

"An invaluable guide to entrepreneurial wisdom."

—Jay Conrad Levinson, author, *Guerrilla Marketing*

*working*  
**SOLO**®

# S

# Sourcebook

SECOND EDITION

Over 1,200 essential  
business resources,  
including:

- Audio tapes and videos
- Government agencies
- Conferences
- Supplies and services
- Professional networks
- Technology resources
- Books

**TERRI LONIER**

America's leading expert on solo entrepreneurs



30802869

*working*  
**SOLO**<sup>®</sup>

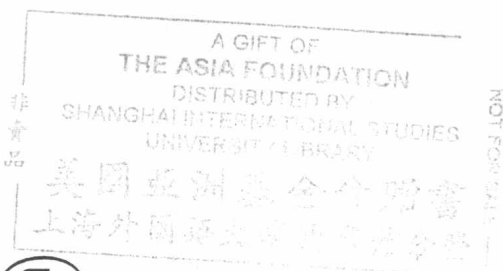
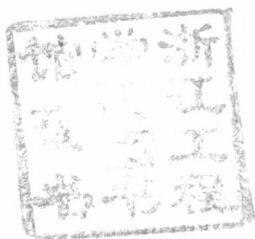
802869

# SOURCEBOOK

ESSENTIAL RESOURCES FOR  
INDEPENDENT ENTREPRENEURS

SECOND EDITION

Terri Lonier



JOHN WILEY & SONS, INC.

New York • Chichester • Weinheim • Brisbane • Singapore • Toronto

008502

This book is printed on acid-free paper. ☺  
Copyright © 1995, 1998 by Terri Lonier. All rights reserved.

Published by John Wiley & Sons, Inc.  
Published simultaneously in Canada.

Working Solo is a registered trademark and The Frugal Entrepreneur is a trademark of Terri Lonier. All other trademarks used in this book are the property of their respective holders.

No part of this publication may be reproduced, stored in a retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, scanning or otherwise, except as permitted under Sections 107 or 108 of the 1976 United States Copyright Act, without either the prior written permission of the Publisher, or authorization through payment of the appropriate per-copy fee to the Copyright Clearance Center, 222 Rosewood Drive, Danvers, MA 01923, (508) 750-8400, fax (508) 750-4744. Requests to the Publisher for permission should be addressed to the Permissions Department, John Wiley & Sons, Inc., 605 Third Avenue, New York, NY 10158-0012, (212) 850-6011, fax (212) 850-6008, E-Mail: PERMREQ @ WILEY.COM.

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher is not engaged in rendering professional services. If professional advice or other expert assistance is required, the services of a competent professional person should be sought.

Library of Congress Cataloging-in-Publication Data: available upon request  
ISBN 0-471-24714-6

Printed in the United States of America.  
10 9 8 7 6 5 4 3 2 1

## ACKNOWLEDGMENTS

---

One of the joys of working solo is knowing that even though you're operating independently, you never need to work alone. In creating the *Working Solo Sourcebook*, I have been fortunate to team up with many individuals. Each generously shared ideas, time, and energy to make this volume the complete reference it is.

This second edition of the *Working Solo Sourcebook* reflects hundreds of new resources available to entrepreneurs. It also represents a shift in the publisher of the *Working Solo* books. I am pleased to have publisher John Wiley & Sons as a partner, and I extend my appreciation to Mike Hamilton and the entire Wiley team for helping me reach independent entrepreneurs. Thanks, too, to my agent Joe Spieler and business consultant Tom Woll, for their thoughtful guidance as my vision for *Working Solo* continues to evolve.

Kudos to my managing associate, Anne Allen, for her superb work in organizing information and tracking down details. Appreciation also goes to the dozens of marketing professionals at publishing houses large and small for their assistance. Thanks to Christine Goodno, Public Information Director at the National SCORE Office, and to Margaret Hickey, U.S. Small Business Administration librarian, for sharing their time and expertise. For his efforts in final fact-checking, I'm grateful to Dave Jacobson. Thanks to Barrie Selack and Wayne Wong for their work in creating an online version of the *Working Solo Sourcebook* that serves as a companion to this volume.

