

15 Hottest Business Ideas

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Minimum Start-Up: \$2,500

Average Start-Up: \$5,000

Revenue: \$12,000

One Person Business: Yes

The CD is entitled: "This CD Can Make You Filthy Rich", and it's about producing how-to CDs - a concept whose time has come. At \$15 each, plus \$3 shipping & handling, the producer of CD will gross \$18,000 selling 1,000 CDs.

The production cost is quite small. The audio program was written by the producer who brought the script to a "Narration House" where a professional announcer does the voice recording using a professional studio.

NARRATION HOUSES

You can order radio commercials as well as other "voice" recorded programs to be produced by so-called "narration houses".

This business is usually run by a professional announcer who owns or has access to a professional recording studio. Just send your script to a narration house and have them record it for you. The amount you are charged depends on the length of your material and the type of tape on which you want your "master copy" recorded. A recording of 30-minute material may cost you \$450.

THE INTERVIEW FORMAT

Another popular format for a How-To CD is what we call the "Interview" format. This is where the author or producer of the CD is interviewed on a subject in which he or she is an expert. Since this format is prepared on a "question and answer" basis, it is relatively easy to structure, allowing for a more logical presentation of the ideas the author wants to cover.

With this format, the author can prepare 30 to 50 questions which, together with the answers, can be edited down to a 30 to 40 minute program.

Depending on where the interview is produced, this format may cost less than a straight presentation where the bulk of the work uses the voice of a professional narrator.

YOUR MARKET

In a "How-To" project, it is always recommended that you select your topics based on your expertise or access to information. From a marketing standpoint, it is equally beneficial for you to be familiar with the market to whom you expect to market your How-To CD.

If your topic is very selective, use direct mail to market your CDs. If it is an extremely popular topic that can be promoted on TV, use 60-second TV spots or print ads.

Temporary Help Agency

Minimum Start-Up: \$10,000

Average Start-Up: \$100,000

Revenue; \$100,000 - \$2.5Mil

Profits; \$25,000 - \$250,000

One Person Business: Yes

The high cost of maintaining a full-time employee contributes to the growth of the temp-help business. Advancement in computer hardware and software enables companies to staff mean and lean, preferring to hire temps during peak seasons rather than lay off workers during slower times. On any given day, over 1 million people work on temporary assignments. By 1995, trade statistics estimate that 1.25 million jobs will go by way of "temps", creating an aggregate annual payroll of about \$10 billion.

These figures suggest that the temporary help business is here to stay. It is one to watch through the turn of the century. Unlike the temp boom of the late 70s, today's temp-help has gone beyond clerical help, with 37% of placements involving professionals.

JOB MATCHMAKER

A temporary-help service acts as a matchmaker between businesses seeking temporary help and individuals who want a job. The temporary agency pays the employee on a weekly basis a set rate, and in turn bills the business/client a predetermined rate, usually 10% to 15% more than was paid the employee.

START-UP HURDLE

If there is a single hurdle that makes starting a temporary-help agency "difficult", it has to do with your ability to cover the payroll up front. As a temp agency, the demand for cash flow presents a two-sided problem. While you are expected to pay your workers on a weekly basis,

you are also expected to extend your clients 30 to 60 days credit. So while you're waiting to get paid, you need to have enough cash to cover your payroll. For example, if you place 10 workers at 40 hours each for the week, at a rate of \$8 an hour, it would require \$3,200 cash for the week. That's \$12,800 in 4 weeks!

To avoid this problem, it is advisable to hire your workers as independent contractors. You can act as their agent, and collect your commission when they are paid.

PRODUCING BUSINESS OPPORTUNITY EXPO-SEMINARS

Minimum Start-Up: \$1,500

Average Start-Up: 10,000

Revenue: \$25,000 - \$5Mil+

Profits: \$20,000 - \$1Million

One Person Business: Yes

In this information Society, we have an insatiable appetite for knowledge. Add to this our desire to network with people who share our interests, professionals in our own trade.

For these reasons, seminars and expositions have continued to grow. At a time when the explosive growth of electronic systems offer abundant ways information can be delivered, we continue to prefer the old fashioned, person-to-person contact with our peers.

As seminars become more and more specialized, the number of seminars continue to grow. According to industry statistics, there are over 1000,000 seminar sessions each year. There seems to be a wide spectrum of topics on which to develop a seminar.

The Business Opportunities market is at a strategic crossroads where new economic opportunities intersect with our growing disenchantment with conventional employment.

