

The Old Schoolhouse®

HomeWork

Juggling Home, Work, and School
Without Losing Your Balance



HomeWork

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Prologue

By: Martha Greene

The big question commonly posed to those of us adventurous enough to school our own children, work from home, and keep up with days that run into weeks, then months and years . . . is, “How do you do it all?”

This fascinating set of stories, from homeschooling moms who also work from home, who make anywhere from pocket money to big bucks, will give you a little insight into the big answer to the big question: “We D-O-N-T!”

Every story included in these pages is unique and exciting! These moms tell the ins and outs, ups and downs, what they are doing and how they manage to do it. All have different talents, personalities, and lifestyles. Each has their very own husband, different from yours! They have

anywhere from one child to a big batch of them—and none of them are the same either! But none of them do it all! So sit back and read how these moms have used their own talents, abilities, and families to do everything they can—at home—where they belong!

Best to all of you in all your ventures at home, whether it be your *homeschool* or your *homework*! Remember it is a journey and the road is not always smooth. I’m striving to not be like a horse and buggy—only running smoothly when the road isn’t bumpy! You will enjoy the journeys of these amazing moms who are using their gifts to bless their own families—then jump on—and join us for the journey!



Martha Greene lives with her husband of 30 years, Roger, in rural South Carolina. They were blessed to “add” 11 children to their family and now are enjoying the “multiplying” years as their children marry and have their own children. They chose homeschooling as a way of life back in the early 80s under the influence of books by Dr. Raymond Moore. Their first grandchild is now an official little homeschooler too! Martha never claims to “do it all” but fills every day to the fullest.

*She has self-published nine titles, that includes *The Treasury of Vintage Homekeeping Skills*, and she manages and operates a business that employs other moms at home in a cottage sewing industry making children’s garments for upscale boutiques. She sews and drafts the original patterns for the garments as well. She has published her own original line of sewing patterns and original handmade items called **MarmeeDear***

Creations. Martha loves graphic design, and produces a full color 50+ page catalog for **MarmeeDear & CO.** each year. **MarmeeDear & CO.** began as a whim starting out as **Marmee's Kitchen.** That was only four years ago and it has spiraled into a very successful mail-order business through her online shop at www.MarmeeDear.com and www.MarmeesKitchen.com. She has joined hands with Rebekah Wilson and helps with graphic design for the **Family Mercantile Catalogue** and together, she and Rebekah, sponsor **The HomeMaker's Mentor, LLC.**

Success, however, has not been a day at the park! Her days of work usually last from 12 to 14 hours-homeschooling, home duties, business demands, feeding the family!



HomeWork:

A Labor of Love

We begin our journey into the world of homeschooling while running a home-based business with a somewhat eclectic collection of business ideas. What binds them together is that each author has taken a personal interest, or already established family business, and developed it into something more. Some of these enterprises began as hobbies. Some are extensions of what the family was already doing in a different setting. All are trying to help support the family financially, while also serving the Lord and others in a tangible way.

Recycling Jeans in a Motor Home

By: Amy Cook

We are the Cook family and we have lost our minds. Not only are we living and homeschooling in a 34' motor home with two parents, two kids, two dogs and a cat, we also recently started a home-based (excuse me...*motor home*-based) sewing business. Are we crazy? You bet! Are we having fun? Tons of fun!

It all began with my 11 year old daughter, Magnolia. She wanted to earn a little extra money, so she asked me what kind of business she could run. I put her off at first, but upon further reflection, I decided it would be an awesome learning opportunity for her, as well as for my six year old, Willow. We assessed our skills, resources and personal interests and decided a sewing business was right for us. We further concluded that our main goals would be:

- to sell environmentally-friendly products,
- to give back a portion of our sales to the community,
- to help other families earn extra income, and
- to make enough money to go to **Disney Land**.

Thus, **The Recycled Jeans Company** was born. While we haven't made it to Disney Land *yet*, we have made significant inroads into our first three goals. We spend our days combing thrift stores and yard sales for cast-off jeans, place mats, or whatever else catches our fancy. We take it all home, cut it up and re-sew it into funky purses, pillows,

quilts and other fun stuff. Magnolia, lately, has been exploring the possibilities of turning thrift finds into unique jewelry. And while Willow doesn't craft any of our products just yet, we've dubbed her the CEO because of her take-charge (i.e., bossy) attitude.

