



Live and Love from Home

Life and Business Lessons from a Home-Based Working Mom

Living and loving is where we all want to be. If you are a mom, your priorities are probably your kids first, followed by your husband, possibly your job or career and then all of the other things that make a life worth living.

I always wanted children and can never remember a time when I didn't want to be a mom. When I was nearly 30 years old, all of those dreams came true with the birth of our first daughter, and life has only gotten better with the birth of her sister and her brother; and we are expecting again! This is

truly the life I always wanted!

My own mother was a stay-at-home mom, and I knew before I even had children that I wanted to set the same example and be there for my kids at all times. I am not going to say that I started working from home because we needed the money - but, through the years my income has become part of our budget and at times I was the sole breadwinner for us.

I was lucky. I started from home working for a previous employer and through that experience, my faith and desire to continue with my chosen

lifestyle never changed. I have never had trouble finding home-based opportunities - probably because I was bound and determined to find success with my family literally underfoot. Take a moment to learn from the lessons that I have put together for you - so that you, too, can live and love from home.

Tammy



As a mom, we are often torn between earning a living and raising our children.

Never Lay Down and Roll Over

Set your goals, make a plan and turn your dreams into reality. Those are words to live by in all aspects of life and are even more important for a home-based working mom because there are so many outside influences and

factors involved in your decision to become home-based. YOU must make your goals. These lessons that have been prepared for you should be used to help you make your plan - call it a blueprint to the yellow brick road because

in the end, you will be able to live out your dreams of being a successful mom and a successful home-based working mom!

Never lay down and roll over!

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Working Moms :



Lessons:

- Drive and Determination
- Ask for Support and Ask Your Lawyer
- A Desk Made By a Mom!
- Home-Based: What does that Mean?
- Don't Ignore the Kids
- Lonely Lovin'
- No Money Down
- Growing a Home-Based Business
- This Isn't Your Typical Wally and Beaver

Expect
a few
bumps
in the
road!



Drive and Determination

These two “buzz” words are my favorite words this year, and I have used them in nearly half of the letters I have written to folks asking me for help in finding a home-based job. I truly believe that anyone who wants to work from home can do so successfully, but they must have the desire and passion for what they want, to make it happen.

Drive is a never-stopping attitude. I look at it in the context of Thelma and Louise and their final ride over the cliff. They were driving a car, and they were driven to their fate. Nothing was going to stop the mechanics of their car once the accelerator was to the floorboard and nothing was going to stop the circumstances of their decision to end all. That is the type of drive that is needed to find success as a home-based working mom.

Determination is the never-fail attitude needed to find success in your career. I have failed, I will gladly admit it. Not only will I admit it, I can show you a list that I wrote down of lessons that I learned while failing. But, I also have a passion that is far deeper than any failure, the passion to find success and raise my children all at the same time. I am deeply committed to my family and

determined to never let something like failure get in the way of success.

I was looking for something to do to occupy my spare time, and I wanted to supplement our family income. I did not set out to find a specific job opportunity or send a resume to any one company. What I did want was to work with



**Be sure you have what it takes:
Drive and Determination**

someone and not for someone - be my own boss while offering something for the betterment of a company. How did I do it? I read everything I could get my hands and eyes on about my chosen company and pitched a creative campaign to the owner. But, I didn't stop there. I made myself and my creative mind indispensable to her. I showed the company that it was a part of me instead of me being a part of it. I lived the life and walked the walk and talked the talk.

Do you want to be an advertising sales representative for a really neat website you found? Do you want to learn the art of designing webpages? I do all of those things successfully, and I spared no expense of time or money--drive or determination--to achieve those goals! Thelma and Louise were fictional characters. But, their psyche and character traits towards the end of the movie is what you need to look at and learn from in order to enjoy the life of a home-based working mom.

**Are You Thelma
or Louise? Are
You DETER-
MINED to be a
Home-Based
Working Mom?**

Ask for Support Then Ask Your Lawyer

Support is necessary for any kind of success you seek. Working from home is a major commitment on your part as well as the part of your family. Will they help you? Will they give you space and time to work? Will you be fighting an uphill battle?