For their support of *Working Solo* since its earliest days, I extend special appreciation to Ellen Leanse, Leslie Newman, and Tim Celeski. Thanks, too, to the network of entrepreneurs and colleagues who have attended my seminars, written letters, and sent e-mails sharing resources and ideas for this updated edition.

Most of all, I'm grateful to my husband, Robert Sedestrom, for his patience in discovering once again how entrepreneurial authors spend their summers—unfortunately, not on vacation.

# INTRODUCTION

---

Ask a group of successful entrepreneurs to name the essential elements for success, and chances are they'll agree on two central points: the value of information and the importance of staying connected. Savvy entrepreneurs understand that you don't need to know the answers to all your questions. What's far more valuable is having *access* to the proper information so you can make informed decisions.

Similarly, entrepreneurs who have achieved success understand that the path to the top is much easier—and far more enjoyable—if you've established a strong network with others. Sharing information and energy creates a dynamic synergy that's impressive in its power. Ideas, solutions, brainstorming, and insights seem to flow easily and effortlessly among entrepreneurial colleagues.

These dual elements of information and networking are the primary goals of the *Working Solo Sourcebook*—to provide easy access to valuable business resources for entrepreneurs and to assist them in making connections with others on their path to success.

In these pages you'll find more than 1,200 resources ready to use in your own entrepreneurial endeavors. Perhaps you're seeking to boost your understanding of a particular subject. Or you're on the lookout for a new source of supplies or equipment. Maybe you're wondering if anyone else shares your passion for a specific subject, or you want to connect with like-minded spirits in a seminar or workshop. All these solutions, and much more, await your discovery within these pages.

You can access the information in the *Working Solo Sourcebook* in several ways. The table of contents lists more than 40 different subject headings, many of which are cross-referenced within the chapters themselves. Each individual resource listing is accompanied by a small icon indicating what type of resource it is. For example, if you're searching for audiotapes on a variety of subjects, you can flip through the pages and find the graphic showing the individual wearing the Walkman-type headset.

Throughout the book you'll also find sidebars that offer professional tips and practical techniques on how to use these entrepreneurial resources to save you time, energy, and money. The index offers yet another way to find the information you need. With such a variety of access points, we're sure you'll soon dis-



cover your own favorite methods of locating and using the wealth of information provided here. To get the most out of your efforts right from the beginning, be sure to read the next section, "How to Use This Sourcebook." It's filled with advice on how to make your searches pay off.

The *Working Solo Sourcebook* is designed to be a living document, reflecting the vast reservoir of information available to this growing field. The project grew out of the resource section from my original business guidebook, *Working Solo*. The flood of positive responses from the resource appendix in that book confirmed my hunch that solo entrepreneurs are—like me—hungry to find and tap into more of these valuable information pools.

The *Sourcebook* was launched in 1995 with the realization that it would change and grow over time. In preparing this second edition, it was remarkable to see how much the field has grown, and how many more resources are available. This is particularly true of information available via the Internet, which was just coming into public view at the time of the original *Sourcebook*'s publication. In contrast, in this edition you'll find many listings that contain Internet addresses, as well as numerous Web sites that offer valuable information on small business topics.

Our goal is to create as complete a survey as possible of resources that enhance the work lives of solo entrepreneurs. As with most references, there is information that will change over time. I also know that we might have overlooked some valuable entries—perhaps a favorite resource of yours. If you'd like to share this information or point us in the direction of a new discovery, we have included information on how to do so at the end of the next section, "How to Use This Sourcebook."

Above all, the *Working Solo Sourcebook* is a celebration of the energy, creativity, and vision of millions of independent entrepreneurs worldwide. As we zoom toward the year 2000, the landscape of business is being dramatically changed by the dual impact of information and entrepreneurship. Technology now allows us to access information with greater speed and in larger quantities than previous generations may have gathered in a *lifetime*. In this same era, more individuals are starting businesses—particularly solo endeavors—than at any other time in our nation's history. Together, these forces create an exciting new world of opportunity for individuals who know how to harness information and use it for their entrepreneurial efforts.