Every day brings new challenges, and most days I'm ready to pack it in at least once, but with God's grace and a measure of perseverance we manage to move forward. If nothing else, our current lifestyle has expanded our vocabulary. Some of our new words include:

- **Constraints**—We have the normal time constraints of any homeschooling family, as well as the space constraints of living and working in a motor home. Staying organized is a constant challenge for me. I'd like to say we're up by 6 a.m. every day and done with our school work by noon, but that would be less than the truth. I'm not fond of strict schedules, so we have a much more laid-back approach. For the most part, we sew when we feel like it and do schoolwork when we feel like it. The fact that we love to do both keeps us from falling behind. Sometimes—for instance, when we have a big craft show coming up—we set school aside and concentrate on the business for a week. When we've accomplished that goal, we have homeschool boot camp until we're caught up. Our school is in

session all year round so we can take shorter breaks throughout the year. In a motor home, space is actually our biggest enemy. We spend a lot of time moving school books off the table so we can set up the sewing machine, and vice versa.

- **Togetherness**—This one is pretty self-explanatory. We live in a motor home because my husband is in the Army, currently attending a 10-month school. This was our third move in less than two years so we didn't relish the thought of setting up another household for only 10 months. People wonder how we do it and it is definitely a challenge but, as with our business, we feel it adds depth to our homeschooling experience. Thanks to the Army, we've been able to visit 10 national parks in the past 10 months.

I had not planned to homeschool my children. In fact, Magnolia attended a public kindergarten. But the summer before first grade we moved to a very liberal state in a city that had an alarming number of drug dealers. Public school was out of the question, so I did some research, ordered some books and our homeschool journey began. We both loved it so much, we never even considered going back to a traditional school setting. It's taken some trial and error to find the best method, but overall I like the Charlotte Mason approach of incorporating "living books" wherever possible. Reading about the different learning styles was a life-changing moment for me. I quickly realized Magnolia was an auditory learner, which has made her schooling so much

easier and more effective. Now I'm more able to gear her curriculum to her learning style. My youngest daughter, Willow, is a tactile learner so I give her a lot of hands-on projects.

- **Prioritize**—We've certainly learned the value of prioritizing and eliminating certain things from our lives. The kids are only allowed to participate in one outside activity each. Magnolia chose singing lessons and Willow chose Girl Scouts. I feel unstructured playtime is essential, so I make sure they have some of that each day, but we do all have limits on the "big three"—the telephone, television, and Internet. And as hard as I find it to say "no," I've had to learn that I can't be all things for all people. Sometimes, I simply can't do what others want me to do. While I often miss

We've certainly learned the value of prioritizing and eliminating certain things from our lives.

lingering over a cup of coffee with my girlfriends, the satisfaction I get from creating

a fabulous purse or the pride I feel when an adult compliments my children on their intelligence and creativity overshadow any regrets I may have.

Finding space for our school books and business supplies is a constant challenge. Every couple of months we

rearrange our whole house trying to find the best way to organize, but the laws of physics always work against us. We have several overhead compartments where we keep our school items, and I've found the best way to store our fabrics and finished products is in plastic containers, which I stash under the sofa, beneath the table, in my car... wherever I can find an unoccupied spot. A few months ago a local shop started carrying our products, so now I can "store" many of them at the store.

- **Accomplishment**—In the course of setting up and running the business, Magnolia has learned how to apply for a business license, run a cash register, sew, and procure a business loan. She's learned about customer service and goal setting. We are both learning more about advertising and taxes. We've gotten our products into a local gift shop and participated in two craft fairs

this year. Our business has taken us into bold new territories such as website shopping carts and blogging, and I hope it will keep our family working and growing together for many years to come.