I recommend that you take some time to make a list of the good and bad, and what makes you want to work from home. Take this to your family and ask for their input, opinions and

what they will do to help you in your quest for success.

Another avenue of support that is necessary is that of a lawyer. There is legal research and decisions that you must make before you go into business. What type of business structure do you need? What are the legal requirements for registering your business in your state? Is your house in an area that is zoned for home-based businesses? What are

the tax ramifications for your business? Starting a business takes a lot more planning than just hanging out your shingle. It is very imperative that you start out on the right foot. Doing so should not only help alleviate legal problems that may crop up in the future, but it also gives you time to focus on being successful and not backtracking to do all of the things that you should have done up front. Get support first, then get a lawyer.

A Desk Made By a Mom!

My home-based office is both frustrating and fun. My mornings are spent enjoying the results of my creative mind and my afternoons are spent enjoying my children's creative minds. But, we have our limitations with regards to the design of our office and even though we recently remodeled I still find fault.

For instance, what can we do about all of these cords and cables? I have secured them with those little plastic thingys and I have tried to hide them from prying hands--but they are so inviting! What about the paper trail? There are magazines everywhere (research books) and file folders inside of file folders (no honey, not color pages) and somewhere amongst all of those file folders are some papers that I must have!

In looking at my home office, I would like to offer some advice that may help you when you go to design your own work space:

Turning knobs that do nothing so the kids will quit turning my computer buttons. I suggest adding a few extra knobs to your storage cabinets or even just to the wall.

Very high book-

shelves. I have one that starts at the ceiling and I have to use a step stool to reach the items.

Child-proof locks (maybe purchase some huge prescription bottles with those lids that adults can never open) on your pencil holder and especially on the automatic pencil sharpener. I think I'm going to start marketing an environmental recycling opportunity out of all of the shavings from my pencils.

I have invented the ultimate busy-box. I purchased a television with a video recorder in it and have affixed it to the top of my computer monitor. This is so fantastic! My kids can now sit beside me and bug me while watching repetitive movies....verses bugging me from afar and me having to get up and down every five minutes.

A spare keyboard and mouse. Be sure to purchase the cords as well because even two-year-olds can tell that things do not work without being plugged in.

A refrigerator with automatic chocolate milk dispenser sitting below your desk. No more one-at-a-time refrigerator raids!

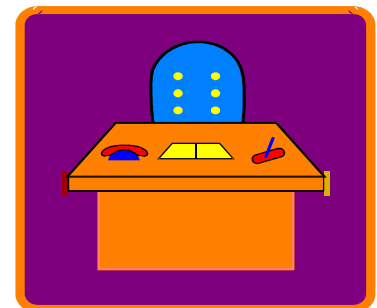
Touch-of-a-button sound effects. No home office should be without a barking dog, screaming child or the words "Mom, sissy stinks" when those aggravating salespeople call. You should also include a kitty cat, a recording of Dad's voice

when he's angry and by all means, the sound of money dropping into a piggy bank (in the event that bribery is necessary).

Finally, be sure your desk has child-friendly features such as padding on all edges and corners as well as a plastic cover (like some people have on their sofas). If your kids don't hurt themselves on the edges, you surely will. And, the only time the kids want to color on your desktop will be when you have a beautiful antique that has been in your family for 200 years!

Yes, looking back at my home office and exploring all of the cool ideas I thought were going to enable me to enjoy my kids even more while they worked beside me was asking too much. Now, when I go to re-design my work space, I am going to remember that to a child "work" is nothing more than putting their clothes in the hamper or picking up their toys. What mommy does is not work, and her toys are much more fun!

Kids usually mean chaos. Keeping lists of all you need to accomplish will help keep you on track.



List Space - Write down your thoughts and lists here

Home-Based: What Does That Mean? Legitimate Jobs?

Understanding legitimacy when determining job opportunities is difficult and a lack of understanding of what you are looking for can cost you time and money, the two things you are trying to save by becoming home-based.

What is a legitimate opportunity? You would probably agree that by answering a classified ad for a waitress at a local diner is legitimate. Or becoming a sales representative for a major drug manufacturer is legitimate. But, is purchasing the list of companies that hire telecommuters legitimate? Is answering the telephones for 900 numbers legitimate? Is posting your resume for free legitimate?

