



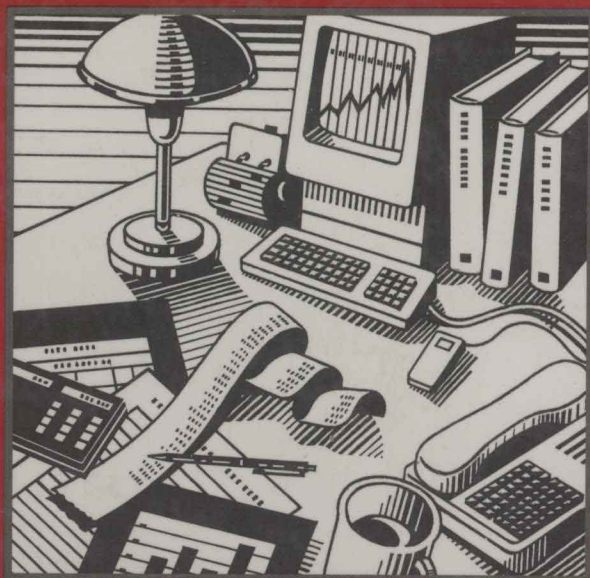
A WILEY SMALL BUSINESS EDITION

NEW  
MONEY-MAKING  
IDEAS!

# 1101 BUSINESSES YOU CAN START FROM HOME

**REVISED AND EXPANDED EDITION**

*The World's  
Most Complete  
Directory of  
Part-Time and  
Full-Time  
Business Ideas*



**DARYL ALLEN HALL**



# **1101 BUSINESSES YOU CAN START FROM HOME**

## **Revised and Expanded edition**

**Daryl Allen Hall**



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# ||||| PREFACE

## WHY START A HOME BUSINESS?

What goes around comes around. There is nothing new under the sun. History repeats itself. If you stand in a stream long enough, the water that flowed by you in the beginning will flow by you once again. So they say.

And so it is with home businesses. Certainly the first businesses ever in history were home businesses. Until the industrial revolution, nearly all businesses were home businesses. In fact, both the United States and Canada were founded by millions of people running home businesses. The industrial revolution, with its large factories and office complexes, briefly disrupted the prevalence of home business. But now the tide has turned. The industrial trend, toward “bigger is better,” is now reversing—smaller has become better. Indeed, millions are convinced that home businesses are best of all. We have come nearly full circle.

Today we see hundreds of large companies, such as IBM and General Motors, in the throes of downsizing in a desperate effort to remain economically viable. Besides downsizing, they are moving factory after factory to countries such as Mexico, Korea, and Indonesia in order to take advantage of cheaper labor and tax breaks. They are resorting to mergers, leveraged acquisitions, and reorganizations, which also cut jobs. This desperate trend will probably continue until few if any factories remain.

Plant closures mean massive job loss. We are in the midst of an unemployment crisis. At present, 2300 jobs are lost each and every day in the United States and Canada. Many of these are factory jobs. This translates to nearly 850,000 jobs lost each year!

About 23 million people in Canada and the United States are currently unemployed. The true, average unemployment rate for both countries is close to 17 percent and growing. During the Great Depression, unemployment peaked at 25 percent. Our governments would have us believe that unemployment is only half that rate, but their figures fail to include over half of the unemployed, those who are on welfare and have given up actively looking for jobs. Nor do their figures reflect the large number of people in low-paying, part-time jobs or people who are underemployed, for example, PhDs who are driving taxis. Both governments are using smoke and mirrors in presenting their statistics.

Many people believe these jobs will return someday. (But then they are optimists. And an optimist is a person who believes that a housefly is just looking for a way to get out.) But this belief is unrealistic. The job picture is nothing short of dismal.

On the other hand, the climate for setting up a home business has never been brighter. During 1994, 1.3 million individuals in the United

States and Canada will set up a small business, and most of them will be home based. About 26 million home businesses are already in operation. By the year 2000, over 40 percent of the workforce in the two countries will operate from homes.