You're likely to be among these solo pioneers creating the new services, products, and markets for the twenty-first century. Let the *Working Solo Sourcebook* be your gateway to information and connections on your entrepreneurial journey. May it bring you much success!

Terri Lonier  
terri@workingsolo.com

# HOW TO USE THIS SOURCEBOOK

---

**T**he *Working Solo Sourcebook* is jam-packed with thousands of valuable bits of information to help you on your path to entrepreneurial success. For these resources to be of greatest benefit, however, you need to be able to access, understand, and use them. The following pages highlight some of the numerous ways you can put the *Sourcebook* to work for your business. The few moments you take to review them will pay off in your ability to maximize the *Sourcebook's* resources and to profit from the many opportunities they present.

## A Guide to the Icons

One of the features that sets the *Working Solo Sourcebook* apart from other directories is the use of *icons*. These miniature graphic images enable you to scan a listing and immediately know in which format the information is available as well as grasp other basic details about the resource. Here are the icons and a quick summary of what they represent:



The **book icon** indicates that the resource is printed material available in hardcover, paperback, or binder format. Most listings include the date of the publication and the page count to help you determine the age of the information (some data is more time-sensitive) and the extent or depth of the coverage.



The **magazine icon** represents material published in a serial, or ongoing, way, such as magazines or newsletters. It also is used for pamphlets, booklets, workbooks, and other publications that are generally less than 80 pages in length.



The **audiotape icon** is an image of a person wearing a headset commonly used with portable cassette players. It signifies that the material is available in recorded form. A listing usually includes details on the length of the tapes or how many may be in a set.



The **videotape icon** indicates resources that are available in video form (generally in VHS format unless otherwise specified). As with audiotapes, the listings usually include length of the tapes or the number of tapes in a set.



The **computer icon** represents resources that are computer-related, material that is published in disk-based format (either floppy disks or on CD-ROM), or information available via the Internet.



The **education icon**, a graduation cap, refers to entrepreneurial training resources. These range from complete programs within university business departments to seminars sponsored by nonprofit or independent organizations and self-study programs.



The **networking icon** shows two hands clasped in a handshake, a symbol of the dynamic personal interchange that can occur when entrepreneurs get together. Listings include professional associations and networking organizations of all sizes, geographic locations, and professional interests.



The **conference icon**, a speaker at a podium, refers to formal gatherings of entrepreneurs at which they discuss common concerns. This icon is most frequently used in conjunction with the networking icon, indicating an organization's sponsorship of an annual meeting, seminar, or conference.



The **government icon** identifies entrepreneurial and small business information available from local, state, or federal agencies. Listings are located within the "Government Resources" chapter as well as in other related topic-specific sections.



The **product/services icon**, an individual carrying a package, indicates companies that provide support to entrepreneurs through the products or services they offer.



The **Web site icon**, a spider web, indicates that the listing is a site on the Internet's World Wide Web that contains valuable small business information.

Several listings have **multiple icons**. This means that the information may be available in more than one format (e.g., a book and audio version of the same material). It can also indicate that the resource includes materials in two formats (e.g., an audiotape accompanied by a booklet or workbook). A resource may also



carry two icons if it is related to two different areas (e.g., a government-sponsored book or pamphlet) or if it blends two areas (e.g., a computer-related supply). In a few cases, listings carry more than two icons because they represent an unusual diversity of information or media.

You'll also find sidebars scattered throughout the book. These sections provide practical tips and insights on how to use the resources to best advantage in your business. They are based on the experiences of entrepreneurs around the country who have been working solo for many years, in all types of businesses.

## **The Listings**

Each listing in the *Working Solo Sourcebook* provides a set of core information. This includes the official title of the resource; the author or contact person; a copyright or founding date; the page count, frequency, or duration; the price; the publisher/provider contact information, including complete address and telephone number(s); and a brief description of the resource and its value to solo entrepreneurs.

Most listings of printed materials also carry an ISBN (International Standard Book Number) or an ISSN (International Standard Serial Number). These numbers (ISBN for books, ISSN for periodicals) are unique identification numbers assigned by the publishers. They make tracking down specific resources—particularly ones that have similar names or subjects—much easier.