There are numerous organizations who are trying to keep cyberspace safe for all of us. The scam police are out and about the internet and many websites post names of individuals and companies that will take your money and then change their post office box. The World Wide Web has its own version of BBB to try to cut down on illegality. But you have to do your own part in the investigation and the determination of honesty and

truth because a legitimate opportunity means so many different things to many different people.

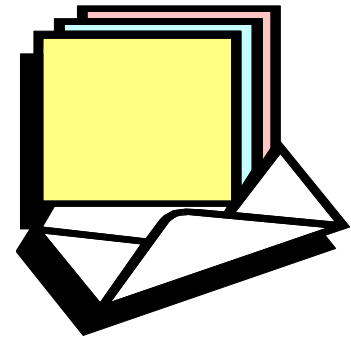
Answering telephone numbers for a 900 service is legitimate work. It may not fall under your definition of such, but there are a number of people who do it and enjoy it and are successful entrepreneurs. Is it the right job for you? The only way to determine that is to know your own definition of legitimate.

Consider this: You are looking for work and you pay the newspaper to run a classified advertisement that says "Will work for food". Is this legitimate? What if you found a website that offered to post your resume for a fee. Is that different than paying to run a classified ad? It is legitimate if all they are promising is to do is to post your resume for potential advertisers to read.

Or what about the websites that offer to sell you a product that has a listing of companies that hire telecommuters. Is that legitimate? It is if you receive what they promise, a list of companies that

hire telecommuters--not companies that currently have telecommuting positions available. Do you see the difference? Both of these examples fall within that huge definition of legitimacy.

Do all of your research to determine what you believe to be the definition of a legitimate opportunity BEFORE you buy into something that will make you lose time and money. Know exactly what you are paying for in relation to what a company has promised to provide. Always pay by credit card so that you have the added protection for a refund and never purchase a 'legitimate opportunity' on impulse. You have to do your own part in order to keep from being scammed by "legitimate" opportunities.



Breaking Up is Hard to Do

There are some jobs we have that we could care less about, and leaving them is as simple as walking away. However, there are some jobs that we just hate to leave. You love the job? You love your co-workers? You love the hours? You love the pay and benefits? You love everything about it.

But, you love your family more. Hence, while working you are dreaming of a life where you can take care of your children and still have maintain earning power and input into the family finances. What is a mom to do?

The first step in making an informed decision about your future is to make lists. Set forth the pro's and con's of

each choice you are considering. This is a serious matter and you should not take the list-making process lightly. Create your list over a week or even better, over a month. Keep your list handy at all times, just in case you find another item to add. List out the seen and unseen benefits and negatives of each choice. Do not scrimp! This is a life-altering decision and you must know yourself, your family and your capabilities in order to find inner peace and success with whatever you decide to do.

I was discussing children at a picnic the other day, with a couple who have two school-aged daughters. They said the wife worked outside of the home to 'maintain her sanity'. Although I do not

subscribe to this type of lifestyle, there are just some moms who prefer to live this way. There are also some moms who have tremendous jobs and love them so much that they would never consider making a career change (or even that their lifestyle was anything but perfect for their family).



Then again, there are also some moms who want to be with their kids more. To see their milestones, to help teach them their values of life, to help strengthen the family through togetherness.

Successful Adventure

What is your definition of success? Is it driving a pricey automobile? Is it not having to worry about budgeting? Is it being able to pay off your debts? Once you determine your definition of success you will be able to move through the process of finding home-based work.

I suggest making a list of the reasons you want to work from home. My number one reason is because I want to raise my own children. My mother was a homemaker and although she died when I was 11, I clearly remember her being at home with us. In fact, I believe it is all the more special to me that she spent her entire adult life having and raising her children. The genetics in my family do not make for a very long life so I want to give my children all of me just in case my life ends at an early age. My second reason for wanting to be home-based is to supplement my husband's income. He makes good money, but the savings account has suffered since we started having children and since I quit working a regular job. We would like to continue our retirement plan without taking away from our regular living expenses. We

would like to take the kids on a real vacation instead of just to Grandma's to visit. These are the reasons that I used in searching for my personal definition of success.