Thus, our continuing search for a "better way to earn a living" makes Business Opportunities Expos and Seminars one of the most profitable products.

Remember, where our economic interest lies, we are all opportunity seekers.

And that's a huge market.

TABLE-TOP EXPO

The most cost effective way to produce a "Start A Business" seminar is to have sponsors cover the cost of promoting the expo/seminar. In exchange, you can arrange for sponsors to have a mini expo. Compared to conventional expos that use booths for exhibits, a "table-top expo" can take place in a foyer or hotel lobby.

A number of tables can be arranged where different, non-competing sponsors can consult with attendees regarding business opportunities being offered.

THE \$10 EXPO/SEMINAR

If all your marketing and production costs are paid for by participating sponsors, your revenues will depend exclusively on admission. In a city of 1 million or more people, it is reasonable to project an attendance of 2,500 to 3,500, each paying \$10 for 3-hour seminars and an on-going consultation-style tabletop expo.

All-Cruise Travel Club

Minimum Start-Up: \$500

Average Start-UP: 10,000

Revenue: \$25,000 - \$250K

Profits: \$10,000/Month

One Person Business: Yes

Most Travel Clubs are organized on the premise of building a sizable membership capable of negotiating discounts with various travel providers. The Travel Club makes money earning a commission every time a member purchases airline tickets, books a hotel room, or goes on a cruise. Today, things have changed quite a bit.

SELLING MEMBERSHIPS

With a swelling membership basis it is difficult for travel clubs to ignore the profits of charging for membership, no matter how insignificant the amount. With 10,000 members, a travel club charging only \$20 a year will earn \$200,000 in membership dues. This revenue is over any commission the Club earns when a member travels.

SPLIT DISCOUNTS

A Travel Club normally acts as a travel agent for the exclusive use of its members. As an

"agency", it gets standard agent commissions from airlines, hotels and cruise lines. This can range anywhere between 10% and 18% of the purchase price. What travel clubs usually do is offer its members a rebate equivalent to 50% of its commission (meaning 5% to 9% of their purchase price). If the member spends \$1,000, he/she gets back anywhere between \$50 and \$90. This is enough reason for people to join a travel club, especially if the membership dues are just \$20 a year.

ALL-CRUISE

As today's market shifts from the "all-in-one" and "do-it-all" service companies to that of "specialized" services, so do travel clubs. Based on industry statistics, the best area to specialize in is the Cruise business, the fastest-growing segment in Travel.

YOUR BUSINESS

Sell memberships to your All-Cruise Travel Club and offer rebates on all cruises and peripheral services the member books through the club. Find products or services that you can give as bonus for signing up for a year's membership.

You may even want to seek distributors who will purchase membership cards

in advance, at 15% of the retail price. This means that if the membership retails for \$20, a distributor buys it from you for \$3. If you sell 10,000

memberships this way, you've just earned \$30,000. Then, add to this revenue from commissions when members take a cruise.

C.L.I.A.

The Cruise Lines International Association is a trade body representing the interests of the Cruise Lines segment of the travel industry. Membership to the Association is only \$245 per year. The Association also has a certification program that can bring your business immediate credibility by being able to sell direct all-cruise packages.

To contact CLIA, call 1-800-372-CLIA.

ADVERTISING MAPS: The Road to Big Profits

Maps serve a purpose. People use them for directions. They trust them and depend on them to get them where they want to go. It tells them where the local attractions are, and other places of interest, particularly among tourists - the people who use maps the most.

Considering the credibility and the power of maps as a printed medium, it takes an entrepreneur

2 seconds to realize that there's money in maps...as an advertising vehicle.

You can design your city map to be as large as 28" x 40" which can be printed by commercial print houses with large format presses. Or you can use the 11"x 17" format and bring it to your neighborhood quick printer.

THE MAP

What you're going to make a map of is as critical as deciding about how you're going to do it. These are the two questions that will make the foundation of your business.

Big cities are very seldom a great market for City Maps. However, if you break them apart and make maps for selected business districts, even down to selected neighborhoods, the taking is plenty. Focus on dense retail districts. Target those with neighboring restaurant rows, historical spots or other tourist attractions. Purchase reprint rights of already existing maps as this would prove significantly easier and more cost efficient than producing one yourself. "Cartoon" maps may be visually entertaining, but they are seldom useful. You will probably attract more advertisers if you can equate your advertising rates with potential use.

Advertisers position advertising blocks on the outer edge of the map area. Depending of the size of your map and the paper you plan to print it on, you can have as many or as few "blocks" to offer for advertising. Encourage your advertisers to buy more than 1 block of advertising. This will not only make your map look more exclusive, but it will also make your selling task much easier.

