivable, promissory notes, machinery and equipment, and any real estate equity.



When you've listed **all** the collateral that can be dug up, you have to **demonstrate** very **clearly** just how the loan is going to be **repaid**—and particularly if the business fails. Collateral is a **necessary** part of any loan transaction, but it usually is **not enough** to satisfy the entire face value of the loan.

Thus, in addition to collateral, the borrower has to have a **clear** and **provable** plan for **repaying** the money he borrows.

So long as you work through the **commercial banks**, you **shouldn't** need any kind of broker's license. But to **be sure**, you will want to **check** with your local licensing authorities.

In the end, you'll probably want to **get** a real estate broker's license. **Because** in many cases, real estate will figure into the loan in one way or another. However, you can get started without one. If you run into an immediate need for a real estate broker's license, you can always make an **arrangement** with **someone** who has one and let him be the "**licence of record**."

**Finally**, and possible the **number one requisite** for **success** in your Business Financing Service venture is this: You are going to need, and really **must** have, enough **money** available or coming in from some **outside** source(s), to **sustain** your **daily** living for at least the first three months before you open for business.



It will probably **take** you **two to three weeks** to **put together** each of your first loan proposals. You're working (investing your time) but the money won't be coming in until you **finish** the job. But, even when everything is **ready** and you begin trying to place a loan, it could take you anywhere from **three weeks to three months** to get the final **approval**.

So the **best** way to get started as a money broker is, as we discussed earlier in this report, to start on a **part-time** basis while you are still holding down a regular job. Remember, you can work out of your **home**.

Do some careful **planning** and become **efficient** with your time. Concentrate on getting those “**retainer fees**” and proceed with packaging the loan proposals.

There is **no effortless** way to start this or any other business. You have to **start small**, do all or most of the work yourself, and in addition to investing your time, you'll have to “**prime the pump**” with money of your own.

However, it **can** be done, and most assuredly this particular **kind** of business can take you from **pauper** to **wealth** in a **short time**.

Businesses in **every** city, town and country would like to have **more money** than they currently have available. You can **become rich** beyond your wildest dreams by helping them. You **identify** those with money needs and **bring** them together with the people or organizations with money to invest.

All it takes is the know-how. We've passed along within this business **start-up manual**, and action on your part - **it's up to you!**

For a small example of this massive industry,

**click here to visit**

<http://www.tradexic.com/services/funding.html>



# 5 CHAPTER

## How To Start Your Own Bed & Breakfast Business

There's an exciting new "**down-home**" kind of business springing up among home-owners all accross the country. It's called Bed & Breakfast.

Basically, this is a **transplant** of European Hospitality, adapted and refined to the American way of doing things.



To **foreign** visitors, it's the **comfort** and **hospitality** of **home**—staying overnight "**with people of the land**" and enjoying a hearty breakfast—without the traditional gaudiness and plastic feelings visitors get from most big cities in the United States.

To **U.S.** citizens, it is a **welcome alternative** to the same old hotel/motel circuit.

All it takes is a **spare** bedroom, a **good cook** and an **outgoing personality**.

**Prices** per night range from a low of **\$25** to **\$100** or **more**.

If you have an extra bedroom, a large home, or extra space in your farm house, you have the necessary beginnings to start **making** extra income as a Bed & Break fast Inn.

One of the **beautiful** aspects of this idea is that so long as you're hosting "**over night visitors**" on a small scale, **no licenses** will be required. It's always **best**, however, to **check** with your local **authorities** just to be sure.

Naturally, your "**visitors**" will **expect** a clean, neat and comfortable home. So assuming that your home **meets** these prerequisites, and you have a spare bedroom, simply "**doll it up**" a bit.



**Make sure** it's painted brightly, there's an outside window, lots of room, closet space and bureau, and perhaps a small writing desk, and a large comfortable bed, or twin beds.

Most **foreign visitors** will **expect** and **appreciate** a "**quick tour**" of the interesting sights in your area. However, as your particular popularity as a B & B Host grows, you'll find that a lot of **American tourists** and **business people** on the road will begin **availing themselves** of your hospitality. Certainly with these people, it **won't** always be necessary to give the "**Red Carpet**" visitors' treatment.



Which brings us to the basic **appeal** of a Bed & Breakfast Inn. Travelers seem to be **looking** for, and **appreciate** a quiet "**home-style**" place to stay. Generally, they **enjoy** visiting with the people off the superhighway and want to **get away** from the sterilized atmosphere and sameness of hotels and motels.

### Advertisement

Most people will either **write** to you **ahead** of time, inquiring about the possibilities of staying at your home while in your town or city. This means a bit of **advertising** on your part, or listing your availability with a B & B broker.

Some people will check the local **telephone** listings, and the newspaper advertisements when they arrive in a strange town. Some will just be **driving** across the country, come to a town or city they think is interesting, and start driving through the residential areas looking for Bed & Breakfast Inns.

#### Post a small sign...

you should have a small **sign posted** either in your **front yard** or on the front of your house. This **sign** needn't be much more than about two feet wide by about ten inches deep. It needs only state:  
**Bed & Breakfast - Inquire Within or Call 123-4567.**



#### Newspapers...

A similar listing in the **personal column** of your paper, particularly on Thursdays, Fridays and Saturdays, will be all you'll need.

### Yellow pages...

For the yellow pages of your telephone and business directories, go with a **small display ad** that **describes** in greater detail the comforts and pleasures of your services.

### Travel agencies & magazines

Be **sure** to list your services with all the **travel agencies** in your area and on the **Internet**. A **brochure** or a short synopsis of what you offer will most assuredly give the travel agents an idea for steering visitors your way.

At the same time, listing your services in a number of national travel magazines—particularly those that cater to **women**—will bring customers in for you.

Listing your services with a **broker** usually **won't cost** you anything up front, but they will **expect** a certain percentage—usually about **25%** of the total bill. This same arrangement applies with travel agents.



### Receive Your Visitor

Now, suppose you're organized and ready to receive your **first customers**. You **greet** them as host or hostess and **offer** to assist them in getting **situated** in the room or rooms you have for them.

If they'd like to take a **drive** around your area and see the points of interest, you **do that**. And then in the **morning**, serve them a big, delicious **breakfast**.

You'll probably find that **foreign** visitors will want to stay **several** days. With most **people of this country** who are just travelling through your area, it'll be a **one-night** stopover.

Whatever, **if they want** to sleep comfortably through the night, eat breakfast and be on their way, **so be it**.

If they want to **sit around** after breakfast and plan an itinerary for a complete visit of your area, your **assistance** and **help** will be greatly **appreciated**.



**Remember** those recommendations!

**That's it!**

The **complete** how and why of this tremendously **profitable** business that's becoming more and more **popular**. It's called Bed & Breakfast, and it's very definitely a **low** investment idea.

Pou can **parlay** it into a very **interesting** and **comfortable income** producing business—all from the **comforts** of **your own home!**

Click here to visit

**Top Secrets!**

**Home-Based Business of the Decade!**

# CHAPTER 6

## How To Make \$5,000 A Month With Garage Sales

In this day and age, everyone **seemingly** knows how to put together and hold a garage sale. Yet if this is so, **why** is it that some people are making **\$150** while **others** consistently make **\$1,500** or more from their garage sales.



Pick almost **any** city or town in the country; drive through any middle class neighborhood or residential area on any week-end. You're sure to spot **at least** a half dozen garage sales.

What's **being sold** at these garage sales? The accumulated "**junk**" that a lot of people **no longer use** or want taking up space in or around their homes.

Is it **hard** to hold a profitable garage sale? **Not** in the **least!** All it really takes is **some** of your **time**, and an **awareness** of a few merchandising **tactics**. But to be **really** profitable, you must know how, and exercise **careful** planning.

### Background

First, let's **look** at some of the background. Everyone **accumulates** items that other people are searching for, and are willing to buy.

These items range from **discarded** or **outgrown** items of clothing to furniture, tools, knick-knacks, books, pictures and toys.