The capsule summary in each listing is designed to give you an overview of the resource's content and focus. Since individual judgment and taste vary widely, a listing in the *Sourcebook* does not imply an endorsement of any particular resource. Instead, the listings provide essential information that takes you a big step closer to finding the exact information you need.

## **How to Locate and Purchase the Resources**

Once you have identified resources that you would like to obtain, to examine more closely, or to find more information about, you have several options to pursue. Many of the printed materials can be located in public library collections, at your favorite local bookstore, or on the Internet at one of the major online bookstores such as Amazon.com ([www.amazon.com](http://www.amazon.com)) or Barnes & Noble ([www.barnesandnoble.com](http://www.barnesandnoble.com)). They can usually be ordered easily by providing the ten-digit ISBN identification.

Many valuable books are published by smaller presses and sometimes are not available through regular bookselling channels. If that's the case, a quick phone call to the number in the related listing should enable you to make the connection and receive the material quickly via mail order.

Be aware that simply popping a check in the mail for the price of an item featured in a listing may not guarantee its arrival. Addresses change, and many prices do not include shipping costs. These fees generally run \$3 to \$8, depending on the item's size and weight and the method of shipping it to you. Better that you make contact via a telephone call, letter, or postcard first to save frustration and delays later.

Some organizations may ask that you submit your request in writing, along with a self-addressed stamped envelope (also known as an *SASE*) with appropriate postage. Many smaller organizations do not have robust budgets, and postage to answer hundreds of inquiries would deplete funds slated for member programs. If you send an *SASE*, make sure it is at least a business-size (#10) envelope so that there is ample room for the material you requested to be sent back to you.

An easy way to obtain information from a supplier is to call the toll-free number and request a copy of the current catalog. Of course, once you are on the mailing list, you may be deluged with subsequent catalogs for years to come. If you find yourself not using the products anymore, do the environment a favor and make another call—this time to request that your name be taken *off* the list.

In conducting your searches, keep in mind that new and valuable materials are being developed all the time. By asking a simple question—"Do you have any other resources related to this topic that you think may be of interest to me?"—you may discover brand-new information that could be of great benefit to you and your business.

## **Sharing Extends Your Resource Collection**

As you uncover new resources and locate information that helps your business, I encourage you to share your findings with others. This may be done informally with colleagues, through professional networks and organizations, online via e-mail or the Internet, in classes and seminars—or through the next edition of the *Working Solo Sourcebook*.

If you know of resources you'd like us to consider for future editions of this book, there are several ways to submit your nominations. Send materials by mail to Working Solo, Inc., P.O. Box 190, New Paltz, NY 12561; by fax to (914) 255-2116; or by e-mail to [office@workingsolo.com](mailto:office@workingsolo.com).

Experienced entrepreneurs know that we are all climbing the same ladder of success. Offering assistance to a colleague today means a helping hand extended to you tomorrow. May the resources gathered here give your business a boost up the success ladder. Along the way, keep your eyes and ears open for information you'd like to share. Together, we all enjoy the climb.

# CONTENTS

---

<b>ADVERTISING</b>	1
<b>BARTER</b>	4
<b>BOOKKEEPING AND ACCOUNTING</b>	6
<b>BUSINESS PHILOSOPHY</b>	10
<b>BUSINESS PLANNING</b>	18
<b>BUYING AND SELLING A BUSINESS</b>	22
<b>CHOOSING A BUSINESS</b>	25
<i>Career and Self-Assessment Resources</i>	25
<i>Resources for Specific Businesses</i>	28
<b>COMMUNICATION SKILLS</b>	36
<b>COMPUTERS AND TECHNOLOGY</b>	45
<i>General Technology Resources</i>	45
<i>Computer Magazines</i>	48
<i>Buying Computers and Supplies</i>	51
<i>Computer Mail-Order Firms</i>	52
<i>Major Technology Firms</i>	53
<i>Internet Resources</i>	54
<i>Online Services</i>	57
<i>Protecting Your Equipment</i>	58
<i>Telephone Headsets</i>	59
<i>User Groups</i>	59
<b>CONSULTING</b>	60
<b>CREATIVITY</b>	66