If you are looking for a job that pays you what you currently make or more with fringe benefits and job security while you are in your pink fuzzy slippers, I am afraid you will have a difficult time being satisfied with home-based employment. Face it, you want your cake served to you with the silver fork. You want someone to take care of you. That is not reality in the entrepreneur world.

The reality of success for an entrepreneur is a lot of sweat equity and a little bit of luck. I work at least 10 hours a day in my search for success. It is not all at one time because I am being a mom most of the time. But, we have structured our days around their schedule, and I work when I can. We have two hours of television time in the morning. The kids are allowed to watch certain educational shows and I am allowed to work. Many days, I grab a half hour and eat at my

desk while the kids eat their lunch. Nap time is another two hour block of time that I can accomplish more work. Then, once I get the babies all tucked in for the night, I have free reign and (usually) uninterrupted time to work the night away. Is this an easy schedule to keep? Absolutely not. I am often interrupted and most of the time am multi-tasking while trying to finish just one thing. But, I am flexible enough to allow my children to determine my schedule and work will come in time.

Success does not always mean more money. Know your definition of success and what it means to your family.

I do not make the amount of money that I did when I was gainfully employed and my fringe benefits have milk mustaches. But, I am one lucky gal. I can have my cake and eat it with the silver fork because I have three beautiful children and earn enough money to feel like I'm a successfully contributing member of this family. That is my definition of success.

Getting Your Ducks in a Row

Congratulations! You have now decided that you want to work from home and the possibilities for all that you could do are slapping you in the face! What do to? Where to go? How to make a success out of your life?

If you are telecommuting and already have all of the requirements worked out with your employer, this information may be helpful but not necessarily required. If you are still in the planning stages of your new home-based life, take notes and make it happen.

Since you have made the first step in making your home-based dreams come true, let's take the time to do it correctly. There are many experts with books and workbooks, software and websites to help confuse you or enlighten you on your quest. I have read quite a lot on the subject and have found some excellent resources for all types of

home-based businesses.

But, before you can really determine where to start researching, you need to decide what you want to do. And, before you can do that you have to figure out your limits.

For an entire week, I want you to keep a schedule. Not dates and appointments, but a **daily diet** of sorts where you write down everything you do, and how much time it takes to do it. For instance, I get up and take about a half hour to wake up. Then I get the kids out of bed, change diapers, get their milk and breakfast and spend another half hour doing that. When your schedule is complete you should be able to examine it to determine how many hours you have available to work at home.

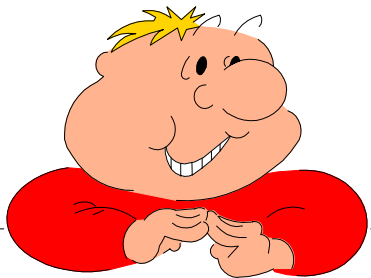
Some moms have to work during nap times and late night. If your kids are in school, you

may have the time to work while they are away. Some moms like to have a sitter come to their house or some even have the luxury of 'kid sharing' with a neighbor or friend. Whatever works best for your family is exactly what you should do! I am allowed to work three or four hours in the mornings and the rest of my work is accomplished during nap times or after the kids are in bed. I have no trouble finding eight hours a day to work, but most of that is when the kids are not in need of the mom.

Set a schedule and start practicing and working towards the goal of working from home. If you have determined that you have four free hours a day to work, start making time for that work immediately. It takes a little while to train your family and get them used to the fact that you are working and not just waiting for them to tell you what to do next!

Don't Ignore the Kids

There are times when you have to remind yourself that the only reason you are home-based is because of your children. I really had to get in the groove of working from home before I noticed that I was spending a lot more time with my backs to them than I was in front of them.



Since our eldest was born, I have worked from home; so all of the kids have been in training - we have forged a routine that fit them and myself.

Once I was earning the amount of money that I wanted to earn, I sat back with my weekly calendar to see how much time I put in and how much time I could devote solely to the kids. Most of my work is accomplished late at night, so I wasn't really taking away from them. But, I was working from the minute I got out of bed until lunchtime while they watched their hour of television and then read books.