### Where to Start?

Start by taking an **inventory** of all the things you have "**just taking up space**" around your home. **Decide** which items you'd be better off getting rid of, and make a list of these things. These are the things you are going to put up **for sale**.



If you are **honest** about what you really want and need, the pile will grow if you look over your house hold a second and third time!

**Remember** that many garage sale offerings are items of merchandise **purchased** on **impulse**, and later found to be **not** what the buyer wanted.



It is the **human condition**: We **discover** too late that we don't like or have use for things purchased; we "**outgrow**" in size or taste articles that **once** fit, or pleased us.

You'll find that **many** items offered at garage sales are **gifts** that have been given to the seller, but not really suited to the recipient.

In other words, it will be to your **benefit**, before you stage your first garage sale, to take a week or so to **browse** through all the garage sales you can find.

The **problem** is, most people just **don't** have the **time** or **energy** to gather up all the items taking up space around their homes and staging a garage sale to get rid of them.

Believe it or not, many people really **don't know how** to stage a garage sale. A lot of people **feel** that putting on a garage sale is just **too much** bother and work.

### Enterprise in "Liquidator of People's Junk"

This is where you **enter** the picture. Your enterprise will be an **ongoing** garage sale of items **donated** and **collected** from those people who lack the initiative to put on garage sales of their own. In other words, you can become a "**liquidator of people's junk**," via super garage sales that you promote.



We've already **suggested** that you spend a few weeks **visiting** the garage sales, swap meets and flea markets in your area.

Your **purpose** will be to **see** what is **being offered** for sale. **What** the **people** in your area are **buying**. **How** the **merchandise** is being **sold**. One of the things to **notice** is how the merchandise is **displayed**.



You'll also want to **notice** how the sellers **handle** customer browsing. And the prices they **charge** for the merchandise offered. You'll find most items **tagged** with a price sticker, but generally the seller is **open** to either price negotiation or a reasonable offer made by the customer.

**Begin** your enterprise by **cleaning** out **your own** attic, closets and basement or garage. **Talk** with your **relatives** and **friends**. Tell them what you're doing, and **ask** for donations (or at least consignments) of unwanted items.



It's here that you'll get your first **experience** in **negotiating**, and you'll usually get enthusiastic **cooperation**. You'll find people **explaining** that they really don't have a use for a specific item, don't want to keep on storing it, but for sentimental or other reasons, they have just hung on to it.

Once you have a **little bit** of experience, you'll be able to **advertise** in the newspaper that you purchase garage sale items, or take them on consignment for a percentage of the final sale price.

### **The best person in handling the garage sale...**

It's best that the **wife** or **woman** of the house handle the **garage sale** itself. That is, let a **woman** be the one who **greet**s the potential customers, **shows** them around, and generally **engages** them in conversation.

If it's a woman staging the garage sale, then arrangements should be made for a second one to "**mind the store**" while she's out digging up more items for display and sale.

And if you are running a **really big** sale, a second or third person can be very **useful** in selling, and just generally keeping an eye on things.

### **Advertisement**

The **advertising** angle is really quite **simple**, and **shouldn't** cost you very much, either. Check **area newspapers**, and **select** the one that carries the most ads for garage sales.

You **shouldn't concern** yourself too much with **competition** from other ads. People who go to garage sales either go to all of them they **can locate**, or else only to those

**within a 3-to-5 mile radius** of their homes.

You should **run** a small classified ad in the newspaper of your choice for about **three** days in advance, and **up through** the day of your sale. Once you're operating on a **full-time**, every-day-of-the-week schedule, you'll want to **change** your ad schedule and the style of your advertising.

But in getting started, stay with **small** classified ads simply announcing the fact that you're holding a garage sale, emphasizing that you've got **everything** from A to Z - something of **interest** to **everyone**. Such an ad might read:

**BIG GARAGE SALE! Hundreds of interesting items.  
Through Saturday, July 16th. (address)**

To get **ideas** on how to write your ad, **check** your newspapers for a week or two. **Cut out** all the garage sale ads you can find. **Paste** them up onto a piece of paper. Then with a bit of **critical analysis**, you will be able to **determine** how to write a good ad of your own from identifying the good and bad features of the ads you've collected.

Keep in mind that the **bigger** and **better** your sale, the bigger and better your "**getting started**" ads should be. Always remember that in order to **increase** your **profits** in any business, you must **increase** rather than decrease your **advertising**.

At the **bottom** line, you'll find that the greatest single **reason** for a garage sale failing to turn a profit is the **lack** of promotion and advertising used to publicize it.

#### **The "sandwich board"**

You should also have an old-fashioned "**sandwich board**" type sign to **display** in front of your house when your garage sale is **open** for business. The **purpose** of course, is to call **attention** to the fact that you're **holding** a garage sale and are open for business.



This will pull in your **neighbors**, if you haven't already informed them, and attract people **driving** by. Sandwich boards are also sometimes **set out** at **key** traffic intersections not far from the site of the garage sale. These will **attract** attention, and point the way. However, **check** your **local ordinances** to be sure that this sort of advertising is **permitted**.

### Other “sign idea”

Another “sign idea” practiced by a few really **sharp operators** is the old “**Burma Shave**” type roadside **pointers**.

Here, you simply make up a few cute sayings (verse or one-liners), write them on pieces of **cardboard**, tack them onto the **power poles** at about 200 yard intervals on the thoroughfare leading to your garage sale, and you’re sure to **create** a lot of traffic for yourself.

People are **amused** by, and **drawn** to people who do something a little **different**, **unusual** and **creative** in promoting a sale of any kind.

To come up with some **cute** verses, simply visit your public library and check out a **book** on **limericks**. **Adapt** the ones that you feel are most humorous, and start making signs.

Again, a word of caution before you get too **deeply** involved:

**Be sure to check** your local ordinance **before** you start nailing signs to power poles.



### **By all means, search out and use all the free bulletin boards in your area...**

It’s better, and usually much more **profitable** to take the time to make up an attention grabbing circular you can **post** on these bulletin boards, than just to use a scribbled 3 by 5 card announcement.

### **Pick up some-transfer lettering...**

**Go through** your newspapers and old magazines for **interesting** illustrations, graphics and pictures. Then with a little bit of **imagination** and **flamboyancy**, make up an 8 1/2 by 11 poster announcement of your sale. When you have it pasted up take it to any quick print shop and have them print up 50 or 100 for you. Your cost for this small print order should be well **under** ten dollars.

If you make this circular/poster up with **versatility** and **long-time** usage in mind, you can use it over and over again simply by pasting on a new date. In case you feel “**left-out**” when we talk of “**pasting-up**” things, this simply **means** pasting a piece of paper onto the overall page you’re putting together.

Say you have **made** up your circular with a date of Wednesday, May 1st, and want to **change** it to read Thursday, July 16th. **Rather** than do the entire thing over, simply

**write** out a **new** date with your transfer letters on a **separate** sheet of paper, cut this out to fit in the space occupied by the old date, and **paste** the new date over the old date.

The artwork **master** is now up to date. The **printer** does the rest. Incidentally, this is precisely what is meant in mail order and other dealership offers where they furnish you with the **basic** advertising/promotional material and advise you to “**paste over**” their name/address with your own.

For paste or glue, drop by just about any **stationery** store and pick up a tube of “**glue stick**.” This is a small tube of **paste**, about the size of a tube of lipstick, generally sold for less than **one dollar** per tube. The tube glue stick works much better than regular glue or paste, and is not as messy as rubber cement.

### **Do your signs look effective and simple?**

Your signs **have** to be effective. But, you have to remember to keep them **simple**. **Don't** try to cut **corners** on your signs.



Signs announcing and pointing the way to your garage sale should be placed at each **intersection** within a one mile radius of your sale location. If it **takes** 50 signs, then **make** 50 signs. The important thing is to **let people know** that you're holding a garage sale.

Signs can be made simply by cutting and using the sides of **cardboard boxes**, and writing on them with a **heavy** felt tip marking pen. Make it **easy** for your signs to be **seen**, and for people to read what's on them.