The Internet has been my best friend as far as market research is concerned. I've spent countless hours online researching product prices, craft fairs, business licensing, online shopping, and more. I've learned that what sells at craft fairs doesn't necessarily sell online, and vice versa. The same holds true for product pricing. You have to really get to know your customer base, find out what they're looking for, and what price they're willing to pay for it. Besides my own website, I list items on www.etsy.com and occasionally on **eBay**. I'm constantly testing new products at all my selling venues. Finding a successful formula is a matter of research followed by a bit of trial and error.



The Cook family: Mark, Amy, Magnolia, and Willow.

The Recycled Jeans Company—www.recycledjeansco.com— mail@recycledjeansco.com

Having been an Army wife for 22 years, Amy has an interesting and ever-changing lifestyle, which currently involves living in a motor home while homeschooling her two daughters and running the family business, The Recycled Jeans Company. Before forming this business, Amy worked as a copy editor in Japan, a real estate agent in South Carolina, and a web designer all over the U.S. Her favorite activities are traveling, reading, and sewing. Amy grew up in Mississippi where she attended McLaurin High School with country singer Faith Hill. After many years of roaming the globe, Amy now considers Palmer, Alaska, home.

Business in Color—at Home

By: Marisa Miller

Over the last couple of years, God has provided a very joyful work at home lifestyle for our family. We operate a graphic design, screen-printing and embroidery business completely from home. Our press and other equipment are in the garage. Mac, my husband, meets clients at their location to take orders and collect payment, and our living room is the client showroom/office. Most of our customers are other small business owners and churches. Our largest percentage of work is screen printing t-shirts, followed by embroidery and printing.

Mac worked with his father at his sign shop doing basically the same thing for ten years, and it got to a point where there was no more room for his growth. He was topped out as far as salary went, and they decided to part ways so that Mac could start his own printing business from home. He went to an imprinted apparel trade show, purchased a press and all of his equipment through lease financing. Mac already had some clientele from his dad's shop to get him started. We actually did really well those first few months.

It takes a learning curve to get screen printing down to a science, and I don't know how to do it yet. I do help with designing artwork, whether for the shirts or for logos, web graphics, business cards, etc. I also digitize and run the embroidery machine. He sometimes needs my help pulling

shirts off the dryer, stacking them in correct sizing, and folding them as he runs the press.

This is a low-overhead business once you have your screen-printing equipment and embroidery equipment. I

We don't do a large block of learning at one time, but in little bits throughout the day, as we move through real life.

especially love design work because it only costs us in time and it's really enjoyable to do. Right now, this full-time business is our sole source of income. We have been operating it for a couple of years, and it pays all of our bills each month, but not much to spare (variable monthly

sales volume of \$2500-\$5500). We live a pretty simple life, own a modest, affordable home, and are frugal. We look forward to our future growth and increased volume that will come with our diligence and hard work. Mac is constantly stretching his skills, practicing, and learning new things about the business to stay competitive. I read lots of marketing how-to materials, and want to grow our local-

based business into an Internet one as well. I'm interested in niche marketing, and am developing a side business marketing embroidered personalized goods, as well as Christian themed t-shirts for kids.

We are eclectic homeschoolers to our four children, three sons, aged 7, 5, and 1, and a daughter, age 3. I'm the type of person who loves planning my own curriculum and making use of various resources. After experimenting with many different methods, we have settled on using the Moore Formula for a unit study approach. My children's favorite books to use are **Usborne Books**, and we have also purchased many books from **Sonlight**. We don't do a large block of learning at one time, but little bits throughout the day, as we move through real life.

I hold our ultimate goal in mind—the discipleship of our children and helping them come to the Lord.

My husband feeds the children breakfast many mornings, and helps keep an eye on them when they are playing in the front yard when he's working in the garage, but beyond that, he's preoccupied during business hours and the primary responsibility is mine. When he's "off the clock," he helps either prepare dinner or holds the baby while I cook.

Sometimes we all pile into the van to go pick up supplies and shirts—it's nice to get out of the house.