Making Money With Voice Mail

Although this money-making is continuously being marketed as "a way to make money with your answering machine", new technology has actually rendered this idea obsolete.

With the proliferation of voice mail, fax-back service, and very inexpensive computerized voice processing systems, the answering machine, with its limited one-call-at-a-time capacity, is no longer ideal for making money. With the advent of these new technologies, the concept has also expanded to a variety of processes which you can use to make money.

PEOPLE MUST CALL

With answering machines, the only way you can make money is when people call you. Since an answering machine is hooked up to a specific phone number, and since it does not advertise on its own, you will have to establish ways to attract people to call your phone number so that people can listen to the message recorded on your answering machine.

THE MESSAGE IS THE KEY

The message recorded on your answering machine is the key to your ability to make money. The message can instruct people to send money for information about any subject matter, or instruct callers to leave their name and address so you can send them a sales brochure. The information you have recorded on your machine should be encouraging and convincing enough to motivate the caller to do what you have instructed.

THE 1-MINUTE SPIEL

Think of your recording as a radio commercial. Since callers have short attention spans, and are used to hearing radio and TV spots that are not more than 1 minute long it is advisable that you limit the length of your message to about 1 minute, 2 minutes tops!

GETTING THE CALL & COLLECTING PAYMENT

Whatever it is you are selling, and by which you are using your answering, your primary challenge will be in two areas: (1) How you can advertise and make your telephone number known to a lot of people, and (2) How you are going to collect payment for whatever it is you are selling. One of the most popular topics sold on "answering machine schemes" is information about how people can make money with their answering machine. This is worn out and very unimaginative. More than likely, your caller will feel insulted and not order whatever literature, report or booklet you want them to order. Remember, if you want to have a recorded sales message over the telephone, use a voice mail service, which may cost you around \$8 a month.

Producing Newsletters On CD

Minimum Start-Up: \$2,500

Average Start-Up: 10,000

Profit Margins: 50% to 75%

One Person Business: Yes

Brandel Communications is currently developing a newsletter that will be released on Compact Discs, mailed to you once every two months. The subscription rate is \$195 a year. (Our production cost: around \$3 per CD. With 6 CDs a year, our total cost is \$18 per subscriber.) Instead of print or video, we have decided to tap the CD market, the fastest growing communications media.

OPPORTUNITY SEEKERS

To offer a subscription to this (still unnamed) newsletter, we are running full page ads in opportunities magazines, as well as implement a direct mail campaign.

Our initial marketing thrust will be directed at individuals seeking to start their own business, or a second source of revenue. The BizOpp market is at a strategic crossroads where new economic opportunities intersect with our growing disenchantment with conventional employment.

This market thinks! And it is quick at recognizing new opportunities. This is why we decided that the growth of How-To CDs depend on the variety of titles available.

WE CAN REPRESENT AND SELL YOUR CD TITLES.

While we are selling subscription to our newsletter, we offer customers the opportunity to purchase other CD titles. We also have a regular New Titles ad which lists new PowerGuides and How-To CDs available. Every time we send out a newsletter and a catalogue, we include your CD on our title list and orders are sent directly to you. We do not take a commission or a percentage of your sales.

Your customer's orders and payments come directly to you. You fulfill the orders and keep the money. We will design and print your ad for you.

CREATE YOUR OWN NEWSLETTER

We will accept advertising from those of you who plan to produce your own

CD newsletter. Producing a newsletter on CD allows you to collect

subscriptions in advance, which is extremely helpful in generating cash flow during your start-up stages. Producing a newsletter gives you a

continuing link with a market that shares your common interests. Consider also the interest factor for a newsletter in CD form is quite high.

PRODUCTION NOTES

As of this writing, it is still uneconomical to try and produce your own CDs in-house. It is still cheaper to create a master program and then have it produced by a replication service who can produce copies of your CDs in quantities of 1,000 or more, at under \$3 a piece.

MAKING MONEY WITH GIVE-AWAYS

The guy who thought of giving away free rolls of film every time you have your films developed at his photo center - is a genius! You know the rest of the story, and so do thousands other photo

centers around the world who copy this excellent promotion.

STRETCHING DOLLARS

A budget conscious market is always out looking for a free lunch. For this reason, you can build a marketing system that self-liquidates its associated cost, distributing gift certificates that offer free this or free that - all the customer has to do is pay a minimal shipping and handling charge.