### **Don't forget you street address!**

About all you really **need** is great big block letters reading “**GARAGE SALE**,” with the street address, and an arrow pointing in that direction. **Don't think** for a minute that **people** are going to **stop** and **read** a lot of “**stuff**” you've written on your sign when they are driving by.

You just want them to **see your sign** and **proceed** in the direction necessary to reach the location of the sale. They'll be **moving** by your sign too fast to see or read anything else you may have written.

The ads you **place**, the bulletin board announcements you **post**, and the signs you **put** up will **bring** many people to **your** garage sale location. A lot of people will drive by slowly and just look, but most will stop to browse around.

### The “inside secrets” of drawing people?

But you still have to **contend** with the huge number of people who just drive by without stopping.

So, let’s talk about the “**inside secrets**” of drawing people into your sale, and the merchandising **gimmicks** that will result in the **maximum** number of **sales** for you.



You must **call attention** to your sale. **Don’t** be shy, bashful or self-conscious about **letting everybody** for miles around **know** that you’re having a garage sale. If you could afford to get the Goodyear Blimp to “**hover**” over your garage sale, then by all means, you should **do it!**

Some sharp operators do the next **best** thing. They rent miniature **blimps**, send them up above the **housetops**, and tether them there on their sale days. Of course, this giant balloon or miniature blimp has some sort of **sign** on the side of it, **inviting** people to your garage sale.

This is one of the **strongest** available advertising ideas for pulling traffic to a sale of any kind. **Explore** your local outlet to see if this kind of advertising merchandise is available for rent.

You have to give your sale some **flair**. Put some posts up across the front of your property and run some **twisted crepe** paper between them.

Or **better** than crepe paper, run **brightly** colored ribbons. Invest in some **colorful** pennants and fly them from temporary flag poles.

### Don’t forget the balloons!

Make your garage sale a **fun** kind of event, with clusters of **balloons** anchored to your display tables and racks.

Be sure to “float” them well **above** the heads of your customers as they’re browsing through your merchandise displays.



Cover your display tables with **colorful** cloths. **Don't** hesitate to use bright colors and busy patterns. **Regardless** of what you sell, effective display (packaging the event) is still absolutely **essential** to your **success**.

### Display and Label Your Merchandise

The **secret** to outstanding garage sale profits is in having the **widest** or **largest** selection of merchandise. And part of the process is taking great **care** in **displaying** and **labeling** your merchandise.



You **cannot** simply **dump** items haphazardly on a table, sit down, and expect to realize great profits.

The people doing the **most business** and holding the **most sales** are the ones with **interesting displays, action** and **color**.

Have as **wide** a **selection** of colors as possible in your clothing racks, and mix them for “**rainbow**” effect. Make sure that your jewelry items **shine** and **sparkle**.

Arrange them in and on jewelry boxes, jewelry ladders and other items sold for the purpose of showing off jewelry while keeping it **neatly** organized.

Some people have even gone so far as **hooking** up battery operated Lazy Susans and **arranging** their jewelry on these. Having the jewelry slowly turn on the lazy susan will not only **catch** the eye, it will **catch** the light, making an **attractive** display even more attractive because it sparkles and gleams.



Think about it, and then study the **methods** of display used by the “**rack jobbers**” in the stores in your area. These are wire **racks** that usually hold card packaged items. Such a rack or kind of display would lend itself **beautifully** for anchoring a cluster of balloons.

### Dress them up!

Keep these things in mind, and **build** your individual displays as part of the whole. Make it **pleasing** to the eye as well as **convenient** for your customers to browse through and select the items that appeal to them or catch their fancy.



At **many** garage sales, some of the merchandise (particularly the clothing) is **dirty**. **Notice** this when you **visit** other people's garage sales. Then take it upon yourself to **make sure** that every item - positively everything you show - is **clean** and **sparkling** bright.

A bar of soap, a bucket of water, and a few old rags will do **wonders** for shop tools, garden equipment and bicycles.

**The same** goes for **furniture polish** on old furniture, and a run through the **washing machine** for all **washable clothing**.



### Price Your Merchandise

It is advisable to **determine** a **price** for each item **before** you set it out for **display**. Then **mark** that price on a price tag, and attach a price tag to each item.

Your prices should also always be **rounded off** to more or less even numbers such as: \$.25, \$.50, \$1, \$1.50, \$2 and so on. In other words, don't ask for \$.35, \$.95, or \$1.98, or any of that sort of pricing.

Almost needless to say, you should always mark everything up by **100%** of more. In other words, if you have acquired a particular item for \$1, set a price of \$2 or more on it. It's also a **good idea** to mark up your asking price from the bottom-line price you're willing to accept.

Basically, the price **marked** on the price tag at most garage sales is taken as the **starting** price from which the buyer and seller negotiate.



Most garage sale **promoters** price their **cheaper** items at the bottom line price they will accept, and don't deviate from those prices as shown on the price tag. Then on the more **expensive** items - \$2 and over - they mark up their asking prices by 20 to 40 percent and use that margin for negotiating with the customer.

### A few "inside" secrets that will give you an edge to your success!

If you're a little bit shy relative to personal selling, here are a few **"inside"** secrets that will give you an **edge**: Always **radiate** an attitude of friendliness, regardless of the circumstances or your first impression of the potential buyer.



Always **smile** and **say hello** in a voice loud enough to be heard. **Speak to everyone** stopping or dropping by your sale location. Be helpful, but **allow** the people to browse on their own until they specifically ask you for help.

When you're "**keeping an eye on your merchandise**," be as **unobtrusive** as possible. **No** one likes to feel he is being watched too closely.



Whenever a customer appears to have **made** a selection and asks you what you'll **take** for it, or what **kind** of a **deal** you'll make for it, be ready to enter into "**friendly negotiations**."

Before you open, of course, you will have **done** your homework and know the value of each item of merchandise you have for sale. Don't ever take a customer's "**claimed**" value of an item.

By the same token, **don't listen** to a seller, when you're buying items for your sale, when he **claims** that he's offering you an antique or price less treasure. Sometimes (rarely enough) you'll be able to pick up fantastic **treasures** for virtually nothing.

So by **knowing** your merchandise, you'll not let "**the flag that Betsy Ross made**" slip through your fingers for a song.

Be sure to have all possibly really valuable items **appraised** by authentic dealers. These people are **listed** in the **yellow pages** of your telephone directory.

Some of the "**extras**" that contribute to the success of a garage sale include: Plenty of **change**, because without proper change, you'll lose a great many sales. A **tape measure**, because you'll find people often want to know the exact dimensions of some thing (especially furniture) in order to fit it into a certain space they have in mind. Long **extension cord** and **electrical outlet**, because your customers will want to "**plug in**" and try out the mixers, vacuum cleaners, hand tools, or other electrical appliances.

#### **How to draw in those "cruisers"**

What about the ones that **aren't** quite sure they want to park their cars and come browse? Look for some kind of **interesting** or **unusual** item to call attention to your sale. Something you can set up or park in **front** of your home during your sale.

Some of the **displays** we've seen along these lines **include** a horse-drawn surrey; a restored Model T; an old farm plow.

**Anything** of an **unusual** or **interesting** nature will do the trick for you. One couple we know put up a display using a manikin dressed in an old-time farm bonnet, long dress and apron. This display **depicted** a farm woman of old, washing clothes with a scrub board and two steel wash tubs. It's **not** hard to believe, this display really **drew** the crowds, and crowds always mean **sales!**



Go wherever your **imagination** takes you. You have to be **different** and **distinctive**. You'll get **lost** in the hundreds of garage sales going on all around you if your sales look like the next half dozen.

If you'll take the time to employ a **bit** of **imagination**, and set your sales up with the kind of **flair** we've been talking about, you will not only draw the crowds. You'll be the one **reaping** the most **profits**.

#### **Remember this...**

As you think of beginning this garage sale business remember, it's almost a **compulsion** with some women to go shopping - to **search** for **interesting**, and sometimes **rare** and **valuable** items. This **fact** alone will keep you as **busy** as you ever want to be, staging and promoting garage sales.