Our children help us by letting us get work done! Besides that, they will pull shirts off the dryer and hand them to me. As they get older, they will learn the trade as well. My oldest son, who is seven, is learning how to design graphics on the computer, and is also planning his own business selling children's books and toys. I think entrepreneurial skills are really useful and I hope to pass that drive and creativity to my children. We're planning on adding a few laying hens to our family soon, and my kids will be helping me package and clean the eggs; "selling" them to family and friends.

I keep our days nice and loose. We operate by rhythm, rather than schedules. My husband is focused on his business to-do list, and I'm focused on the school and housekeeping to-do list. My duties are worked around if he needs me to answer phones and email, do design work or shirt help—meaning schoolwork can be postponed to late afternoon if he needs me in the morning. In between school and business, I take breaks to tidy up, run a load of laundry, or sweep the floors. Sometimes, I can only do design work after the kids go to bed.

I'm a compulsive list maker, due to my forgetful tendencies! Each day, I make my list of tasks that must be accomplished in order of importance. If I don't write it down, I will most likely forget or will get swept up in some other activity. We have two large marker boards installed on the wall, and my

husband writes out all of his jobs in progress so I can get an overview of what he is working on and where I can pitch in.

But what is the biggest thing? We don't mind a little mess. Home learning and home business take up a lot of space; our house suffers from some serious wear and tear! I don't stress about it, but try to be as present in the moment as possible and focus a lot on the kids. We do a big clean sweep in the evenings before bed to get it ready for the next day. We have so much fun together, and though we don't have much money to throw around—we are living a dream life! I hold our ultimate goal in mind—the discipleship of our children and helping them come to the Lord. I am eternally-focused, and don't mind cutting out the extraneous. I have no problem saying “no” to things that don't help me meet our goals.

If anyone is interested in getting into this industry, it's helpful to attend imprinted apparel trade shows and subscribe to their magazines. This will give you a broad view of the equipment available, and the latest technological advances. There are also how-to seminars for beginner to expert techniques. Screen printing is a precise skill that takes time to develop. If you are interested in graphic design, you will need industry standard software, such as *Adobe Illustrator* and *Photoshop*. We also use *CorelDRAW*. There are many free tutorials on the web, so take advantage of them. Stay on top of trends in the visual media by noticing design in the latest books, magazines, and advertisements. The industry is competitive and changes in the blink of an eye, so this business requires a commitment to always learning and developing your skills.



*Marisa Miller, and her husband Mac, are the blessed parents of four children and operate **Business In Color**, a full-service design, printing and embroidery company. She also writes a Christian homeschooling blog called MamasOnFire.com, is an independent consultant for Usborne Books At Home, and operates an informational website for visitors to Arkansas's Lake Ouachita called www.VisitOuachita.com. Mac and Marisa love helping parents brainstorm ways to earn money from home, and can be reached through www.businessincolor.com or by email at marisa@mamasonfire.com.*

Travel as a Way of Life

By: Julie Tietz

I have two boys. Carter is 5 and Tyler is 19 months. My approach to homeschooling has changed several times this year. Since this is our first official year, we are trying to see what fits best for us. Carter is in kindergarten. We started with a set curriculum, but have gone through some challenges with his vision so until that is resolved we are really just learning through living. My husband works from 7 a.m.-7 p.m., so he is only home with us during the weekends.

I am a leisure travel consultant. Finding the best prices online and getting wholesale travel prices is what I specialize in. My company's slogan is "5-star vacations at 2-star prices."

I know the children will love doing their school work on the beach or in front of the Eiffel Tower.

I have tried several work at home opportunities, but didn't find anything that I was passionate about. When I was

told about **WorldVentures**, I knew it was perfect. One of the reasons that I wanted to homeschool was to teach my children by showing them the world. Since we are a single-income family, my dream seemed impossible. Before we had children, my husband and I traveled quite a bit, so getting to work in the travel industry from home, for me, couldn't be any better.

To get started I just paid a small start-up fee which included a personalized business website and back office, online, training program, and sales and marketing tools to help me promote and build my business. Also, it included a complete online curriculum which encompassed testing, qualification, certification, and ongoing training, as well as host agency services, and an online sales and support desk. I also received a lifetime **Dreamtrips** membership, which offers wholesale prices on vacations for members only.