FREE SOFTWARE

In Las Vegas, I met a poker player who sells software he put together for \$29 and higher. To double the volume and reach other markets, he decided to repackage his software. He gave it a new name, made a new floppy disk label, and offered it at a ridiculous price:

FREE

To receive the software, all you have to do is fill out the gift certificate and send it back to him with \$8.69.

THEY WENT APE! He was giving the certificates to schools, businesses, and stores who give away the certificates as their own promotional gifts to their customers. Because the cost to produce and mail this disk is 60 cents, he was making \$8 with every certificate that was redeemed for the free software.

\$800,000 IN 27 WEEKS

Take a snapshot of this picture: Say, a total of 1 Million certificates were circulated. Let's say you paid half a penny to print and distribute these million certificates. Your cost is \$5,000. If you generate a 7% conversion, you'll earn \$560,000.00.

NUMBERS GAME

If you give other people permission to make copies of and give away your certificates, your cost to circulate 1 Million certificates will go down. But your opportunity to make money remains the same.

1% response = \$80,000

2% response = \$160,000

3% response = \$240,000

5% response = \$400,000

10% response = \$800,000

ADULT BOOK & VIDEO CLUB: For Mature Audiences Only

It is not the intention of this publication to proliferate or encourage sexually oriented merchandise. However, as an observer of entrepreneurial activities, this medium would be naive and pretentious to ignore a profitable, legal business that could possibly be of interest to others. The concept is plain and simple. Renting video tapes is profitable business.

Renting adult videos is even more profitable.

Most adults will watch X-rated tapes only occasionally. This attitude does not warrant them to purchase video tapes. They would rather pay a premium to rent the tapes that they want.

BUY WHOLESALE Sources for adult videos include local distributors, used tape distributors, and catalog houses. The average adult video costs \$40. In volume, you can buy them wholesale for around \$15 each.

RENTAL REVENUES Since adult videos are not sensitive to release schedules, they do not get dated in the same manner as theatrical films. As a result, adult videos generally enjoy a longer shelf life.

Because of this, it can be rented more often and over a longer period of time. Where the average video can be rented approximately 40 times over a period of 12 months, adult videos can extend well in to 50 or 60 times. If you rent your videos even at \$2 each, you can expect rental revenues of around \$100 per tape per year.

If you purchased the video for \$15, you have just multiplied your investment 4 times. Furthermore, you can offer your year-old tapes for sale for around \$12 each. (Note that selling adult videos across state lines is a Federal offense. If you want to sell tapes, sell them to your members in your local area. Likewise, you should check your local zoning regulations regarding this business.)

OTHER CLUB BENEFITS

An adult video & book club can be more attractive and more profitable if the benefits and activities offered to members go beyond books and videos. You can offer club members special cruises where members of the opposite sex can be paired and offer special discounts available to couples . You can also organize parties that charge admission, where single people can meet.

UTILITY AUDITING BUSINESS

Minimum Start-Up: \$500

Average Start-Up: 15,000

Revenue: \$35,000 - \$1 Mil

Profits: \$20,000 - \$500,000

One Person Business: Yes

Auditing is not a matter of magic. If you have the patience to sort through regulatory tariff and have a keen eye to spot billing inconsistencies, you can conduct an audit.

UTILITY BILLS

Auditing utility bills has become one of the most popular areas of concentration for auditors because of the inherent complexity of billing for utilities. Utility rates are highly confusing because they differ depending on type of service, volume of usage, and promotional packages offered at the time of installation.

GETTING PAID

Utility Auditors earn commissions, usually around 50% of any overcharge they uncover. And this is where you may need to exercise more of your patience. Although utility companies would gladly settle a verifiable overcharge (relatively quickly out of court), it may take them up to six months to issue any refund. This is particularly true with larger utility firms.

COMMISSION WORKS

Most clients prefer to pay auditors on commission basis for two reasons:

No upfront cash outlay, and no risk if the auditor comes back empty-handed. For the auditor, working on commission offers distinct advantages: It makes it easier for them to land clients, and it usually enables them to earn more than if they would take a basic fee.

MAKING THE SALE

The biggest challenge facing auditors is to get a potential client to admit that "there is a high probability that they (the client) overpaid for their utilities without knowing it". This issue is usually not a problem if the client is a small business where the owner makes all the decisions. However, the executive committee of a major corporation may feel threatened that they'll be held accountable for irresponsibly overpaying for utility. Your job is to convince your potential client that overcharging does happen and that it is the job of an outsider auditor, and not people from within the company, to "fix" the problem.