The **market** is so **vast**, and the **appetite** so **varied**, that anything from a brass bedstead to a used diary of someone's long-forgotten grandmother **will sell**, and **sell fast**, at garage sales.



Put it all together, use a little **imagination**, and you'll **succeed** in a very interesting, challenging endeavor!

# CHAPTER 7

## How To Start A Roommate Finding Service

The **average income** for owners of this kind of business in California is **\$65,000** a year. **Best** of all, here's a business that you can start with an absolute **minimum** investment.

Practically **anyone** who lives in a city **anywhere** in the country can expect to do just about as **well**, and with a bit of **imagination**, mixed with some business "**moxie**", you should be able to do even **better!**



### **Income and Market Potential**

**Income** and **market** potentials for a service such as this are truly **fantastic!** Rent **increases** that have far outpaced wage increase have brought about a **tremendous** need for a method to alleviate the cost of housing.

Also, many apartment complexes are being **converted** into expensive condominiums. These two factors have created a problem of **gigantic** proportions for **millions** of people who are **concerned** about keeping a roof over their heads.

You can make **big money** solving the problem with your own **Roommate Finding Service**. We're going to **tell** you how.

Many of the nation's leading **economists** are predicting this kind of living arrangement to be the "**money-saving answer**" for apartment dwellers for the rest of this century. Others are **pre-dicting** the roommate finding service to become as **popular** as the employment agency by 2000.



This is an ideal **absentee** owner business. Most of those operating on the **West Coast** have a **woman** doing the managing - sometimes as just the manager, and some times as the owner - manager. This apparently has something to do with the **nature** of the business, and how most people seem to naturally **trust** a **woman** to find the **right** roommate for them.

## Fee Structure

As to the **fee structure**, we suggest something **similar** to the successful employment agencies. Charge everyone a **\$25 registration fee** to start the ball rolling toward finding them a suitable roommate.

You take a Polaroid **snapshot** of each registrant, have them fill out an appropriate **application** card which will indicate the kind of roommate they'd be **happy** with, and start **searching** through your files for people with **similar** likes and dislikes.

To get started, you'll **want** a bank reference; a legal reference, a telephone; a business name, letterhead paper, envelopes and business cards; and office supplies such as a 3 x 5 index cards; typewriter; file cabinet; and a printed questionnaire-application form. You'll also need a **responsibility** disclaimer, which can be combined with the applicant's agreement-to-pay contract.

Once you've **found** a roommate for your prospective client, you should have it spelled out in your agreement that each of the "**matched room mates**" will **pay** you **15% to 20%** of the first month's rent. You could **charge** a bit extra for particular requirements, and perhaps somewhat less for older persons, or for persons with handicaps.

The **approval** or **disapproval** is left up in the parties involved. You simply **look** through your registration card file, pull out five or six apparently suitable roommates, **call** each of them on the phone and arrange separate meetings for them with your client. Your client **reports** back to you, and tells you of his or her decision, and you call the person chosen and **finalize** the deal.



## Advertisement

**Good advertising** will play a most **important** part in getting this business off the ground. Make up a good circular or "**flyer**" detailing your roommate finding services, and listing your phone number.

**Get these flyers on as many bulletin boards in your area as possible.**

Get **them in** grocery stores, barber shops, community colleges, beauty salons, bowling alleys. The list of places to "billboard" your flyers is endless.

Another idea is to set up "**take-one**" boxes in as **many** retail places of business as you can.

**Don't overlook** the value of placing your flyers on **car windshields** - particularly around apartment complexes, and in the parking lots of the colleges in your area. You might even pay the **downtown** parking lot attendants to slip one under the windshield wiper of each car he parks on Monday.

If you do a **good** job with the make-up of your flyer, and use your imagination in getting them into the hands of your prospective clients, you'll have **no** trouble moving your new business into the black quickly.

Later on, you may want to have a **website** of your business and place your ads on the **Internet**.

Even so, you'll need to **run** regular ads in your area **newspapers** and on the **Internet**. The best headings to run your ads under is the Personals Column. Your ad might read:

**Need A Roommate? We'll find the ideal roommate for you! Everything handled on a strictly confidential basis. For details, call Jan, Mary, or Carol.**

Within only a couple of months, you should be well enough **established**, and with an income **large** enough to afford an office location.

When you **establish** your office, do some **publicizing** of your business with press releases to all the media in your area, and plan some fanfare that will bring attention to your services. **Tacking** up on your office walls the enthusiastic **testimonials** of people you've matched with roommates is a very good idea.

Later on, you might want to input all your client information on **computer**, and take video **pictures** of each client for showing to prospective roommates.

In the **final analysis**, once you have your business underway, your further **success** will be limited only by your imagination.



**You earn great commissions when people shop online!**

# CHAPTER

## How To Make Profits With Gourmet Gift Baskets

The **gift basket** industry has **exploded** over the past few years and continues to be a consistent **money-maker** for those involved in it. In many ways, it's the **ideal** business. You can **run** it from the **home**.

### Fun Product

They are a **collection** of **desirable** items, and in such a variety that they appeal to all. By determining the **markets** you want to **target** and the type of baskets you want to produce, you can set your income goals for as little or as much as you like.

### Cost

It's an extremely **inexpensive** business to start. You only **need** supplies and a marketing budget. The product is in **demand**. Who **doesn't** like getting an artistic basket with fresh fruit, candies, or cheeses?



### Competition

Competition **isn't** much of a problem. You can **easily** set yourself off from the rest by producing **specialized** types of baskets. It's a dynamic business that is changing and developing with the times.

### Target Customers

Target the **corporate** accounts—from the very large and the very small, businesses have **needs** for gift giving on a pretty **constant** basis.

By targeting corporate accounts, you **protect** yourself from potential sales fluctuations common to what are generally considered seasonal items. Businesses **love** gift baskets

because they are “**safe**” compared to other gifts like chocolate (many people now carefully watch their fat intake) or wine & spirits (many people don’t drink).

Of course, other **possible clients** for your gift baskets include associations, retail outlets, fund raisers, and individual customers who purchase for themselves or as a gift.

### Creative Designs

**Gourmet gift baskets** are fundamentally a few **nice** items placed in a unique arrangement and presented to look **extravagant**. Use your **imagination** and keep an eye for unusual and appealing products.



To keep unit price **low**, inventory most commonly used items by purchasing direct from the **manufacturer** or **main** distributor. Look for **large** pretty items. They will give your product “**size**”.

### Theme Marketing

**Focus** on a **theme** and build around it. From a **corporate** perspective, create presentations that communicate the corporate **logo** or marketing **slogan**.

**Do not limit** yourself by just using baskets as your main vehicle. For example, a basket with an Italian theme can use (as its basket) a large pasta bowl to hold a small vinegar, olive oil, sun-dried tomatoes and kitchen utensils.

Raffia or “**grass**” can be used to **cushion** the items, sealed together with shrink wrap. **Finish** your basket with a bow or creative ribbon. You’ve got an **impressive** product.



### A New Type of Gift Basket Guaranteed Impressive Profits!

One of the **newest** developments is the **Candy Flower Basket**. This is a new type of gift basket that will **definitely** set you **apart** from your competition. It’s very artistic and creative, and pretty, too!

The Candy Flower Basket is **easy** to make, and will turn heads wherever it is given.



## Materials

### Here's what you need for a Candy Flower Basket...

- A **basket**, of course, preferably around the size of a medium to large flowerpot
- A **large** piece of flower arranging or art **styrofoam**, large enough to fit in the bottom of the basket, filling it well and reaching up to around 3 inches below the lip of the basket
- Plenty of stiff, **green wire** used in flower arranging
- Green **flower tape**
- 2 1/2" green **wood sticks**, pointed on one end, blunt on the other
- Thin wire**
- A **good** supply of different **wrapped** hard candies, preferably with colorful wrappers
- A **lot** of bright, colorful **cellophane sheets** (green and red, especially).