All the training is online and I work online. When the children go to bed at night or when there is some quiet time I can log on and work, or learn something through the virtual training. The company pays you to help other people travel affordably, you get special rates for your travel, you can earn free travel, and they have many bonus plans, including paying for your house and car each month. I am loving what I am doing and I know the children will love doing their school work on the beach or in front of the Eiffel Tower.

Carter helps me with the business. He is my best advertisement. He tells everyone, "My mommy is the best travel agent in the world." I talk to him about what I am doing so that he understands about working at home and what it means to have a business. I recently had a booth at a craft fair. Carter helped with ideas on how to decorate the table, and he helped me put together hand-outs. I love having him involved. He knows that we are working for freedom; freedom of family time, freedom to do what God has called us to do, and freedom for our family's future. Right now my work is providing our beach fund, but my goal is to have enough income so that my husband can quit his job and go do the job that he knows God has called him to do, and to help him fulfill his dreams of ministry.

Most of my work right now is getting the word out, such as handing out business cards, and talking about the benefits of my website. As an independent representative for World Ventures, I am responsible for all of my own advertising and promotion. I am getting referrals from friends and family. I have people email me questions about traveling and I answer questions over the phone and via email. I make travel suggestions, help clients save money, and help them navigate the website. They can also go to the website and book travel anytime without my help. I spend approximately 1-2 hours monthly writing a travel deals newsletter that I send to my mailing list so that we can remain in constant contact.

If I can talk to people about saving money on travel, surely I can tell them about the best savings plan there is . . . Jesus!

I make calls to churches and other organizations to offer my services for their fundraisers. Most importantly, I always spend time with God talking about my business and what ideas and plans that can help us prosper.

If someone would want to get in the business, they simply purchase the start-up kit and start learning. The more you learn about the industry the more you can earn. You can go from a referring agent to a booking agent or you can become a cruise specialist. As you become more trained as a travel agent, then you can be offered more opportunities to work for the company helping the home office.

I am not great at planning. On my best days I have a planner and check off things; my worst days I get the essentials done then call it a day. Each night before I go to bed I try to list all the things that need to be done the following day, and then try to add a few things that will help us reach our goals, whether they are schooling, personal growth, financial, home business, or otherwise. For now I try to focus on the goals that I have and do something each day to get me a step closer. We have something we learned that has been a help. We work hard in all areas for 90 days, giving everything our best effort. Then we celebrate, take a vacation, and evaluate what is working and what is not. If we are off track, that is a good time to make a plan for the next 90 days of focus.

The best thing about having a home business for me has been the work God is doing. I have always been quiet about my faith. I dealt with fear of rejection, but with business if you want any success you have to deal with talking with people fear or not. I realized that I am not

afraid anymore to talk to people, what a miracle God performed in me. If I can talk to people about saving money on travel, surely I can tell them about the best savings plan there is . . . **Jesus!**



Julie Tietz has been married to her high school sweetheart, Chris, for eight years. They are the proud parents of two boys Carter, 5, and Tyler, 19 months. Julie homeschools the boys while working from home as a referring travel agent. She enjoys scrapbooking, creating memories to fill the scrapbooks, and gardening. She is on the prayer team at church, and is passionate about encouraging women to live life to the fullest. Email Julie at julietietz@yahoo.com, or visit her website at www.julietietz.worldventures.com to learn more and book your next vacation. Visit Julie at www.julietietz.worldventures.biz to find out about becoming a travel agent through WorldVentures.

A Bushel of Businesses

By: Jennifer Mitchell

Some days I think I must be crazy to homeschool and work at home, but most of the time I am so thankful and grateful for the time it affords me to be with my boys and the opportunities it gives them to understand real life.