Producing How-to-Videos

A Florida videographer produced a How -To wedding planner tape and sold over \$250,000 worth of videos in just 12 months. Think about it: If you sell your video for \$25, all you need to do is sell around 80 videos a week, or 325 videos a month to gross \$100,000 a year.

A typical "small" production can sell as much as 1,500 videos a month, or 18,000 units a year, at \$25 each.

It's the Topic: If there is one single factor that makes or breaks a How to video, its the choice of topic. Another factor to consider is the length of the material. To remain interesting the average how to video must be fast paced and relatively short not exceeding 45 minutes. More successful videos are no more than 30 minutes long as this is a tolerable length by which a video can effectively cover a topic and remain interesting. Duplication cost The length of your video also affects your duplication cost. Following is a rate structure for duplication charges based on set quantities for a factory-load VHS tape:

Length 1000 2500

10 min \$1.50 \$1.15

20 min 2.10 1.80

30 min 2.50 2.00

The shoot. Who's going to do the shooting? If you decide to do it yourself, where will you get the camera? What format are you going to shoot it in?

The average cost of renting a 3/4 inch U-Matic camera, with wireless mics, and standard lighting equipment is around \$495 a day. A camera person with an assistant will cost an extra \$250.

The Editing. Once you've shot all the footage you need, you edit the work, assembling the footage in an orderly and coherent fashion that will effectively deliver the thought. Depending on how you shot your footage, editing can take 20 to 50 times the estimated finished length of your video. this means a 10 minute video may take 4 to 5 hours to edit, and so on.

Studio time ranges from \$40 to as much as \$100 an hour, depending on the special effects you want to have available for your editing project. Packaging Full color printed sleeves start at around 40 cents a piece if you order 1,000 or more. You also need face labels on your tapes, as well as shrink wrapping for protection.

HOW TO MAKE MONEY PRODUCING CABLE TV SPOTS

If you have cable, you've no doubt seen local advertising on most of the channels. There are three ways a local business could produce a commercial. One, they could do it themselves (and we all know what that looks like); two, they could have the local cable business do it for them (which can also look quite amateurish); or they can have an outside individual do the production. This is where you come in.

If your video skills are top-notch, you can produce excellent commercials for local businesses at agreeable prices. If you have marketing skills, so much the better, but it's not an absolute requirement. As long as you can clearly answer the "4 W" questions (who, what, where and why), your commercial will be good.

The only drawback to this business is that you should use 3/4 inch broadcast format video, which is incompatible with a home videocamera. A camera for this type of videotape usually costs around \$3000, less if it's used. There is a way around this expense, though.

Most cable stations have what is called a "public access" channel. This channel is designed so that individuals and groups from the community can produce their own shows, to be aired on the channel. Contact your local cable company and find out if they have such a channel. You should be able to rent time on their equipment. This is a real boon when it comes to editing a tape, as they will have the equipment necessary to make your tape look professional. They usually offer short courses on using the equipment, too.

Market your services directly to the small businesses in your area. Good prospects are auto dealerships, restaurants, retailers such as video, book, and computer dealers, and, in election years, local political candidates (hope they get elected - you can expect a return customer!). Your quality production, coupled with a reasonable price, should entice prospects to become customers.

Most commercials will be either thirty-seconds or one minute, and will be shot on location at the customer's facilities. If they provide the copy for the commercial, you only have to direct the commercial. Run through the script with whomever will be reading it, to make sure that it will fit the time without sounding rushed.

You want to aim for a relaxed, natural sound (unless, of course, you're working with your local crazy car dealer, in which case they may want an auctioneer sound!). Above all, make sure the script tells who the advertiser is, what they do, where they are, and why people should give them their business. This is what the customer needs to hear.

The first few times you produce a commercial, you may feel like you're flying

by the seat of your pants. Just relax, use good common sense, and always remember that the job of the commercial is to convince the skeptical customer to spend his or her hard earned money

with your should expect to spend a few hours during the shoot, to get enough takes for editing. Get four or five good takes. That way, any bad parts that you find when reviewing your taping can be replaced with a good take. A 30-second or 1-minute spot can be shot and edited in one day. The first one or two may take a bit longer, but that's okay. It's better to take your time when learning the ropes, rather than rush through and end up with substandard results.