<b>CUSTOMERS</b>	69
<b>DIRECT MARKETING</b>	75
<b>EDUCATION</b>	80
<i>Colleges and Universities Offering Entrepreneurial Courses</i>	82
<b>EMPLOYEES</b>	92
<b>FINANCIAL MATTERS</b>	96
<i>General Financial Management</i>	96
<i>Budgeting</i>	99
<i>Cash Flow and Collections</i>	100
<i>Funding</i>	102
<i>Pricing</i>	106
<b>FRANCHISES</b>	108
<b>GENERAL BUSINESS INFORMATION</b>	112
<b>GOVERNMENT RESOURCES</b>	122
<i>General Information</i>	122
<i>Federal Information Center</i>	124
<i>Government Hotline Numbers</i>	124
<i>U.S. Small Business Administration (SBA)</i>	126
<i>SCORE</i>	135
<b>GROWTH AND EXPANSION</b>	136
<b>HOME-BASED BUSINESSES</b>	140
<b>INSURANCE</b>	150
<b>INTERNATIONAL BUSINESS</b>	153
<b>LEGAL INFORMATION</b>	158
<b>MANAGING YOUR BUSINESS</b>	164
<i>General Management Resources</i>	164
<i>Negotiating</i>	170
<i>Project Management</i>	171

<b>MARKETING</b>	172
<b>MINORITY-OWNED BUSINESSES</b>	189
<b>OFFICE DESIGN AND OPERATIONS</b>	191
<i>Business Forms</i>	195
<i>Delivery Services</i>	195
<b>OFFICE EQUIPMENT AND SUPPLIES</b>	197
<i>Buying Guides</i>	197
<i>Mail-Order Office-Supply Firms</i>	198
<i>Labels and Tags</i>	198
<i>Miscellaneous Equipment and Supplies</i>	199
<i>Packaging Supplies</i>	200
<b>PATENTS, TRADEMARKS, AND COPYRIGHTS</b>	201
<b>PRINTING AND DESKTOP PUBLISHING</b>	206
<i>General Printing and DTP Resources</i>	206
<i>Laser Printer Papers</i>	208
<i>Printers</i>	209
<i>Binding, Laminating, and Folding</i>	211
<b>PROFESSIONAL ASSOCIATIONS</b>	212
<i>Guides to Networking</i>	212
<i>Business and Entrepreneurial Associations</i>	213
<i>Industry-Specific Associations</i>	216
<b>PROMOTION AND PUBLIC RELATIONS</b>	231
<b>RESEARCH AND REFERENCE</b>	236
<i>General Business Research Tools</i>	236
<i>Marketing Research Tools</i>	242
<i>Address and Telephone Resources</i>	244
<b>SALES</b>	247
<i>General Sales Resources</i>	247
<i>Trade Shows</i>	252
<b>STARTING A BUSINESS</b>	254

<b>TAXES</b>	262
<i>IRS Information and Programs</i>	262
<i>Tax Information Resources</i>	264
<b>TIME MANAGEMENT</b>	269
<i>General Time Management Resources</i>	269
<i>Time Management Systems</i>	273
<b>TRAVEL RESOURCES</b>	274
<i>Airlines</i>	276
<i>Car Rental Agencies</i>	277
<i>Hotels</i>	278
<i>Train</i>	280
<b>TRENDS</b>	281
<b>WOMEN-OWNED BUSINESSES</b>	286
<b>YOUTHFUL ENTREPRENEURS</b>	293
<b>INDEX</b>	297
<b>ABOUT THE AUTHOR</b>	317



# ADVERTISING

---

*See also* Direct Marketing; Marketing; Promotion and Public Relations

As part of an overall marketing program, advertising can play an important role in spreading the message about your solo business. A well-executed advertising campaign can reinforce your other marketing efforts in print. The following resources can guide you in making informed advertising decisions. Some can help you analyze marketing goals and determine if advertising is a wise choice. Others highlight the steps to create advertising with impact, and show how to use technology to save time and money.