My husband and I have been homeschooling our three boys for seven years. Michael is now 15, Benjamin is 11, and Caleb is 9. We live right next door to my parents' orchard, and to our newly opened three room bed and breakfast. My parents' orchard has grown from selling fruit out of an open-air shed, to a small store with a bakery, attached packing shed, cider making shed, and a playground picnic area. When Caleb was 3 years old, I started running school tours of the orchard during September and the first two weeks in October. The school tours have been a blessing for the orchard-- they nearly doubled our business by simple word of mouth from parents attending the tours with their children. I generally make enough money myself during the "tour season" to buy curriculum, propane, clothes, and numerous odd things depending on the year and our needs. Needless to say, it is just a supplementary income, but oh, so necessary! The

busiest months for our orchard are from Labor Day until late October. Besides running tours, the whole family helps in the store, bags apples, helps maintain the property, and helps in the cider making process.

The summer of 2005, my mother and I attended an agritourism conference for the orchard. One of the speakers lectured on different ways to draw customers to agriculture-related businesses. She stated that in Europe, farm stays are a common and popular occurrence, and that there are very few actual farm stays available in the United States. The light came on at this point in my mind and soon the whole family's minds began working. It was decided that we would renovate the house that my siblings and I grew up in, and turn it into a bed and breakfast. Mom and Dad would live in the garage, which was remodeled by my husband and my father into a nice one-bedroom apartment. Incidentally, this was fine with both my parents, as they did not need the 4000 sq. ft. home. Two years later, in the summer of 2007, we opened our three-room barn-style bed and breakfast.

We live right next door to my parents' orchard, and to our newly opened three room bed and breakfast.

My husband, Mike, and my father, Jim, did all of the remodeling on the bed and breakfast themselves. Our boys helped with insulation, the laying of floors, landscaping, and clean up. While the guys were busy with the remodeling, I had the task of setting up the business. I purchased three or four books on the subject of starting and running a bed and breakfast. Mike and I stayed at a few bed and breakfasts, we went to a small conference on running a bed and breakfast, and looked at website after website. Fortunately, the books I purchased gave me a list of essential tasks to do in preparation for opening. These included funding, determining our policies (smoking/nonsmoking, children or no children, and if yes, which ages to allow, pricing, breakfast menus and times, cancellation, reservations, and more!), zoning laws, registering with the state and county, determining amenities (hot tub, robes, soaps, snacks), selecting and purchasing furniture, décor, and linens (sounds fun at first—but the linen purchases got quite tedious by the end, can you believe that?), and complying with state and county fire and health codes. We had little problem with fire or health codes, but many areas were more problematic. I had to attend 16 hours of health and sanitation training, culminating in a test and a required certificate.

One of the biggest helps was contacting our state bed and breakfast association. We joined as apprentice members a few months before we opened and I attended their annual conference; it was essential for networking and ideas. Our association requires an every-other-year inspection,

including a list of requirements that are above and beyond our state requirements. My involvement with the state association has been invaluable. Amidst all of this we had to start getting reservations, so a website was designed with the help of one of Mike's friends from work. We then signed up with a couple of bed and breakfast directories, talked to our local chamber of commerce, and worked with our state bed and breakfast organization. We have found the Internet to be the most beneficial venue for advertising, aside from being visible in our community. In less than a month we had some reservations coming in for the summer of 2007 and we began to work furiously to get the final details in place.

Homeschooling three boys in the midst of a working orchard and running a fledgling bed and breakfast business has been challenging and rewarding. We have always schooled with an eclectic, semi-relaxed, and year-round approach. This approach fits well with the ups and downs of a home business. Our "official" school year runs from mid-October until late August, with breaks throughout for holidays and vacations. The bed and breakfast has forced us to be much more flexible and the boys to be more independent and responsible.

Typically, if I have guests during the week, when breakfast must be fixed Monday through Friday mornings, I expect Benjamin and Caleb to have their phonics practice page done, read their required reading book for 30 minutes, and start their math, if it is a review lesson. By the time I get breakfast cleaned up it is sometime between 8:30 a.m. and

10:00 a.m., depending on the breakfast time. By then the boys and I will start our math, Bible, finish language arts, and do our history and science together. We have used several different curricula, but *My Father's World* has been a great fit this school year and we will continue it next year.

Michael has a much more independent schedule. He and I meet together in the afternoon a couple of days a week to check work, discuss assignments, and work on writing skills.