After careful deliberation, we decided that I would turn the computer off on

Tuesday and Thursday afternoons and that has become 'kid day'. During the summer, we always planned an outing to a park or the zoo or to get together with other children to play. During the winter, we keep an adventure calendar and use our imaginations to pretend and act out their fantasies.

I also take advantage of the weekends when the dad is home to let him spend quality time with the kids so I can wrap a weeks worth of work up.

Every morning when I get out of bed, I kiss my kids and tell myself that THEY are the reason for this wonderful life I lead. They make this dream possible.

Lonely Lovin'

My husband tells the kids that we are A-social. Not antisocial, mind you. We are A-social. We prefer to be by ourselves unless we invite others to be around us.

One of the many reasons I love being home-based is that I am not bothered by small talk. I do not have to worry about the person sitting next to me having a body odor problem (well, not an adult). And the stressful hustle and bustle of traffic is a thing of the past. I can look out my office window and enjoy a beautiful fox running in our pasture. I can sit in my pajamas all day if I choose to. I can even drop everything and grab a nap--which I try to do everyday!

But, what do you do when you are not A-social like we are? How do you get your mind off of the laundry and the work and the pure loneliness that can creep up on you?

Here are a few tips to help keep the solitude at bay:

Love what you are doing! Sounds so simple but when you enjoy the work you do not miss visiting with others as much.

Take breaks from work just as you did at the office. I force myself to walk away from my desk and step out the door to assess my garden or my flowerbeds or just take a deep

breath.

Find a pal to converse with, this could be on the telephone or online. I have a select few online gals that I holler at--and I've never met any of them in person! But, when we need to 'talk' we liken it to sticking our heads into each other's cubicles to say "howdy".

Set work hours and family hours and stick to them. On Tuesday and Thursday afternoons, my kids know that we are going to turn the monitor off and set the phone to automatic answer and play the day away!

Plan one evening a week where you can get together with friends or 'like' moms and just talk! My husband is not the type to chit-chat in a way that I require so I am sure to have a girlfriend or two who enjoy getting together and hashing out our week and our feelings.

Talk to your kids! My little ones are at an age where they crave verbal stimulation of any kind. They have heard everything about my business as I sit here working through the morning whether they understand it or not. What they do understand is that mom is talking to them and they are participating in my adventures while I participate in theirs.

Like yourself and what you are about. The

biggest reason why people don't like to be alone is because they don't like themselves.

Love your soul and self and find the inner-peace that enables you to be alone.

Understand the difference between alone and lonely. I am the lone adult in my house for nine hours a day but I am never lonely.

Your dream of being home-based can sustain a major setback if you are not prepared for the social changes that come along with the opportunity to fulfill your goals. Be sure to know how much socializing you require before jumping into a home-based opportunity that will keep you locked in your home office all day long. Have a solid support system in place for 'conversation craving' moments. And, I can almost bet that once you've been locked in the house with your kids for a solid month you will wonder why in the world you didn't just decide to work part-time!

Working from home can be lonely. Making online friends can help keep the loneliness at bay. Be sure to take care of your emotional needs and interaction with others.

No Money Down!

An amazing concept hit the real estate industry many years ago - NO Money Down! Such a marketing ploy has not only made landlords out of homeowners but it has also sold millions of dollars worth of books, cassettes, seminars and late-night infomercials. Is this for real?

YES, says this small business owner. Not the real estate part of no money down, but it is very possible in the small business arena. You, too, can start and grow a business with no money down - as long as you have time to work it.

I bought a new computer to replace my outdated dinosaur two years ago. I transferred all of my cookbook files, all of my greeting card programs and every little toddler computer game I could onto my new computer.

But, I needed more. I needed a creative outlet and a place to play while the kids were engrossed in their little worlds. I had the entrepreneurial bug.

I also had no money to invest in a biz.

Since then, I have grown a NO money down business from the ground up with absolutely no capital income from my savings account. How? By being smart, accessible and most of all - a communicator.