Setting up a home business makes splendid sense for many reasons. The first reason is the fear of dismissal. It is clear that we can no longer depend upon spending our entire working lives with any one business or company. Currently, college graduates can expect to change career fields an incredible 10.4 times during their lifetimes. And every day we hear horror stories about hard-working people who are cruelly laid off just short of earning a retirement pension. It makes no sense to strive for a carrot that will be snatched away just before you reach it. It does make sense to start a business of your own as insurance against an unexpected layoff. After all, you can never be fired if you have never been hired.

Freedom from oppressive authority is another strong reason to start your own business. To many, this is probably the most important reason for starting a business. The taste for independence is something most of us share. We want to take control of our own lives; we want independence of both thought and action. We want to be masters of our own space and time. And we want quality time, which we lack when our lives are controlled by high-pressure jobs or meaningless details.

An enhanced paycheck is another reason to go it alone. Entrepreneurs realize there are distinct economic advantages in running a business from home. They search for new and creative ways to make homemade profits. In theory, there is no limit to the amount you can earn when you work for yourself. Perhaps you are tired of living from hand to mouth. Perhaps you are tired of moonlighting just to make ends meet and are now craving some rest.

Making money, however, is only one way of showing a profit. Money is not always the important kind of wealth. Some wealthy people are enslaved by their riches. Many intangibles are just as important as money. Of these, enjoying your work is the bottom line. Money is cold comfort if you don't enjoy what you are doing. Your home business may never have you rolling in money, but it may give you an overall sense of well-being which money can never buy.

Less stress is another major reason for starting a home business. It is much easier to commute downstairs than to commute downtown. It is usually less stressful to work in the confines of your own home than to work in a noisy factory or the Grand Central Station of many large office complexes. The high stress in many workplaces may cause emotional distress. The futility of knocking your head against a wall can wear down anybody. However, if you run your own business at home, nothing prevents you from taking a walk or from doing something else



for a break when you run into an obstacle. If things get very tight, you can even declare your own holiday, if necessary. Just try that at a regular 8-to-5 job!

Many people seek the challenge of a home business. They want to discover who they are. They want to bet on themselves and their capabilities. They can learn what it means to be self-reliant. People may need to escape from an uninspiring, boring job. To escape job burnout, they might launch out into the deep, where the fishing is best.

To realize their own dreams, many people need to free themselves from old-fashioned management practices and business methods. They want to break free from these encumbrances and put their own fresh ideas and innovations to work. They want to stop following the herd and be an individual. Seeing their own ideas and work succeeding makes their struggle worthwhile. Someone who played a small role in a large company can quickly become an important person by running a home business.

Receiving recognition for hard work is another good reason people set up their own home business. Many people work hard at their 8-to-5 jobs and get little in return. Too often, go-getters who love to work and achieve are often thwarted in their efforts to get ahead.

Then there is the matter of saving a buck. Why make the tax people richer than they already are? The chance to deduct some home and car expenses can be a plus. High gasoline bills or high wardrobe expenses aren't likely, either. And who wouldn't be sick of paying high union dues and getting nothing in return?

Running a home business will definitely save you time. The time you formerly spent commuting back and forth to work can now be spent more productively. You can invest this precious time in the business, use the free time for yourself, or spend it with your family. You can be there to see your child take his first step or play in her piano recital. You can set your own schedule and keep it flexible. This is real freedom. Many people in 8-to-5 jobs feel as if they are serving out life sentences. They compare it to suffocating on a treadmill.

A choice bonus in running your own business is that you can create your own work space and use it how and when you will. This work space can be as informal as you like. If you want to work with your feet propped up on your desk, which could be just a packing crate, there is no one to stop you. Your most productive time may be at odd hours of the day; you can work in the wee hours of the night if you like. A home business can be an ideal opportunity for a single parent to work gainfully while the children are at school. Remember, it is you who will be running the show.

Another sound reason to start a home business is to do work that is important to you. Many jobs border on being meaningless. For most



people, slinging hash at minimum wage does nothing positive for the mind (or the pocketbook). We all want to do something that makes us feel significant.

Technology makes many home businesses efficient to operate. Computers, Fax machines, answering machines, copiers, cellular phones, and the like are conducive to small workplaces. This user-friendly equipment makes working at home much more convenient and efficient than working in an office tower. This technology makes dropping out of the rat race not only possible, but very enticing.