This year it has worked out that their music lessons and the small homeschool art class that they attend are on Tuesdays at noon. I try to also schedule any appointments and errands I have on Tuesday afternoons. This usually keeps the other afternoons less hectic. Music practice and the *Learnables* lessons are done in the afternoons, mostly independently. I try to use afternoons to do housework and work that must be done in the bed and breakfast. We also attend the homeschool activities at a local **YMCA** on Thursday afternoons, which does not conflict with incoming bed and breakfast guests. On the off chance that a room must be cleaned earlier than 3 p.m., school can be moved to the afternoon, though this is much tougher, as the boys and I are less motivated to do school work in the afternoon. On a side note, we are currently using *Singapore Math* for Benjamin and Caleb, which we love, but by October '08 we will have transitioned

to *Teaching Textbooks*, as that curriculum is much more independent than Singapore. This will reduce my teaching time greatly, and we can focus on writing, history, and science. I will say that occasionally there are days that business things come up and only the basic schoolwork gets done, but then there are time periods that we just fly through material when there are few interruptions, typically during the January through April months.

The orchard is open from mid-July to mid-November. Our family's involvement though, runs from the end of August until the end of October. We basically school year round, taking September and October off to focus on the orchard. With that said, the boys are required to practice their instruments, read and do some math review every day, in the form of worksheets that I have prepared in August or a computer game review. This is done on their own and I spot check to be sure it's getting done.

They are also required to do some basic chores at our home in the morning, to keep it somewhat picked up. The rest of the day they will help bag apples, price items in the store and bakery, clean up the picnic and playground area, help keep up with the mowing and landscaping, and help with apple cider jugging. Benjamin and Caleb spend a fair amount of time playing around the orchard, consuming apple cider slushes and apple crisp donuts. We start a new school year around the middle of October

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when the orchard slows down, though weekends are still very busy.

The orchard has been a great teaching tool for the boys in running a business. When Michael was nine, our local community started a small farmer's market, so he decided that he wanted to take peaches, apples, and cider in to sell. He talked with his grandpa about wholesale prices, set his prices (taking into account my transportation fees), made signs, and had to learn to keep track of his purchases minus what he sold. He and I had a great time at the farmer's market selling the produce and fielding questions about his young age and homeschooling. Many were leery about a nine year old handling their money, but they quickly discovered that he was a pro. He sometimes made over a couple hundred dollars on a Friday afternoon. The only problem with this business was that it spoiled him somewhat for actual work. Bagging apples, juggling cider, and mowing were not nearly as profitable for the time investment. The peach crop last year was nonexistent and the apple crop was down by 50% so attending the farmer's

market wasn't an option. He had to actually "work" for his money, a great learning experience despite the bad fruit year. His brothers are planning to take it on this year, if all goes according to plan.

Having a home-based business and homeschooling is a challenge but it has been something that God has slowly led us into to teach us all responsibility, hard work, unity, and a witness for the world of a family serving God through serving others. Many days throughout a year we are in contact with strangers, soon to become friends, through the orchard and bed and breakfast. Nearly all are curious about how three generations can live on one farm, work together daily, and (gasp) homeschool also. We have been able to be ambassadors for God and homeschooling through this opportunity. We have met so many different people of different walks of life that we pray will see something different in us than what they may see in their everyday life. Ultimately we pray it will lead them to seek out what makes us the way we are and realize that they can have it also.



Jennifer Mitchell and her husband, Mike, live on a working apple and peach orchard and run the bed and breakfast that sits in the middle of the orchard, where they homeschool their three sons. Jennifer loves everything about the orchard, good books, scrapbooking, and raising boys. Visit her website at www.okawvalleyorchardinn.com and www.okawvalleyorchard.com.

Books From the Book Lover

By: Camille Lancaster

The need to work from home stems from several sources. Whether your family enjoys the extra money of an at-home business, or chooses to run an empire from their dining room table as the sole source of income, many families are finding that at-home businesses fit right into their busy schedules. Whatever the reason, the key to making the at-home business venture work for you is to simply make it work for you! The business has to be something you enjoy or have an interest in. It has to fit your schedule – taking into consideration the children, housework, ministry activities, extracurricular events, and personal time. It also has to be something realistic for your time and talents. Many great ideas have come and gone because the person behind the wheel simply didn't have enough wind in their sails (cash, talent, time, energy, etc.) to go any further and had to abandon ship before the whole crew sank.