Many of these **supplies** can be found at **craft** stores or **flower arranging supply** stores.

### First, we'll make our candy flowers.

- Cut** the **stiff green wire** into **1-foot** lengths. Make around **15** for a decent size basket.
- Now, **sort** your **candies** by wrapper color. You'll need **5** or **6** candies per wire.
- Take one** of the **candies** and **hold** one twisted end of the wrapper against the end of the wire. Now, **wrap** the green floral **tape** tightly **around** the wrapper and wire a few times.
- Don't** tear the tape; once the candy is **firmly** attached to the wire, **continue** the tape down the wire and wrap another candy around **1** to **1 1/2** inches below the first, depending on how many candies you'll put on the wire. **Continue** this **down** the **wire**.
- When you've **wrapped** 5 or 6 of the same candies on the **top** half of the wire, **trail** your tape off **another inch** or **two** on the wire.

You've just **made** your **first** candy flower! Set that one **aside** and **start** on the **next** one. Try to have at least **4** different **types** of candies, so all the flowers **won't** be the same color.

**Next...**

- Wrap** the **styrofoam** in green **cellophane** and put it into the **bottom** of the **basket**.
- Take your colored **cellophane** sheets and **cut** around fifty 6"x10" rectangles. Don't worry about making them perfectly sized.
- Take** one of the **rectangles** and loosely **fold** it in half the short way (to make a 6"x5" rectangle) and then in half the long way (to make a 3"x5" rectangle). Don't crease the folds, and again, don't worry about being perfect it'll look better if it's not.
- Insert** this **rectangle** into one of the **open** spaces closed point down (the point that would be the center of the rectangle, if it was unfolded). Do this with **20 to 25** of the rectangles, until the open spaces are filled, though not tightly.
- Fluff** the **open** corners of the rectangles out.
- Now, **Insert** your flowers into the styrofoam. **Space** them out evenly, and put around **four inches** of the wire down into the foam, so it's secure.
- Here's a **tip**—slightly curve the wire and insert it at a slight angle, so the flowers sit realistically. Real flower bouquets **don't** stand straight up.
- Finally, **take one** of the remaining cellophane **rectangles**, and **fold** it in the same way as you did with the "fill-in" rectangles.
- Now, take one of the short green **sticks** and a six-inch length of the thin copper **wire**. **Wrap** the wire **three** or **four** times around the blunt end of the stick, around 1/8" from the end. Put around **1/2"** of the closed corner of the rectangle against the blunt end of the stick, and **wrap** the remaining wire tightly around it.
- Insert** this in the **styrofoam**, in between the flowers. Do this with the remaining rectangles, cutting more if necessary to completely hide the styrofoam and fill out the basket. When done, **fluff** the open corners out.



**You now have a Candy Flower Basket!**

The **best** thing about this is the fact that it looks **better** after the candy is removed! Put a **note** in with your basket **suggesting** that people **unwrap** only the **unattached** end of the wrapper to remove a candy. The candies look like **buds** while they're **wrapped**. They look like **blooming flowers** with the candy **removed**! Try it with one of your flowers and you'll see!

Take into account the **cost** of your supplies and your **time** when pricing your Candy Flower Basket. These can be a bit **time-consuming**, but you can always make a large stock of flowers and fill-in “**greenery**” ahead of time while watching TV. Or, get some friends involved.

### **Pricing**

Baskets like this can easily be sold for **\$25 to \$40**, depending on the size of the basket, with only a few dollars worth of supplies. Their **uniqueness** will definitely be an important selling point. Make a **few** baskets of **different** sizes up, for sales examples.

### **Remember this...**

Candy Flower Baskets can be a **great** addition to your line, if you already produce gift baskets, or they can be a **fantastic** way to start out in this **profitable** business.

And, **don't** think it's **just** for women. There are many **men** who are producing great gift baskets out there. **Anyone**, young or old, can **produce** these baskets and **make massive profits**...and have a lot of **fun** in the process!

**MAKE YOUR SITE SELL!**

Got an idea for a product or a Web site?

Click here now

to Sign up for the Site-Sell e-zine...

While it's still FREE!

# CHAPTER 9

## How To Start Your Own Carpet Cleaning Business

There are **two** fairly new, and very important **conditions** existing in the world today that have not only made the carpet cleaning industry a “**billion dollar business**,” but also practically **guarantee** your success as an entrepreneur in this field.

**First**, almost all homes and office **buildings** built since 1960 have wall-to-wall **carpeting**. **Secondly**, the replacement costs and the cyclical faltering of the national economy have caused people to **want** to make what they already own last **longer**, especially in the case of **carpeting**, which is a sizeable investment.

Most businesses **employ** janitors or janitorial services to vacuum their carpets after hours daily and then “**master**” carpet cleaners to deep **clean** them every **three** months or so.

Homemakers also generally **vacuum** their carpets perhaps several times a week, and then hope to deep clean **every** spring or fall, depending on the kind of household traffic, and on their budgets.

It’s true that people everywhere try to **save** money by handling these jobs themselves. **However**, empathy with the people, and an understanding of this trend, should be neither cause for alarm nor a deterrent to your **success** in this business.



### **Market**

Most people are just too **busy** to handle all their do-it-yourself projects. They continually put off until later any chore that **requires** special equipment. This is especially **true** with carpet cleaning, because deep down, they’re **fearful** of botching the job. Thus, they’re **more** than willing to **pay** an expert or a specialist to do this kind of work for them.

## Skill

It **doesn't** take any special education, skill or experience to operate a professional-type, deep-cleaning carpet cleaner. Yet, from, your first job onward, you should project the **image** of a thoroughly experienced **expert** in your field.

We're going to **show** you how you can get started in this business, and make **\$300** or more per working **day**, with virtually no investment!

## Marketing

The **important** part of this business - or any other business - is the owner-operator's "**sense of marketing**" and salesmanship. Make **no** mistake about it. All businesses succeed through **marketing** strategies and salesmanship. You **won't** be selling a product with this business. You'll be selling a **service**. The selling of services is often more **difficult** than product sales.

Your **success** in this business will be **predicated** upon the sales effort put forth. Getting if off the ground will **require** a great deal of selling expertise on your part. You'll have to **sell yourself** and **your services**.

Therefore, it will be to your **benefit** to **learn** all you can about selling. Then, you should **continue** to add to your knowledge through an ongoing program of **learning**. Keeping up to date and being aware of **successful** selling **ideas** and **methods** will add to the total success of any business person.



Even before the acquisition of equipment, you **need** customers.

Your **prospects** are all the businesses and homes with carpets in your area. Your **problem** is going to be in **reaching** these prospects, impressing upon them the **benefits** of your service, and getting them set up with an **appointment** for you to do the work.

## Advertisement

We have found that the least expensive and most productive **method** of reaching these people is by way of neighborhood "**hand-out**" flyers or announcements, delivered door-to-door by Brownies or Cub Scouts, or members of other youth organizations. These flyers are advertisements or announcements of a "**Carpet Cleaning Special**," printed

on 5 1/2 by 8 1/2 sheets of paper that **invite** the recipients to **call** you for an appointment.

**Study** the carpet cleaning service **ads** in your local newspapers, the yellow pages of your telephone directories, and any similar **flyers** you may have received or seen. Make a pencil **sketch** of your own flyer, **emphasizing** customer benefits and your capabilities of doing the job take your ideas to the advertising class at a local college.

**Explain** your project and ask for **volunteer** help. In most cases, you'll be favorably impressed with the work, and will only have to pay with a copy of the **finished** flyer for the student's portfolio, and a **recommendation** or **testimonial** about his/her work for you. Even if there should be a **charge** for the work you have done at the college, it will be a **reasonable** one.

**Contracting** with an advertising agency will probably take **longer** and will **cost** a significant amount of money. However, you might be able to **contact** a staff member who does **free-lance** work on the side. But you should set a **specific** date for completion of the project, and agree to pay **no** more than half the total estimated cost **until** the job is finished, and meets with your **approval**.