These are just a few of the many good reasons that could motivate you to start your own home business. Now we turn to you. Ask yourself why you want to start a home business, and be completely honest with yourself. Think long and deeply. You should have a good understanding of yourself before you take that big step. Dispense with any and all cloudy thinking. Get rid of any pie-in-the-sky fantasies about a super-glorious future. Use good judgment and lots of common sense. Be hard on yourself. Be realistic. Finally, remember that nearly all successful home businesses are the result of hard work—lots of it.

Once you have decided to take that giant step, the critical thing for you to do is to get off your duff and jump. And keep jumping. It is simple as that.

Many people have ideas and dreams about starting their own business, but most people just keep sitting and dreaming. Few leap to their feet and take off. Most people's lives are consumed by procrastination, which is the art of keeping up with yesterday.

But for you it will be different. It will not be tomorrow, not next week, not next year—today. A true entrepreneur, having first dreamed, becomes a genuine doer. The entrepreneur knows that only dead fish swim with the stream—and that every stream is on its way downhill.

May you spend the rest of your life doing work that you love. Good luck!

# ■■■■■ INTRODUCTION

## HOW TO START A HOME BUSINESS

Welcome to the Age of the Entrepreneur! In this book, *1101 Businesses You Can Start from Home*, you will find how to achieve a simple, contented life, on your own terms, on your own time, and, in most cases, in your own home. You will find 1101 selected business summaries or job descriptions. The entire selection of listings has already proven satisfying and profitable to hundreds of people who have put them into practice.

There are dozens of potential jobs here for both the active and the handicapped, male or female, younger or older. Most of these jobs are suited for communities of any size. Most have low start-up costs.

This is a new book intended to revitalize and refresh our work force with 1101 special ways to use your home and your present skills to make a living. With proper input from you, the job ideas can provide a new way of living for you.

Well over a million new small businesses and industries will be started this year in North America. And, by far, the vast majority of them will be started by individuals, perhaps like yourself, who will operate out of their own homes.

If you dream of becoming your own boss or simply of boosting your present income, you may be pleasantly surprised to learn that it is a lot easier to change your dream into reality than you may have thought. It doesn't matter if you don't know the first thing about business. With the proper attitude you, too, can learn. Although it takes far less work to get rich by marrying a millionaire or buying a winning lottery ticket than it does to run your own business, for most people the rewards would not be nearly as satisfying.

Starting and running your own business will, of course, require some honest work on your part, especially at first. If you like honest work, it will be easy for you. On the other hand, if you have never learned to work and you are just looking for pie in the sky, this book is not for you.

This book will help you choose a home business. It is very possible, though, that the business will choose you because of something you are already doing that wins a great response from other people, such as making brownies, for example.

All of these 1101 special businesses or jobs can be put into one of two categories: selling *products* or selling *services*. These, in turn, can be further subdivided into two other categories: working for yourself, or working for some other company.

Selling products or services *for another company* has many advantages. These products or services are the easiest to sell, especially if they are well-advertised and reputable. You don't have to uphold any warranties.

The company usually provides good support with items, such as catalogs. You can usually set your own hours. There are usually good bonuses in return for good sales figures. Little training is usually required. It is a good option for unskilled people and those working only part-time.

Possible disadvantages to selling products or services for other companies include poor product return policies, supply problems, difficulty for you in believing in the product or service, initial cash investment requirements, and the need to work evenings and on weekends.

There are countless ads in most of the media claiming big bucks for simple menial tasks, such as stuffing envelopes. Most of these businesses are legitimate, but you should realize that the profit returns are usually small. It is true that these jobs usually require a minimum of thought, talent, or creativity. This mindless work gets old pretty fast for most people. But you don't have to go out looking for customers, and usually all your products and/or materials are supplied. And it is ready cash if you are desperate.

Nearly every business, whether it offers a service or a product, can be found as a franchise offering. The advantage of the franchise is obvious—it is a concept that has been tried and proven. Obviously, McDonald's, with its 5000-plus hamburger stands, knows what works. It knows where to locate and how to advertise. The franchisee has the advantage of buying into something that is going to succeed more than 80 percent of the time. For that success guarantee, franchisees pay. They pay in the form of a franchising fee and an ongoing royalty. They also must follow standards and rules set down by the franchisor. Although they may be operating their own business, they are still subject to the franchise agreement, and in many cases it can be more restrictive than an employer-employee relationship.