If your solo business is in this field, trade magazines can keep you up to date on this exciting industry, while organizations and networks can help you make connections with other professionals.

---



**Advertising**, Publication #MT11, \$3. U.S. Small Business Administration, SBA Publications, P.O. Box 46521, Denver, CO 80201-46521. (800) 827-5722; (202) 205-6666. This booklet teaches you how to effectively advertise your products and services.



**Advertising Age**, weekly, \$109/year. Crain Communications, Inc., 220 E. Forty-second St., New York, NY 10017. (800) 678-9595; (212) 210-0171. This weekly trade publication for the advertising field features industry news and informative articles on trends and effective advertising campaigns.



**Advertising from the Desktop**, by Elaine Floyd & Lee Wilson, © 1993, 427 pp., ISBN 1-56604-064-7, \$24.95. Ventana Communications, P.O. Box 13964, Durham, NC 27709-3964. (919) 544-9404. This book helps desktop publishers master the fundamentals of professional advertising design. Offers sound advice for each step, from creating a sound marketing plan to choosing fonts, selecting illustrations, applying special effects, and more.



**The Advertising Handbook for Small Business**, by Dell Dennison, © 1994, 296 pp., ISBN 0-88908-798-9, \$10.95. Self-Counsel Press, Inc., 1704 N. State St., Bellingham, WA 98225. (800) 663-3007; (360) 676-4530; [www.self-counsel.com](http://www.self-counsel.com). This book explains point-by-point what advertising is, how it works, and how it can work best for your small business. Includes worksheets to help you analyze your company's position in the marketplace.



**AMA Complete Guide to Small Business Advertising**, by Joe Vitale, © 1995, 195 pp., ISBN 0-8442-3594-6, \$29.95. NTC Contemporary Publishing Company, 4255 W. Touhy Ave., Lincolnwood, IL 60646-1975. (800) 323-4900; (847) 679-5500. Developed in cooperation with the American Marketing Association, this guide shows you how to maximize your advertising dollars with direct mail, powerfully written ads for radio or print, effective use of testimonials, and more.



**Classified Communication: The Newsletter for Small Budget Advertising**, edited by Agnez Franz, monthly, ISSN 1081-1346, \$33/year. Classified Communication, Box 4242, Prescott, AZ 86302. (520) 778-6788. This newsletter is filled with tips and techniques on how to use classified advertising effectively to generate leads and profits for your small business. A popular feature is "What's Wrong with This Ad?," in which the editor critiques classified ads and offers suggestions for improving them.

### ***Tracking Ad Results***

---

*One of the most challenging things about advertising is judging the return on your investment. Experienced professionals track the source of each response by keying each ad with a unique code. This might be a special offer, a department number, a telephone extension, or a series of letters and numbers. By asking customers where they heard about your product or service—and about the code in the ad—you can analyze the effectiveness of your advertising efforts.*



**Guerrilla Advertising**, by Jay Conrad Levinson, © 1994, 324 pp., ISBN 0-395-68718-7, \$11.95. Houghton Mifflin Company, 222 Berkeley St., Boston, MA 02116-3764. (800) 225-3362; (617) 351-5000. Jay Conrad Levinson applies his guerrilla philosophy in entertaining, informative chapters that cover everything from developing a cost-effective advertising strategy to designing ads and writing copy.



**The Internet Link Exchange**, [www.linkexchange.com](http://www.linkexchange.com). This site provides a free community service that enables Web sites to promote each other. It can be a good source of frugal advertising if your business already has or is contemplating a Web presence.



**Which Ad Pulled Best?**, by Philip Ward Burton & Scott C. Purvis, © 1997, 172 pp., ISBN 0-8442-3315-3, \$19.95. NTC Contemporary Publishing Company, 4255 W. Touhy Ave., Lincolnwood, IL 60646-1975. (800) 323-4900; (708) 679-5500. Now in its eighth edition, this is a collection of 50 case histories of advertising success, presented as matched pairs of ads. The reader is left to determine which ad generated the better response, while learning the creative principles of successful headlines, copy, and product positioning. The answer key with the actual readership scores for all 50 ads is \$3.50.