The **next** step is to take this original of your flyer to a **printer**, and have printed whatever number of copies you want to start. Most quick print shops will be **able** to print up to 20,000 copies, and deliver in a **reasonable** time, with **nominal** costs.

If you **decide** to start with more than 20,000 copies, you will do better by going to a regular **commercial** printer. Larger quantities that would take a quick print shop **all** day can be handled by a commercial print shop in a **few** hours.

While your flyers are being printed, you should be **lining up** your delivery people - local Brownie or Cub Scout Troops. It is **not** a big problem here. Either **look up** their local headquarters office in your phone book or **call** a friend or two with children about the right age and ask for the name and phone number of troop leaders. Arrange to **pay** these scout troops \$10 for each thousand circulars they hand out door-to-door.



One other thing **before** you start handing out your flyers - be sure that you have someone **available** to answer the phone and set up appointments for you. It's usually **best** to

have a **woman** do this. It makes the caller **think** of your service as an **established** business.

You can pay an **answering** service to handle these calls for you, **but** if your wife or a friend is available, that would be even better. It is, however, imperative that a “**live voice**” answer your phone. People have some **strange** ideas about answering machines. Most businesses find they do much better **not** using answering machines.

Your “**secretary**” should have a set pattern of **answering** your calls, and an **appointment book**. Usually, your flyer will advertise a special such as:

**“Your living room carpet deep-cleaned for just \$20. Get the entire ground-in dirt and unpleasant odors out. A professional job by experienced master carpet cleaners, and we can do it all for you tomorrow. Give us a call. Set up a carpet cleaning appointment with us now. We’ll have your home sparkling clean, ready for company in no time at all!”**

This **special** offer should take you no more than **an hour** in the customer’s home, meaning that your secretary can book appointments for you at the **rate** of one every **ninety minutes** or less, depending on the travel **distance** between appointments.

### **Time Management**

By setting your **first** appointment for 8:30 in the morning, and working thorough the whole day, allowing 30 minutes between appointments, you’ll be able to handle **seven appointments** per day. At \$20 per call, you will gross **\$140** per day.



Your secretary should book you **solid** from 8:30 through 5:30 each day. Naturally, some people may **want** you to stop by at a certain time that’s already booked. In that case, you set them up for their **requested** time on an **open** day.

You’ll also find that as you **gain** experience, you can **cut down** considerably the time it takes you to handle each job, as well as your travel time between jobs, enabling you to book **more** appointments.

Just **as soon as** you have job appointments lined up, **hurry** over to your local carpet cleaner distributor, your local rent-all store, or even some super markets and **rent** a steam-clean carpet cleaner.



Most of the time, you **won't** have to pay until you return it, but even if you do have to pay at the time you take it, the cost is usually **\$25** or less for **twenty-four hours**. Read the **directions** and make sure you know how to operate it. Then load it into your car, van or pickup, and **set out** for your first appointment.

### **Professionalism**

You should bear in mind that carpet cleaning is a **type** of service business that takes you **into** the homes of your customers.

Therefore, how you look, dress, and handle yourself - particularly in the presence of your customers - will have a **direct bearing** on the **success** of your business.



Be **clean**, and conduct yourself in a business like **manner** at all times. Dress **neatly**. In fact, one of the best ways to get off to a fast start is to purchase a working **uniform** from Sears, Ward's or Penney's. Drop by a "**pennant shop**" and have them make up a special oval **name tag**, which can be sewn over the left breast pocket.

At the same time, have them make up a large oval with the **name** of your business and your phone number to **sew on** the back of the uniform. When you hire people to help you with the work, **outfit** them similarly.

Go out of your way to be **polite** and **friendly** with your customers, but refrain from being fresh. **Avoid** getting involved in extended conversations. If you are to keep on schedule, you **won't** have time for a lot of talk.

Keep your **equipment** clean, properly maintained, and operating smoothly. Have your supplies organized and within **easy reach**. Don't allow yourself to be caught in a position where you have to make **excuses** because the **equipment** won't function properly, you can't find what you need, or you suddenly find yourself **out** of certain supplies.

When working these advertising **specials**, just **concentrate** on doing the job and moving on to your **next** customer. If the customer questions you about the **cost** to do the other rooms, give an **estimate** and set up a tentative appointment, which you should later **confirm** with a callback after checking your schedule.

**Don't** try to sell your complete carpet cleaning services on this first call, but do **be sure** to **leave** a business card with the name of your company and your phone number.

Your service is the “**deep-down shampoo cleaning**” of carpeting in your customers’ homes or places of business. Always strive to use the **best** equipment that’s available. Later on, possibly in a month or six weeks, you’ll want to **buy** or **lease** your own equipment.

Your business will **grow** and **flourish** as a result of your doing a **good** and **complete** job **every time**. It may take you a few minutes **longer**. Especially when you are **learning** the equipment and establishing a procedure. But in the end this **will** pay off with satisfied customers. A group of **satisfied** customers is the key to your becoming wealthy in this business.

You want your customers to **call** you **again** and **again** to clean their carpets. Being **pleased** with your work, they’ll **spread** the word about your service for you, free of charge! And this, of course, will **generate** an almost unlimited amount of ongoing work for your new business.

The **average** price to the customer to have a 12 by 18 foot wall-to-wall carpet “**shampoo cleaned**” is about **\$50**. Your **materials** to do that size job will cost about **\$5**.

The typical job involves **more** than just one room, and the average period of time spent on the typical job is about **two** hours. With an average **billing** to the customer of **\$75**, **materials** for each \$75 job cost you about **\$10**.

All of which means that with just **five** appointments per day, five days per week, your gross income before expenses will be approaching **\$2,000** per **week**.



Most people who set up carpet cleaning businesses manage to gross **\$50,000** or more the first year. We’ve **described** to you how to get started with virtually no real investment. However, we do **advise** you to either purchase or lease your own carpet cleaning equipment just as soon as you can possibly **afford** it.

Several equipment manufacturers have **financing plans** available. It would be well to **check out** several of these plans before purchasing your equipment. Even better than the financing plans offered, some of the manufacturers have business **start-up** programs to help you along the way.

They will **provide** you with a **complete** carpet cleaning business plan, numerous advertising materials, a regular newsletter featuring business ideas from all the buyers of their equipment, and low cost supplies.

**Before** actually starting work in your carpet cleaning business, you should **register** your business or company name with your county clerk. The cost for this is **nominal**, and you will receive a **registration** certificate or card, which you will need to **open** a bank account in your company name.

You should also talk to a few business **insurance** agents to get complete business insurance against damage to any of your customers' carpets or accidents in their homes. Being able to state "**All work fully insured**," will greatly add to your business image.

Think **seriously** about buying or leasing a **van** for your service calls. A uniform with the **name** of your company emblazoned on the back, plus a late model van with your company name neatly **painted** on the side will do just about as much to build your image and your business as a full page advertisement in the Sunday paper. Get a **website** for your business as soon as possible.



On the subject of **advertising**, so long as you **don't** erect a sign on your front lawn or your roof, proclaiming for the entire world to see the fact that you're operating a carpet cleaning business, you **won't** have any **problems** operating your business from your **home**. Sooner or later though, you'll have to buy a City or county **business license**.

So, the **sooner** you do this and are approved by the licensing agency in your area, the **better** you're going to feel and the more **confidence** you'll exude in all your business dealings.

**Definitely** plan to **advertise** on the **Internet** in Free Classified Ads sites and run a quarter page ad in your **local** business and telephone directories. You'll really be **surprised** at the number of calls you get from these ads. At least in the beginning, you should run a **regular** ad in your newspaper and on the Internet.

For the Newspapers this should be a **display** ad, at least 2 columns wide by 4 inches deep, and should appear in your Wednesday and Thursday papers. As you become

**established**, it won't be necessary to run more than an ad every **other** week in your Wednesday papers and **before** the holidays such as Easter, Thanksgiving and Christmas, when people always **want** to **spruce up** their residences.