Not every franchise is a sure success. Even McDonald's closes an occasional restaurant. To determine which franchises are the best, contact the International Franchise Association (IFA) in Washington, D.C. The IFA maintains statistics and records on the industry and facts on many of the franchisors.

*Selling a home-based product* usually involves a product that has been a crowd pleaser for you, perhaps for years. It will possibly be a product that you have been giving away free until now, and which you enjoy making. Perhaps it is an unusual recipe for jam, or an outstanding pattern for a lap desk.

Selling your own wares has its drawbacks, however. You and your product will be little known outside your local area, which means you will have to do your own advertising. Also, your old friends and family may resent now having to pay for what used to be free.

Homemade products sell especially well through mail order if you have something unusual to sell that is not readily available elsewhere.

Many people like to receive things through the mail, judging by the fact that mail order is a \$70-billion-a-year industry.

Here are some tips on mail order. The most successful mail-order businesses cater to repeat business. Know what your competition offers and at what prices by obtaining their catalog. Make friends with your customers through the mail; this will bring repeat sales. Make friends with the postal people, who can advise you on the least costly shipping methods. Advertise, advertise, and then advertise some more while staying within your budget.

The biggest single area of home-based businesses or jobs is in the area of *selling your own services*. This book is especially strong in that area. These businesses usually require little or no cash outlay apart from advertising and transportation. It is usually easy to set your own hours in this type of selling. These jobs often require repeat servicing on a weekly basis. These businesses usually involve some skill or trade that you have already more or less mastered. However, just because you don't have a certain package of skills before you start doesn't mean that you can't pick them up as you go along on the job. Mastery always requires some on-the-job training.

If you wish to sell a service, you should ask yourself these questions: Is the service I am offering something I just "fell into"? Am I selling my service just because I am expected by someone else to do it? Can I put my heart into performing this service? Am I doing this service only because I don't have any choice? Is my personality right for the service I plan to sell? Will my health stand up to all the stress this particular service will require? Is there a solid market for my service? Will I be able to get along with the kind of customers I will have to deal with? You will be able to think up other similar questions.

Whichever business you decide to enter, you would be well advised to talk to people in the business, especially to the pessimistic ones. Find out what can go wrong so there will be a minimum of unpleasant surprises.

The biggest problem facing you will probably be getting started: getting in gear, beginning to act on your ideas, and breaking free of procrastination. It should comfort you to realize that each and every job or business described in this book has both its own particular advantages and its drawbacks. No matter which work you enter, you will be faced with obstacles and problems and hassles. That's life. But look upon these setbacks as tests of your character that will force you to grow stronger in coping with life. Look upon them as opportunities and you will always come out the winner.

It is highly recommended that you *select more than one* job or business to operate. You know the adage about not putting all your eggs in one basket. I have a number of entrepreneurial enterprises going simultaneously, including three major ones. Using this approach, you will have

more variety of activity, which will keep a sparkle in your attitude toward work. This will have a very telling effect on your sales and public relations, as well as the quality of your work. You won't have to worry about job burnout. Nor will you have to worry about a downturn in a specialized market when you have other sources of income for backup. So strive for several compatible jobs or businesses that you can dovetail together.

No matter which enterprise(s) you decide to enter into, you will obviously have to invest some time and money. Without *working capital*, it is almost impossible to proceed with most businesses. You may be able to start up with just your savings. On the other hand, you may have to borrow some money for start-up. In this case you will have to convince someone else that your idea is sound.

Before approaching someone else for money, you should have solid answers to these questions: Why are you starting up this particular business? Are you going to be in it for just a short spell, or are you going to try to stick with it over the long haul? Does your background of skills and experience lend itself to your proposal? What competition will you be up against? What evidence is there that there is room for your business? How much will you need to get under way? What will be your monthly expenses? What are your plans for the first year? For the next three years? What is your market? How will you obtain and maintain your piece of the market? Is this a seasonal business? If so, what will you do the rest of the year? How will a downturn in the general economy affect your job or business? Be prepared for other, similar questions.