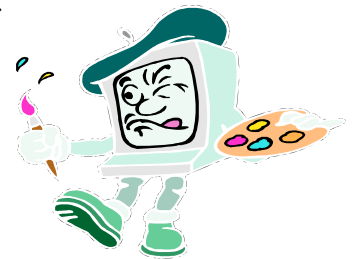
My philosophy is, if I do not give my information away someone else will. I have book knowledge through my college education and continuing research. I have wisdom through a lifetime of attendance in the school of hard knocks. And, I have the compassion and desire to help others who ask for my assistance and expertise. I communicate with most everyone (excluding spammers) who writes to me.

I do not believe in being a salesperson. I believe in communication. If I can communicate with a person to earn their trust, give them information when they seek it and share a bit of my personal struggles and success then I do not need to "sell" them anything. All I have to do from there on out is to outline what is available and they are clambering at the

door to buy!

With the income I make, I budget carefully so I not only have money to pay the business expenses but also to improve my business. I do not sell a product, I sell a service; therefore, I do not have inventory to worry about. I use one-third of my income for overhead such as electricity, ISP and postage. One-third of my income is placed in savings for future need or wages and the remainder is used to grow my business-- either purchasing software, letterhead, business cards, etc.

NO money down! I truly have found success with this marketing ploy and have a nice tattoo on my wallet that says - "As Seen On TV" to remind me of my success.



Growing a Home-Based Business

My husband called me Wednesday morning, his voice dripping with sarcasm, "Dear, what are you doing?"

"I'm working. The baby just went down for his nap so I am catching up on emails." I hesitantly replied (because I was trying to figure out what answer he was searching for).

He dropped the bomb: "The Assistant Dean is standing here in my office wondering if you forgot your appointment with him."

Falling over my tongue, my pencils went flying and I went fumbling for my appointment book. I am sure I was red in the face (and clear down to my toes). I looked at my robe-clad body and wondered how I could cover my error in a hurry. "Did you remind him that I am blonde?" I answered.

<laughter in the background>

I find myself juggling my responsibilities even more than ever. I have been establishing myself in my local community as well as my online community and work is coming my way at a very steady rate. Obtaining the work is just as much fun to me as doing it: the chase, the thrill of victory and occasionally the agony of defeat.

I have been trying to determine how far to go with my business. I received a note from a trusted advisor a few weeks ago, and he was telling me how much grant and loan money is available in my state for female-owned businesses. His opinion was that I should get on the stick and start applying for it. Without a moment's hesitation, I responded that I was very happy with the growth rate I was experiencing. I want to work about the same number of hours a day as I currently am, and use this 'baby time' (while my kids are young and at home) to enhance my learning curve and find personal success in each project I

complete. Then, when my last baby is off to school, I will consider growing into the million-dollar conglomerate that I envisioned when I started my home-based business.

Growth for my business and growth for my family, I think those two go hand-in-hand. I can learn the ropes of both parenthood and the corporate world at a slow and steady pace. Each stage of life for both worlds allow me the opportunity to take the thrills and stresses one day at a time.

I had my husband reschedule my meeting, and I was able to attend on time and with humble apologies. This time, I experienced the thrill of victory as the contract was awarded to me. The business will be just fine with a steady hand, but the kids need much more, and I am grateful to have the time and means to be here to help them grow. I kissed them and thanked each one of them for giving me the opportunity to grow with them.

This Isn't Your Typical Wally and Beaver

There is nothing more difficult than being home-based. This is one of the most difficult things I've ever done.

Multi-tasking is the major obstacle that has to be conquered. After years of practice, I can talk on the telephone, diaper a squirming baby, change the channel on the television and do laundry all at the SAME time!

Between the guilt that I feel for being at home and not having a sparkling clean house at all times, and the guilt for not dropping everything and playing a game with the kids - this home-based lifestyle can make or break your emotions.

The first thing that my husband and I did was to sit down and decide where our

priorities were with regard to the kids and the house. The kids, of course, are first and we decided if and where they would go to school and what extracurricular activities we wanted to enroll them in.

With that came a schedule of who picks up whom and where and the logistics of living 20 miles from town. He has a great job that is flexible so that we could both work and accomplish our goals.