**Radio** or **television** advertising really **doesn't** pull that well for this kind of business when you **compare** the costs to the number of jobs you get from it. We would **suggest** that you **contact** these media and try for a **trade** or **barter** agreement. You **clean** their carpets on a regular basis, and they **allow** you to store up advertising credit to use in the spring and fall when people are really **serious** about spring cleaning, and and Christmas preparations.

It's also recommended that you **register** as a "**probationary member**" of your Chamber of Commerce. This will add **prestige** to your business, and enable you to associate on equal terms with the various other business leaders in your community. Joining and attending **civic club** meetings, participating in their causes and events, will also **result** in long-range business **income** for you.

Something else to keep in mind: Get the **word** about your being in business **out** to the people in your **area**. Get the Chamber of Commerce to **mention** you in their newsletter. Send "**blurbs**" about your business and service to all your area newspapers, TV and radio stations.

Arrange to put on an all-day **demonstration** of your work on the carpeting in the covered mall areas in your **city's shopping centers**, and hand out brochures to all the people watching. Rent a **booth** and hand out brochures at all the home building, remodeling, and home improvement **shows**.

Do the same thing at your **county fair**, and hold **seminars** on the care of fine carpets. The ideas for free publicity and promotion are limitless, so use your **imagination** and "**push**" to get your name in the paper and on radio and TV as often as possible.



There's always going to be **competition**. Some of it will be **good** for you, and some of it will be **bad** for you. **Accept** it as a part of life. Just keep in mind that you're in business because you feel **you** can do a **better** job. You can do it more **efficiently**. You can do it with **greater satisfaction** to your customers than anyone else.

Be **aware** of the competition. But **don't** worry about it. Just **stick** to your own business plan, and you'll be **okay**.

It is **depending** on the population of your area. You should be **planning** for additional carpet cleaning machines and the **hiring** of people to do the work for you within **three** to **six months**.



That is, unless your original **motive** for a business of your own was to see how fast you could work yourself to **death**. **Assuming** that all goes well with you, within a couple of years you should have "**hired help**" running the business while you enjoy the fruits of all the hard work you put in at the outset.

We **don't** see the need for you to even consider buying a franchised operation. There's just too much real help available for the "**independent**" to go to the considerable expense and obligation of a franchise.

Starting from **scratch**, and as an independent, this is most assuredly a **low-investment, low-overhead** type business - the kind we **recommend** for anyone and everyone who's determined to make it on his own.

You'll find the initial start-up costs **well** within your reach, and the margin of **profit** most **astounding!**

It's an **easy business** to operate, and yet one that can be called **necessary** to today's standard of living. It carries a very **high** rating on all business evaluation stability charts, and it's a business that will **grow** rapidly to bring you the monetary rewards you desire.



# CHAPTER 10

## How To Start Your Own Paper Recycling Business

One of the **easiest**, and in fact one of the **oldest** ways of making **extra money**, is by **collecting** old newspapers and **selling** them to a recycling plant in your locale.

Believe it or not, you can develop a very **respectable** income collecting and selling paper to the recycling centers. It certainly does **not** take any education, specialized training or experience. It's as **simple** as **saving** your old newspapers and **turning** them in to a central collection depot.

Some "**paper recyclers**" are making more than **\$100,000** a year in this business. If **other** people are doing it, then there's no reason **you** can't do it! About the only **equipment** you'll **need** is a pickup **truck** or trailer that you can pull along behind your personal car.



We even found one "**old timer**" who was collecting paper in this era with a pushcart! While interviewing him, we found that he was **deliberately** choosing not to expand, although he very definitely could have.

The prices being paid for paper these days by the recycling centers will **astound** you. Remember, the **quotations** we give here may have **escalated** sharply since our research.

For instance, old **newspapers** are commanding **\$50** per ton and more; used **cardboard**, **\$75** a ton; and high-grade **office papers** as much as **\$120** per ton. This kind of money for used paper that you can generally pick up for **free** can move you onto **easy** street in a **hurry**. Everything, of course, depends on how **well organized** you are, and how **hard** you work at building your business.

Make **no** mistake about it. We live in a **paper world**. Americans use **200 million tons** of paper each year - for everything from daily newspapers to books and cardboard boxes. After **quick** use, we throw away at least **100 million tons** of this paper, almost all of which could be **recycled**.

This means that there's about **8 billion dollars** worth of paper out there that **can** be collected and recycled each year. So if you are **looking** to start a business with real **profit** potential, what are you waiting for?



Just look around **your** own home in the garage or basement, for instance. What **do you do** with the old newspapers after you've read them? How **about** all the mail you get each week?

Chances are this **waste** paper just piles up in some **corner** of the garage or basement until one of the kids asks if he can haul it off for the school or Cub Scout paper drive. Or **maybe** your wife and kids get ambitious some weekend, clean out the garage and haul it all off to the collection truck at one of the local shopping centers. **We said maybe!**

It's **true** that selling stacks of newspapers you've **accumulated** during the past couple of months or so **won't** make you rich. In fact, it's **doubtful** your own accumulation of paper will add up to a ton a year. Certainly **won't** amount to much in extra income.

But **think** about the tonnage involved in the stacks of old newspapers you **could collect** from your relatives, friends and neighbors. You could **easily** collect a 100-pound sack of old newspapers from the people in your **neighborhood** each week—and that's your immediate neighborhood.

Think about the **total** extra income you would have. When you have hauled **all** this paper down to the recycling depot. If you're serious, and get yourself properly prepared, you can easily make **\$300** or more every **weekend**, and it won't involve all your time. Some **planning** and **effort** on your part are the prime **requisites**.

### Starting Point

**Start** by clearing a space in your **garage** for storage. One side of a two-car garage or any 8 by 12-foot space should be sufficient. If you have a **garden** shed that's dry, that



would work well also. Some paper collectors even **rent** space in a neighborhood mini-warehouse.

We've even seen some paper collectors **store** their collected paper on pallets in their **backyards**, using tarpaulins over it to keep it dry. The important thing is to have a space **available** to store your collected paper until you're **ready** to haul it to the recycling depot.



Being a firm believer in doing as **little** as possible of the **physical** work involved in any business, we **recommend** you **hire** people to do a lot of this for you. By that we mean you should **contact** the **entire** cub scouts, girl scouts, and civic organizations in your area. Tell them you'll **pay** them **money** for the paper they collect and turn in to you.

At the same time, **contact** the **counselors** at the schools and colleges in your area and tell them you'll **pay** them for all the paper they **collect**. The idea is to get **everyone** in your area collecting paper for you, **eliminating** the need to do the actual collecting yourself.

How much of the gross **profit** you allow or pay these people who do the actual collection is up to you. The average rate is **\$25 to \$30** per ton when **you** are **getting \$50** per ton.

### **How to go about...**

In the **beginning**, you may have to make up a **sign** and tape it to the side of your pickup or car, and "**pound the pavement**" yourself, but you would expect to do this in starting any business. Basically, there's **nothing** to this excepting that it takes time you could be using to do other things. But is there anything more **important** than getting your new business "**off the ground?**"

A simple **sign** such as **Joe's Paper Recycling Service - Phone 123-4567**, is about all that's necessary. You could have this made up on a **magnetic** mat at most quick print shops. Have a college art **student** make one up for you on butcher paper, **or** have a **professional** sign painter produce one for you on heavy card stock.

### **Your neighborhoods...**

With this sign on the **side** of your pickup, car, or trailer, simply **drive** through the residential of your area. Park in the **middle** of a block, get out and start **knocking** on doors, **asking** the residents if they have old newspapers or cardboard boxes they'd like for you

to **haul away** for them. Generally, you'll get an **armload** of old newspapers at every house. Simply **carry** them to your pickup or trailer, then go on to the **next** house.

If you'll set up a definite **route** to follow, certain streets on certain days about once every two weeks, you'll find the **homeowners** will have stacks of paper **waiting** for you. **Regardless** of whether the person answering the door gives you a stack of papers, always **leave** a business card at each home.