Because your overhead will be low (if renting equipment, instead of purchasing), you should be able to undercut your competition. In a decent size city, you can expect to charge between \$500 and \$1,000. Longer commercials are more negotiable, depending upon whether or not you will be asked to write the script. The half-hour long "infomercials" have become a bonanza for many advertisers, and they are a goal you can work up to, as your skills grow. Watch commercials and listen to them. Keep mental notes about how the advertiser is presented, what message the commercial gives, and if you feel the commercial is successful. Incorporate the best elements of the commercials you see into your own shoots!

HOW TO MAKE MONEY PROVIDING "INVENTORY VIDEO TAPING" SERVICE

This is, in my opinion, THE business to get into with your videocamera. You only need one camera, decent video skills, little expenses and supplies, and, if done right, very low marketing expenses. Besides your videocamera, you'll need an instant camera and an engraving tool, which together should be able to be found for under \$100.

Here's the business in a nutshell: You videotape household and business inventory and valuables for insurance purposes. Then, if a robbery occurs, the owner has a video documentation of the missing valuables for law enforcement and insurance agents. Your primary prospects for this service will be upper-income families and businesses that specialize in high-ticket items or have a high investment in equipment. The first step you should take to run a property inventory taping service is to meet with your area law enforcement agencies to find out what regulations, if any, they have.

Remember, you will be going into other people's houses and will have full knowledge of their valuables.

If you have endorsement from the law, your customers can feel comfortable that you won't use this knowledge for the wrong purposes. The person you want to meet with would be the one in charge of neighborhood watches or community services.

Normally, police agencies are enthusiastic supporters of services like this, as it makes their job easier. Others to meet with include insurance agents, private detectives, fire officials and attorneys. Not only will you gain valuable information from them, you will be building up a network for referrals. Be sure to keep a good record of who you meet with so you can send them business cards, brochures and periodic reminders of your services.

While meeting with insurance agents, take care of your insurance requirements. You should carry liability insurance, and you should also get bonded. The extra expense is worth it, as it will both help to get business and will protect you and your customer. Your service will be ripe for publicity, so prepare a good press release. You should be able to find a good book or two on publicity releases at your library. Get these releases to every daily and weekly newspaper in your area, as well as local business magazines and television stations. When your service gets written up in the papers, keep a clipping of each article to use in your marketing materials. Send a copy to all the insurance agents, attorneys, private detectives and law enforcement agencies in your area.

You WILL get referrals from this!

Another idea for publicity is to set up a booth at local home and garden shows, preferably in the home protection areas (alarms, etc.). This will establish your name in the minds of consumers. If you don't mind public speaking, offer to give a short seminar on home inventory protection and how your service can help prevent theft. You can prepare one presentation that can be given numerous times at different community-related functions and locations, such as country clubs.

Now for the meat of the service. When you set up an appointment with a customer, make sure they know you will be charging by the hour, so it will be to their advantage to have things such as jewelry, china or antiques laid out and ready to be taped. Take your videocamera with extra tape and batteries, an instant camera with plenty of film, your engraver, forms for listing valuables, and a three-ring binder for the forms. When taping valuables, be sure to get a clear picture of them, including any distinguishing characteristics. Be sure to fill out your forms completely, listing special features or characteristics, such as type and weight of gems, etc.

Jewelry is probably best photographed with your instant camera, as is any small valuables. Large antiques and other primary household items are easily videotaped. Be sure to get any brand names and model numbers clearly taped.

After taping the individual items, walk through the house. Be sure to get any computer and video equipment, phones, TVs, art and other items that would be tempting to thieves. Engrave the client's social security or driver's license number on the back or bottom of items that won't be damaged by doing so. Record all this on the forms, including the location of the engraving and all serial numbers. If the home is burglarized and police recover the stolen goods, this will help the client get his or her valuables back quickly and easily.

Don't forget to tape the outside of the house, including patios, walkways and landscaping. This can help the client establish value in case of vandalism. In businesses, videotape the office equipment, as well as the offices themselves, inside and out. In specialized businesses, be sure to tape any special equipment.

A good idea is to provide window stickers for your clients that tell potential thieves that items in the house have been marked and recorded. These stickers can be purchased or printed. Your local law enforcement agencies may even be able to provide these to you at a low cost. When through taping, give the tape a quick run-through to be sure everything's OK, then give it to your client, along with the binder. Encourage them to store these in a safe deposit box, in case of fire.

How much should you charge? A typical mid-sized to large home should take two hours, at most, to tape, if the owner has prepared everything ahead of time. You can charge anywhere from \$50 to \$150 per hour, depending upon what your local market will bear, with \$75 per hour a good figure to start with.