Many people think you should only think big. I think differently; I believe it is wise in our day to think small. Try to find a market or markets that have been overlooked by the bigger businesses. Don't make the often-made mistake of trying to compete with long-established companies with huge budgets. Find markets that are not being serviced, or are not being serviced properly, by the competition.

You may have determined that you are right for a given business. But you should also ask yourself if the business is right for you. Are you the only person who can do the job, or can someone pitch in if necessary and sub for you? Would the business fall apart without you? Can you obtain a steady supply of whatever materials and logistical support you will need for the project? Will you always be able to afford them? Is your product or service ever likely to cause a client any harm? Will you be able to control the costs and the quality? And so on.

You will have to give special thought as to *how much your product or your service is worth*. Don't let your ego or inadequate research get in the way. If you think too highly of your product or your service, you will price yourself out of the market. The opposite is equally true. Although we all like bargains, we do become suspicious when companies drastically un-

dervalue their products or services. So do your homework—check your competition’s catalogs and flyers, price-check stores, and take careful notes.

*Naming your business* can present special perils. Your business name will often be the very first impression you make on your customers, so make it good. The name must have clout. It must be catchy, individual, easy to remember, and reasonably short and easy to say. Don’t pick a name that will go out of date. Try out the name on your friends for their response. Live with it for a while before you go public with it. Don’t use the phrase “and company” unless you are properly registered. And don’t use “Inc.” or “Ltd.” unless you are actually incorporated.

Starting up a business is much like starting up a household. There are fairly big *costs* right up front. But after the bigger, one-time costs, the regular operating costs should become manageable.

The type of business you undertake will determine the actual start-up costs, but these are some of the costs you may likely consider:

- Renovations and decorating
- Furniture, shelves, counters, and so on
- Signs
- Equipment and installation
- Legal fees
- Accounting fees
- Inventory (or materials for product manufacturing)
- Licenses, dues, permits
- Advertising and promotion
- Rents
- Insurance
- Office supplies
- Taxes
- Loan payments
- Utility bills
- Wages
- Cash reserve

Don’t dash your dream to pieces just because you don’t have the funds to get started. It is ideal to get started without going into debt whenever possible. But if necessary, it is easier than you might think for someone opening up a business to obtain a loan.

If you carefully learn the art and science of *borrowing money*, you can actually have lenders competing with each other to give you your needed funds. Making the right approach is what matters.

Having earlier established a good credit rating is the key to success. It is obvious to you and me that it is better to never have needed to

borrow before, but bankers simply don't think like you and me. They want solid proof that you know how to fulfill your obligations concerning loans by making payments promptly. Therefore, if you don't yet have a credit rating established, you can apply for a department store or a bank charge card or a small car loan. Make sure you pay back these small loans promptly, or you will have defeated your original purpose. Banks will also be more friendly if you establish savings and checking accounts with them.

Besides your friendly banker, you might consider others who might lend you your start-up funds: your friends, friends of your friends, your life insurance policy, grants, the small business governmental agencies, credit unions, or your own credit cards.

No matter whom you approach for the needed funds, here are some basic pointers:

- Avoid the services of loan brokers, as you will likely do just as well as they can do. This will save you time and money.
- Seriously consider consulting an accountant to help you select the best cash sources. They can also help you with your financial statements, your cash flow projections, and any audits.
- Demonstrate that you are thinking ahead by exhibiting a list of major orders or prospects.
- Make a good first impression by looking your best in conservative attire and show that you are well organized and have a responsible attitude.
- Stay cool. Discuss your qualifications and your needs carefully. Then don't ask for any money, but do leave your business card and invite the person to contact you if he or she is interested. Whatever you do, never give the impression that you are desperate for money.

The *goodwill* of your clientele will be your most important asset in business. Do all you can to generate word-of-mouth recommendations. You can do this by always meeting any deadlines and keeping all promises no matter what. Be careful to never overcommit yourself. Know your own limitations. Never hesitate to ask experts for advice when you know you are in over your head. Avoid doing shoddy work—always. Never give an estimate until you have thoroughly researched a prospective job. Make your customers feel special by giving something extra, some kind of a freebie; nearly everyone likes to have frosting on his or her cake.