Next, we determined what was most important to him when he came home from work. As the saying goes, if the dad ain't happy no one is! We hired help to clean our house and I do the laundry while he does the dishes. I am allowed quiet time every other Saturday to get our grocery shopping completed. I cook while he takes time to play with

the kids. We use the team approach to bathing the kids each night and we take turns reading them books before they are tucked into bed.

I still have moments where I want to throw the computer out the window or when the laundry piles up until the kids tell me they are out of underwear - but, those are now few and far between as I've learned to accept and thrive with the balancing act of running our household and working in the same structure. The dad gets aggravated with me once in a while for spending more time on my projects when he thinks I should be relaxing in front of the television, but when that happens I just drop everything and sit at his feet - just like I do the kids!

Pricing Yourself

My education is in consumer economics and most of you know that supply equals demand. You have product and people want it and you set your price according to how much time and supplies you have invested in the product with a buffer for profit. As a home-based entrepreneur, you have the opportunity to determine the prices of your products or service.

Some experts suggest taking the one-third approach to pricing. One-third of your retail price is for what you have into your item, one-third of the price is for overhead and one-third of your price is for profit. This works well for some consultants who know that their knowledge is their product and the cost of sharing that knowledge is determined easily. Some work with network marketing where the company who supplies your product determines the fee. But, what about the rest of us? Do you really know what your product or service is worth?

I belong to a couple of other professional organizations and I just cringe when I read some of the letters distributed amongst the members. One group is a service-based organization and the listserv is quite active when it comes to members asking business questions. I can predict when a new member

shows up to introduce themselves exactly what happens: 1) She asks other members to check out her website and critique it; 2) Other members all jump in at once with "You cannot set your prices that low"; and 3) The new member raises her prices.

So, if you offer a service-based product, what is your time worth? I find myself setting my price before I look at the industry standards. That way, I have a range of what I believe my services and time are worth to myself. Then, I conduct research. Find out what the 'norm' in that business and industry is. If I am way over or way under, I go back and look at my numbers to try to figure out if I missed something.

Once you have determined your fee, let the basics of economics take over! If you are overworked, chances are you are either underpaid or very good at what you do. If you are not receiving any business then you are either not marketing enough or your fees are set too high. There are other factors, but these two are at the top of the list.

Consider a national discount chain that began in Arkansas. They took over small-town America and many local businesses were forced to close their doors for lack of income.

Then we all heard hollering and crying from these locals because the new store was taking all of their business. Is that really true? Not if you understand economics. The new discount stores were caching (pun intended) in on supply and demand. They set their prices low because they could sell at a volume and still turn a profit and you were a lucky person if you started purchasing their stock in 1984!

Don't sell yourself short. Have confidence in YOU.

This brings us back to the original question: What is your product worth? Know exactly what you have into your product and exactly what it costs you to produce. Set your price structure based on that and not solely on what your neighbor is doing. If you believe your time is worth \$10 an hour, so be it. If you have great business sense and can complete all of the other requirements for making your business a success like marketing, customer service and availability then the law of economics is sure to be around the corner!

A Penny Saved is a Penny Given Away

I am a big penny-pincher. Unlike some folks, I look for the best bargains because I am so generous. I have always felt that if I give, I receive ten times as much back. If my family needs money, I will help if I can. If someone in my church is having financial trouble, we will give all that we can. If the neighbor lady wanted something, I would do my best to see that she got it. I give away our used children's clothing and toys and books so that others can enjoy the riches from their use that we have had. We recently donated a used automobile to the National Kidney Foundation. My local library receives donations of books when I no longer need them. I want bargains so that I can support this lifestyle!

The first place that I watch my dollars is in my home office. To me, working from home is a luxury and a necessity for my generous spirit. I try every way to get the best bang-for-my-buck. I have found some excellent resources for operating my home-based businesses out of my home and have whittled my monthly overhead costs (excluding depreciation) down to a mere \$45.00 a month! That includes utilities, telephones, supplies, web host, unreimbursed expenses and my ISP!

I am going to list for you some of my outlets for free resources, purchasing supplies and outsourcing work. I do not make any money for offering these resources nor do I endorse any of them (hence no URL's). This is strictly my personal opinion as a home-based

working mom with three children and three thriving businesses:

(1) I order paper products from two competing companies: Penny-Wise Office Products and Viking Office Products. Just like bread at your local grocery stores, if one of them isn't having a sale on something the other one is.