Some paper recyclers offer to **pay** the people saving newspapers for them, and having it **ready** for them when they make their collection rounds. Generally, this **isn't** necessary. If you'll develop **regular** collection days for each street or neighborhood, you'll find the people putting papers **out** for you just as they set out their garbage for collection.

There are even some paper recyclers who **charge** the people to haul their paper away. This **isn't advisable**, because once you start hauling rubbish, you'll end up doing clean-up work, and hauling more to the **dump** than you do to the recycling depot.

Once you have your collection routes **organized**, you can hire **students** to make your collection rounds after school, and haul the paper to your storage center. You can set up **crews** of three - one to drive the truck or car while the others knock on doors on each side of the street.



Depending on how much paper each route gives you every **two** weeks, you could have a crew working **several** routes each day for minimum wage, probably so much per truck or trailer load, and **expect** to collect a couple of tons of paper for every three hours they work.

Again, by **hiring** other people to do the actual collection work for you. You'll not only **free** yourself for other work. But you'll be making **more** money. **Three** people can **do more** in **less time** than one person.

### **Set up an area-wide collection depot**

The next thing is to set up an area-wide **collection depot**. This **could be** a pre-fab building on a vacant lot, a vacant used car lot, or a closed service station.

In setting up an area-wide (or neighborhood) **collection depot**, you will **need** space - some sort of shed to **store** or stack your papers in until you load them up and haul them to the recycling center where you sell them. You'll need a **scale** to weigh them, and some sort of **office** or **desk space** to manage your cash and books.

You need **space** enough for your **customers** to **drive** in beside the scale and unload their papers. At the same time an **arrangement** whereby you can **pay** them **immediately**. A **vacant** service station would be **ideal**.



Your customers can pull in **just as** if they were going to purchase gasoline. You could have your scales set up **between** the driveways where the gas pumps are usually located. **Store** your accumulating loads in the service area of the building.

In most cities or counties, you'll **need** a business license or permit.

You'll need a couple of **signs**, one on each side of your **driveway**. These will **announce** the fact that you buy old newspapers. They need **not** be anything fancy, just simple **attention-getting** announcements that you're open for business and paying money for paper.

**Generally**, the going rate for newspapers dropped off at a **central** collection depot is \$.02 per pound, and the papers need not be bundled. This will give the **sellers \$40** a ton for **dropping** them off, and at **\$50** a ton, that will work out to **\$10** per ton **profit** for you. Again, these rates are **rising**, so be sure you are absolutely **current** by checking out the going price in your area.

### **Other collection places**

In addition to old newspapers, you should **organize** your time and **schedule** to **call** upon all the **businesses**, **stores** and **warehouses** in your area. Talk to the business owners or store managers and ask them if you can **haul away** their old cardboard boxes.

If there's **competition** in your area, you **might** end up having to pay for these boxes, provided they're clean. The thing to do is to **call** upon **everybody** who uses paper products or cardboard boxes.

Remember, the **more people** you have giving you paper, the **more money** you are going to make. Many already **established** recycling services **do not bother** with the smaller stores and warehouses, but these add up quickly if you are **diligent** in finding a number of them.

**Check** close by in your **surrounding** area, and find out if the businesses are satisfied with their present pick-up service. Ask first if you can **“have”** their old boxes. Many of the **smaller** stores **will give** them to you because it **decreases** the load for their rubbish service to haul away. Where **necessary**, offer to **pay** per pound if they'll save them for you.

As mentioned before, the **important** thing is to get **everyone** providing paper for you. People collect and have it **ready** for you to pick up when you drop by on your designated collection day.

Besides that, you start making really **big** money when you can **park** your truck in one place and **fill** it up from a group of closely located stores or businesses. With this in mind, you could conceivably drive through **four** blocks, making one stop in the middle of each block, and have a **ton** or more of paper or cardboard boxes every fourth block.

One other thing you'll **need** in order to efficiently handle cardboard boxes is a sharp **knife** with which to **slit** the sides of the boxes and flatten them out as you load them onto your truck or trailer.

A simple **“handyman’s utility knife”** costing about **\$5** will handle this chore for you with ease. When you buy one, though, be sure to buy an **extra** supply of blades as well, because cutting through cardboard will dull your knife very quickly.

#### **Another paper products source...**

Are the **offices** in your area, particularly those with computers. The age of **computers** has ushered in more reports for offices than ever before, adding reams and reams of paper to the average office trash basket.

When you visit these offices, take along a couple of **“Save-a-Tree” boxes** and ask the office people to discard all their waste paper into these boxes for you— letters, envelopes, outdated reports and files. You can usually get the **“Save-a-**



**Tree” boxes** at your recycling depot, and when full, we’re talking about 35 to 45 pounds of paper.

Most offices will **fill** one of these boxes in a week or two, depending, of course, upon their volume of paperwork. And while you’re on this kind of “**foraging**” trip, don’t forget to check in at all the **print** shops. They **waste** and **throw away** almost as much paper as they sell.

It will pay you to **contract** for a quarter page **ad**, or the largest ad available that you can afford, in the yellow pages of your area telephone and business directories. Whether or not you advertise the prices you pay in the ad is entirely up to you, but generally it’s **not** a good idea to do so, because you would be stuck with those rates for over a year.

### Advertisement

You might word your ad to **explain** that you pay one rate per pound when paper is brought to you, and another rate when you pick up and haul away.

At the same time, you should **run** a regular classified ad, perhaps even one with more words in the Contract Jobs section of your daily paper. Your **best** advertising days will be Thursday through Saturday.

These are the days when people are specifically thinking about **cleaning** up around the house or their offices. Also, these are the days when people think about what they can do to earn **extra** money.

This is the kind of business that “**snowballs**” with visibility and word-of-mouth advertising. It will definitely benefit you, then, to **join** the various civic and service clubs in your area, **attend** their luncheons and mingle with the business leaders in your area.

Volunteer to **assist** in some fund-raising events, and whenever possible, become a guest speaker and **tell** about your business.

It **isn’t** hard to stand up before a group of people and talk about your business, particularly if you **know** what you’re talking about and believe in what you’re saying. It does take at least an **outline** of a script, perhaps a few notes, a rehearsal and the essential ingredient of enthusiasm.



Make your talk **interesting** and **informative**. Do some **research** and present **statistics** on how much paper the people of this country use each year.

**Explain** the limited supply of timber, and the need to recycle as much as possible. Detail how these facts and figures **opened** your eyes, and caused you to do something about it—to open your own recycling center.

Lead your talk into **explaining** how the recycling business is an avenue for everyone to **benefit**. The ideal **fund-raising** endeavor, a cleaner environment, and a chance to preserve some forest land.

Getting **free** publicity for a recycling center can be easy. In addition to **servicing** as guest speaker before civic and service groups in your area, you may **find** radio and television stations and newspapers, and even weekly shopping guides **anxious** to give you time or space.

By all means, try to get a story **into** these people detailing your grand opening, follow-up with appearances on talk shows, and press releases about the different organizations raising money by collecting newspapers and turning them in to you.

#### **Set up contest**

Set up a **contest** among the different organizations, with prizes for the teams or organizations collecting the most paper.

Hold special “**Seniors’ Days**” when you pay extra for all paper turned in by persons over a certain age. **Keep** an eye out for angles such as the largest amounts turned in, and stories about your regular collectors who keep turning in paper regularly until they **attain** money goals.



**Emphasize** in your publicity contacts that recycling is a kind of **community** service that benefits all citizens. You’re **cleaning** the environment, **conserving** timber, and **putting** money into the pockets of all that participate. **Think** about it.

**Submit** press releases to the **media**. **Calling** them and **inviting** them to cover human interest stories emanating from your business!

This business **takes organization**, some **energy** on your part, and at least in the beginning, your **time**. But if you put forth the **effort** as we have outlined, there's no reason you shouldn't easily realize a very **comfortable** income with your own Recycling Business.

It takes **effort** on your part, but if you're looking for a **lucrative** business, you have here a **plan to act** on!

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