You should be able to see how this business can add up!

In your marketing materials, stress the fact this your charge is a small price to pay, considering it is a crime deterrent and will result in far less stress and time on the customer's part if a mishap does occur. You can feel good that you are providing a service which will help people in bad times. Remember to be professional while in the client's home, don't make any comments which could be construed in bad ways, and be assuring about the safety and reliability of yourself and your service.

PRODUCING RESTAURANT PLACEMATS AS AN ADVERTISING MEDIUM

The concept is simple: Give free paper placemats to restaurants in your area with either a prominent color ad or their menu in the middle, and two-inch by two-inch ads around the edge. These ads will make so much profit for you that if you run up against a stubborn restaurant owner, you can even pay him or her to take your placemats and come out way ahead. They'd be a fool to refuse!

The first step in to contact printers in your area and find out what kind of blank or ready-made paper placemats they can either print or have printed for you.

Get a quote on at least 5,000, including at least two-color printing. Compare your quotes and find the printer that will do the best job for the best price. Make sure this is a printer that will work with you on the layout of the placemats, if this is new to you.

Once you have your printing costs, which will be your primary costs, you can figure out how much profit can be made. Your profit will depend, in part, on how many ads you can put around the perimeter of the placemat. For example, if the placemat is 11 x 15, you can put a total of 20 ads around the sheet, leaving a one inch margin around the edge for the printer. Divide the printing cost, together with your other estimated costs (phone, postage, travel) by the number of ads, and you have your cost per ad. For example, suppose your estimated expenses will be \$600. Divide that by 20 ads and you have \$30. This is how much each ad contributes to covering the cost of the placemat. Now, figure a target profit margin. In my area, an ad that will be seen by 5,000 people over an extended period of time could go for \$90. This would be a \$1,200 profit! Now, make a list of restaurants that would be likely prospects for this service. The best prospects will be locally-owned family-oriented restaurants that are visited by residents of the area. Small, family-owned, restaurants will be your best bet.

GETTING THE RESTAURANTS: Offer to provide the restaurant 5,000 free paper placemats

with either a large color ad or a color menu printed in the middle of the placemat. Local advertisers will be featured in small ads around the outside. When you say the words "5,000 free paper placemats," you probably won't even have to go any further! If the owner's a hard case, offer to pay them to take your placemats! Offer \$50 and 5,000 placemats. This breaks down more barriers than you can imagine!

If the restaurant owner has a pre-made ad or menu available, this can be reduced or enlarged by your printer to fit the center area of the placemat. Be sure the restaurant's section dominates the placemat. Now, contact businesses that are in the immediate area surrounding the restaurant. Good prospects will be video stores, dry cleaners, grocery stores, book stores, any business that is frequented by families. Tell them that you have an advertising opportunity which will put their name and offer in front of 5,000 people for an extended period of time. Contact as many possible advertisers as you can. The more you contact, the more ads you'll sell. If your prices are competitive and you deliver honest facts, you should have an easy time selling the placemat ads. Now, take the ads to your printer and layout the placemat. Put the restaurant's ad/menu in the center, and the other ads around the perimeter. Have the printer print the requested quantity, and deliver them to the restaurant. It's that simple!

This whole process can be done easily in less than a month. But, even if it takes you a month, the example above cleared \$1,200 profit (or \$1,150, if you actually had to pay the \$50).

Once you've done your first one or two and know what you're doing, you will find that you can run more than one at a time. If you run four placemats per month, you could clear over \$55,000 per year!

This is just an example, and your profits could be higher or lower, depending on your area. But, it should be fairly obvious that this can be an easy-to-run, profitable business that you can start part-time and quickly move into a full-time business!

HOW TO MAKE MONEY PRODUCING DISCOUNT CARDS

There is a big money business that can be started for next to nothing, with low risk, that involves giving away special cards. These cards are DISCOUNT CARDS, wallet-sized cards that allow the bearer to receive discounts at participating businesses. These businesses pay to have their advertisement on the card. They profit from the increased exposure and from gaining new customers who come in for the discount and become return customers. The card-holders benefit from the discounts they can receive.

And YOU benefit from the profitable advertising you sell!

This is a relatively simple business to explain. Here's an overview:

- 1) Design your card.

- 2) Figure your expenses and set your ad prices.
3. Contact businesses that frequently use discounts or coupons (potential advertisers for You) either in person or by mail, with an information package.
- 4) Gather the ads (and the money!) and print them together on wallet-sized cards.
- 5) Distribute the cards to the public.

