

HOME-BASED BUSINESSES

FOR

FUN AND PROFIT

YOUR GUIDE TO:

SETTING UP YOUR OWN

BUSINESS AT HOME

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SELF-EMPLOYMENT AND YOU

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

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

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

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

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

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

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

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

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

HOW TO GET STARTED

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

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

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

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

Federal Trade Commission
Bureau of Consumer Protection
Division of Enforcement
Pennsylvania Ave. at 6th Street, NW
Washington, D.C. 20580
(202) 326-2970

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

California

Franchise Division
Department of Corporations
3700 Wilshire Blvd. #600
Los Angeles, CA. 90010

Hawaii

Franchise & Securities Div
1010 Richards Street
Honolulu, HI 96813

Illinois

Indiana

Franchise Division
Office of Sec'y of State
302 W. Washington St.
Springfield, IL. 62706

Franchise Division Office of Att'y Gen
500 South 2nd Street
Indianapolis, IN 46204
Suite E-111

Maryland

Franchise Office
Division of Securities
200 St. Paul Pl. 20th Fl.
Baltimore, MD. 21202

Michigan

Antitrust & Franchise Off.
Office of Attorney General
P.O. Box 30215
Lansing, MI. 48909

Minnesota

Franchise Division
Department of Commerce
133 East 7th Street
St. Paul, MN. 55101

New York

Franchise & Securities Division
State Dept. of Law
120 Broadway
New York, N.Y. 10271

North Dakota

Franchise Division
Office of Securities
Finance 600 East Blvd. 5th
Bismarck, ND 58505

Oregon

Corp. & Securities Div.
Dept. of Insurance and
Commission
Labor & Industries Bldg.
Salem, OR. 97310

Rhode Island

Franchise Office
Division of Securities
233 Richmond St. #232
Providence, RI 02903

South Dakota

Franchise Office
Division of Securities
118 W. Capitol Ave.
Pierre, SD 57501

Virginia

Franchise Office
State Corporation

Washington

Franchise Office
Business License Services

Commission
St. 9th Fl.
Richmond, VA. 23219

State Securities Division 1300 E. Main
P.O. Box 9033
Olympia, WA. 98507

Wisconsin

Franchise Office
Wisconsin Securities Commission
P.O. Box 1768
Madison, WI. 53701

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

You can also see if the franchise is part of:

International Franchise Association
1350 New York Avenue NW
Washington, D.C. 20005
(202) 628-8000

This way you can see if the franchise you have an interest in is a member. Members of this organization must meet stringent eligibility requirements especially regarding financial strength. They also have several publications available on the various aspects of acquiring and starting a franchise business.

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

THE TOP 10 WAYS TO EARN MONEY AT HOME

1. ANTIQUES

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

If you have a large home that has some antique furnishings, you might consider turning it into a showroom for your antique acquisitions and sales, providing you satisfy any local zoning regulations. The interest in antiques will survive into the foreseeable future. Many people choose to spend their free time on the weekends "antiquating" from place to place to try and pick up a few odds or ends and maybe a jewel or two. If you know anything about antiques, this may be a great opportunity for you.

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

2. BAKING

Have you ever been told that you have a recipe which people would line up to get if they could? Ever had anyone tell you that you should be selling those cupcakes you make? There are a number of success stories about people who have launched successful businesses by cooking at home and then marketing to local people first. Word of mouth on a good product may start to get restaurants or bakeries interested in acquiring your culinary masterpieces. Then you progress to selling them state-wide and presto! A winning home-based business!

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

3. BED AND BREAKFAST PROPRIETOR(S)

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

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

Bed and breakfast popularity will continue as more and more vacationers and business travelers seek a different accommodation away from the predictability of the

average hotel room. If they enjoy their stay, many become "repeat" customers, coming back to the same familiar surroundings time and again.

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

Whatever your design, there are several good books on the subject of starting your own bed and breakfast, including "Start Your Own Bed and Breakfast", by Beverly Mathews. Check them out at your local library.

4. CHILD CARE

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

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

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

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

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

5. COMPUTER SPECIALIST

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

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

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

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

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

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

6. GARDENING

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

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

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

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

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

7. IMPORTER AND DISTRIBUTOR

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

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

Two good resources for you are:

* American Importers Association Membership Directory, 420 Lexington Avenue, New York, N.Y. 10017; and

* American Register of Importers and Exporters, 38 Park Row, New York, N.Y. 10038.

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

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

8. INTERIOR DECORATOR

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

Many people don't know where to start when they are remodeling or buying a house for the first time. If you have the knowledge of colors and patterns and what looks good together, plus the expertise of knowing where to get materials and furnishings, this can be a winning home-based business for you.

One excellent resource to consult is the "Interior Design Directory", available through Whitney Communication Corporation, 1050 E. 58th Street, New York, N.Y. 10155.

9. PHOTOGRAPHER

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

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

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

10. SEWING & ALTERATIONS

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

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

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

These are our suggestions as to the top 10 ways to earn money at home, enough to be a full-time self-employed businessperson!

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

FRANCHISES

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

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

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

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

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

HOME-BASED BUSINESS OPPORTUNITIES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CREATE-A-BOOK 6380 Euclid Rd. Cincinnati, OH. 45236 Phone: (513) 793-9789 Printing of personalized children's books you can do at home. Equipment prints, binds and places the book in a hard cover in only 4 minutes. Training is included.

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

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

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

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

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

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

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

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

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

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

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

NATIONAL SURVIVAL GAME, INC. P.O. Box 1439, New London, NH. 03257
Phone: (603) 526-4567 NSG is the #1 seller of paintguns in the world. Distribute
paintball adventure games.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

STOP SMOKING PLAN Stop International, P.O. Box 232, East Amherst, N.Y.
14051 Phone: (716) 688-4573 10 day programs teaching smokers to live without
cigarettes. All supplies included.

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

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

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

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

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

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

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

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

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

SUMMARY

Are you ready to start up your own business now?

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

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

Good luck!