If you decide to run your business out of your home, you will be faced with a set of *problems all work-at-home entrepreneurs must solve* in order to succeed. Being your own boss means you will have to ignore your nearby refrigerator. It means you will have to put the alarm clock out in the hallway so you will not be tempted to catch just a few more winks. Put



a timer on your TV, if necessary, so it won't come on until you've put in your eight hours or whatever. Don't let yourself do any housework or any yardwork. Your paying work must always come first. Remember that it is your bread and butter.

Set up some area in your home for a workplace or office for your new business. You can deduct any associated expenses for it at tax time. You might select part of the den, or a spare room, or part of the garage or even inside your motor home. This special workstation will allow you to drop your work and not have someone interfere with it until you return.

Home businesses can create a lot of tension in the home between the family members. Your family members may be frustrated to see you around the house all day, every day, and yet be forbidden to have access to you personally most of the time because you are working. It will be wise to sit down together from time to time, especially at the start of your business, and talk over any problems that have arisen and that you anticipate will happen. Try to involve your family in some way in the responsibility of making a success of your new business so things can flow more smoothly.

An excellent source when checking on the pitfalls of a business is *Entrepreneur* magazine, located in Irvine, California. *Entrepreneur* has several hundred start-up manuals on various businesses, and although they do not cover every one of the ins and outs, they provide enough inside information to help the budding entrepreneur evaluate a business opportunity.

Good *communications* are a must for any business. Don't depend on your family for taking messages, if possible. Rather, get a good answering machine and perhaps even a fax machine. A second telephone line and phone number should also be considered.

The idea of *selling* makes most people break out in a cold sweat. But when you think it through, you quickly come to realize that everyone is in the business of selling something. If you have ever interviewed for a job, you were selling yourself. If you have ever had a date with someone, you were into a form of sales. If you have ever had a debate with someone, you were trying to sell others your idea. And so it goes; we are all salespeople.

Good salespeople are always trying to sell better. They are always learning how to use better body language, sharper intuition, more sensitive listening skills, and, that rarest gift of all, plain common sense in order to get other people to see things their way. Good sales records are not just a matter of luck; they are the result of careful learning and practice of the best sales techniques.

Along with good technique, you will need to demonstrate a high level of energy, enthusiasm, polish, credibility, confidence, and momen-

tum. You will strive to avoid being fearful, or showing procrastination, forgetfulness, dishonesty, carelessness, talkativeness, overfamiliarity, and lack of sparkle.

As your own boss, you will likely have to be your own coach as well. As coach, you will have to give yourself pep talks, as required. You may already realize that success usually comes to those who first believe they will succeed. So start out believing in yourself and your success. In other words, sell yourself on success.

The idea of building an entire house from start to finish might overwhelm the average person. However, a carpenter realizes that the house goes together just one nail and just one board at a time. Your business will come together in the same manner—just one item sold to just one customer at a time. So set very limited and specific goals for yourself that you can easily achieve each day. Take the best care you can of just one day at a time. Tomorrow will generally take very good care of itself.

Here are some very good *pointers on successful selling* that you would do well to memorize:

- Always look for the most likely prospects. You can do this by phone, by mail, or in person. Combining all three approaches might be ideal for your particular business.

If you contact prospects in person, the first impression you make on them is of supreme importance. So dress very neatly and conservatively and be well groomed. Be careful with your posture and the manner in which you “talk” with your body. Don’t slump while sitting or standing. Folded arms and legs suggest you are anxious or negative.

If you contact prospects by phone, which can be the most efficient means to sales, always be polite and professional. It is wise to keep careful notes of the basics of most business phone conversations for future references. Check your own voice by listening to it on a tape recorder so you can improve areas where you are weak.

If you contact prospects through the mail, you will be off to an excellent start by introducing yourself and your product or service. This approach shows both a personal and a professional touch that most buyers will appreciate.

- Be sensitive to the timing of your prospective customer. If the customer is not ready to complete a deal just now, be prepared to back off until he or she is ready. No one likes to be annoyed when not ready to purchase. Just leave your card and try again later.
- Keep it simple—probably the best advice ever given. Don’t overload your prospect with nonessential details. This is the surest way to lose a sale. Simplicity is the hallmark of genius.
- Rehearse your presentation until you feel at ease with it. Practice with a tape recorder or a friend or in front of a mirror. Try to package