(2) Printer supplies come from All-Ink.com. I do not have time to go comparison shopping locally so I did so online. Once I found All-Ink, I quit ordering printer supplies from my office products stores.

(3) Bob Sherwood (SmartAgreements), a SCORE Counselor and businessman is my first choice for contracts, agreements or just plain ole' business questions. He's been around the block (so to speak) in successful businesses throughout his career and is more than willing to lend a helping hand with my business needs.

(4) Click&Inc. offers all of the documentation you need to incorporate your business--no matter what state you are in. I still use my local attorney to review the paperwork, but I don't have to pay his legal assistants to type it up!

(5) I do not have time for much busy-work nor do I have time for all of the offers of work that come my way and I am not an expert in software or hardware. I rely on networking with HBWM.com, Staffcentrix.com and IVAA.org to find virtual assistance in a hurry. I have met and networked with some great contacts and have a running list of people whose expertise is in areas I may need help in.

(7) I use Cnet quite often as well as Microsoft. Both of these websites offer information--verses just trying to sell you their products. There may be a technical term or a program that I want more information on, and the quickest and easiest way to answer my questions is to check them out.

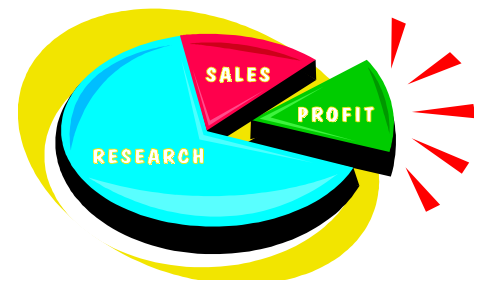
(8) I have the free version of eFax.com, where my faxes all go to my email address. This saves me from having to install a separate fax line as well as software costs to install a fax program or unplugging my computer when I need to receive a fax.

(9) CallWave is my free online answering service. My incoming calls are routed to an 800 number when I am online, ensuring that I do not miss a call (pssst: telemarketers do NOT leave messages, either).

(10) I go to Freebies4U when I want something and don't necessarily want to pay for it (at least I don't think I should).

(11) BlueMountain is where I go to send online greeting cards. Their supply changes continuously, and I laugh just as hard at my computer screen as I do when I look at cards in the grocery store!

There you have it! My secrets are revealed for helping me run my office on next-to-nothing so that I can give away my retirement!



List Space

Tammy Harrison

Tammy Harrison is a wife and mother of three children ages five, two and one with baby #4 expected in 2001. Tammy lives in a log house on 50 peaceful acres in the Cache Valley of northern Utah. She has been a successful home-based working mom since the birth of her first daughter five years ago. Tammy has a degree from Mizzou in Human Environmental Sciences, Consumer Economics and Management, Personal Financial Management. Tammy is the Independent Creative Representative for HBWM, handling the advertising sales and writing articles based on her experiences as a mother and a home-based working mom. Tammy is also known as The Queen of Pizzazz, a business specializing in marketing and creativity for small businesses. In her spare time (?), Tammy enjoys quilting and participating in activities associated with Prince of Peace Lutheran Church.
Reach Tammy at TammyH@jdharrison.com

Home-Based Working Moms



<http://www.HBWM.com>

Home-Based Working Moms (HBWM.com) is an online community and professional association providing support, networking, information, publicity opportunities, work opportunities, a monthly (print) newsletter, a weekly e-newsletter, member's listserv, panel of experts, online membership directory and discounts on various products and services. HBWM is an advocate for home employment & home business to allow parents to spend more time with their children.

**Committed to bringing
working moms closer to their
children.**

Resources

For more information on setting your price structure (including an interactive form), please visit the Utah State University's Home-Based Business website at: <http://www.ext.usu.edu/family/resources/homebb/index.htm>

For more Home Biz Resources, read all you can at <http://www.HBWM.com>

Books and information for finding success as a home-based working mom can be found throughout the HBWM website.

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Get a **FREE** copy of HBWM's most-popular booklet:
"Over 200 Home Business Ideas & Opportunities"
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