That's all there is to it. Of course, there are more details you need to know, and those will be covered in this report.

This business works especially well if there is a college in your town, or any large number of people who either vacation there or move to town, but it can be run

successfully in any area. The best part (besides the money) is that you can run this business from your kitchen table! Here's exactly what you need to do to make great profits in the discount card business.

First, think up a name for your card. A catchy name that has words like

DISCOUNT, SAVER, MONEY, BUCKS, BIG, FREE or other dollar-saving words will stick in people's minds. If you (or a friend) have artistic ability, design a logo, either with your card's name, or a picture conveying the money-saving feature of the card.

Next, design how your card will look. It should fit easily into a wallet, so stick to credit card size. On the front, your logo should appear, along with, at most, six ads, in three columns of two. The back should be divided into, at most, twenty ad spaces, again in three columns (7 on the sides, 6 in the middle). This might sound like a lot, but they will be readable. Don't forget to put your business name, address and phone on the front or back, at the bottom of the card.

You should also put together a poster with your logo and information about the card. Leave space for a list of locations where the card can be obtained, and for a list of the advertising businesses. This poster will be inexpensive for your printer to produce, and can be produced on your computer, if you have one, reducing your expenses even further. Now figure your costs. The major cost to you will be printing, so check with a number of printers for price quotes. You will want a one or two color glossy card, with price quotes for quantities for 1,000 - 10,000 cards. Find out at what quantities significant price breaks occur. This can help determine exactly how many cards you want to produce and distribute. This number will be important when it comes to contacting your advertisers.

Don't be put off by how much the cards will cost! You won't have to worry about laying out a lot of money for the production of the cards, because you should require that advertisers pay at least half of their advertising price at the time they decide to advertise, the remainder when cards are distributed. Some businesses will prefer to pay 100% upfront, which is just fine! You shouldn't deal with businesses that won't pay anything upfront, unless you have some desire to deal with collection headaches.

You should be thinking about how to distribute these cards. If there is a college in your town, here's a few ideas. Contact the admissions department at the college, explain your discount card, and see if they would consider putting a card into the orientation materials each incoming student gets. Also, find out places where you may put a stack of cards for students to take. Prime locations are cafeterias and dining halls, snack bars, libraries and any other places where students group. For the general public, great distribution spots are similar to the college spots. Restaurants, grocery stores, theaters, apartment buildings, anywhere where there are large groups of people. Don't forget that you can give a good supply to each advertiser, to give free to their customers. All you need to do is a few good, persuasive phone calls, and your distribution will be taken care of easily. Stress to the person you're speaking with that making the cards available to their customers will be good business for them, even if they don't advertise on the card, because their customers will appreciate being given these discounts and will look upon the business as their friend for doing so.

Now that you have your printing quotes, determine how much you can charge for advertising. Estimate what your phone, advertising, driving and postage expenses will be. Lump these all together and you have an idea of what your costs will be. Now, multiply that figure by five. Divide that figure by the total number of advertisers you will have on your card. The number you end up with is the average price you could charge per ad. Does this sound reasonable, considering the number of cards you'll be distributing? If so, it should make a good starting point.

For example, if you are planning to distribute 8,000 cards with 26 advertisers, and your estimated expenses will be \$1200, the formula is $(\$1,200 \times 5)/26$, or \$230.77 average ad price (\$28.85 per thousand), and your profit would be \$4,800. Considering the benefits the advertiser will get from the cards (they will be kept and used for a long time, usually 3 to 6 months, and 5,000 people will be exposed to their ad repeatedly over that period of time), this will probably be reasonable. You need to consider the economy in your area, the size of your area, and any competition you might have, as this can effect what you may be able to charge. When you decide how much to charge for ads, here are a few things to keep in mind. Ads on the front of the card should be much higher priced than on the back, and, as a result, should be slightly larger. On the back, you can set two different ad rates by putting using "boxed ads." An ad with a black box around it will be noticed more than one without, so it can be slightly higher. A good example of ad prices corresponding to the above average ad price would be \$200 for a plain ad on the back of the card, \$230 for a boxed ad on the back, and \$260 for an ad on the front of the card.

Now's the time to contact potential advertisers. Here's a short list of the types of businesses that will be most likely to take advantage of your service: Restaurants, particularly fast-food and snack establishments + Theaters + Printers + Dry cleaners + Oil change and auto parts businesses * Travel agencies + Clothing stores + Hair salons + Formalwear stores. This is not a complete list, but it should give you an idea of the types of businesses you need to contact.