When my husband and I clearly sensed God's calling to homeschool our children, we weren't surprised. "Never say never" is a motto that will almost always come back to bite you. Not so long ago, I would have been one of the first to say, "People that homeschool their children are crazy." I guess God wanted me to join the ranks of the "crazy," because we believe He certainly called us to bring me and our children home. We first tried the curricula that so many well-meaning veteran moms had recommended,

but these just didn't fit us. Coming from a teaching background, I knew what I was looking for, I just couldn't find it all in one package. We even took one semester "off" during this time of searching for our style, and my two

I enjoy direct sales and knew this type of business was easy to start, and could produce the quick income we needed.

older children went back to public school. Within three weeks, we all missed being home learning together, so we quickly returned to homeschooling at the semester break. We enjoy textbooks, workbooks, hands-on projects, craft and art ideas, and simply communicating about the world around us. With several children all at different ages and stages, this eclectic style of education works best for us. We had found our niche. I had to dismiss the idea of trying to fit the mold of what I thought a homeschooling mom looked like, acted like, talked like, and taught like. Most importantly, I just needed to be me and embrace the individuality of each of my children.

Not long after we had found our niche, my husband had surgery. A common, no-nonsense procedure went bad and turned into weeks of expensive medical treatments and a second surgery. Needless to say, that left us with some very unexpected and costly medical bills. Our ship was beginning to sink. I struggled with staying home during this time—knowing in the back of my mind that I could go back to work and help make ends meet since I am trained in a highly specialized field that pays well. However, we had previously made the commitment to our family that I should leave the workforce and educate our five children. Unfortunately, that decision didn't hold water with the hospital's patient account office!

I began to look into opportunities to work from home. I enjoy direct sales and knew this type of business was easy to start, and could produce the quick income we needed. I spent some time searching online for quality companies I knew were reputable and didn't require a large investment in the beginning. In my early years as a speech-language pathologist, I was introduced to some great educational children's books by **Usborne Books**. I used these books to teach beginning speech sounds and language concepts to developing preschoolers and continued to acquire a few books through the years for my own children. I was introduced to the idea of working from home with Usborne Books a few years ago, and had posted this information in the back of my mind. As I began to look for work-at-home resources, an opportunity to work in my area with Usborne Books presented itself and we decided it might be a good time to pursue the idea of a work-from-home business.

I now find myself working from home as an educational consultant for Usborne Books.

Because of my former experience, this is a product I truly believe in. I didn't just sign up to sell the first thing that came along with the hopes of producing income. I knew picking the right company and product was crucial to my success. Choosing the wrong at-home business would be like trying to swim against the waves and I would quickly be overwhelmed. As I began making my first sales with Usborne Books to friends and family, I saw how easily these books fit right along with our homeschooling goals, and many were titles we already had on our bookshelves. My kids love the books and are excited to see the orders come in every week for our customers. The children go with me if I need to set up a display at a daycare center, they promote the business by working our booth at local events, and they help with the daily tasks of filling orders and accompanying me to the post office. This has become more of a family business and I see the need to train my children to be prepared to do what they need to do when times get tough. We didn't expect this financial hardship to come our way and I can't guarantee something like this won't happen again. I also can't assume my children will never be in need during their adult life. So, I am thankful for this chance to teach them how to work from home.

In the years ahead, unless some major changes are made in our country's social and economic structure, it will be increasingly harder to live on one income. I want my daughters to embrace the idea of building their home and

raising their children, but I also understand they may need the skills to run a home business in order to do this. I have incorporated them into every aspect of my Usborne Books business. From labeling books, sorting orders, and entering email addresses in the computer, they are learning valuable on-the-job training skills for their future.

Currently, I earn about \$200-\$250 per month and have received several free books to use at home or as part of my business inventory. There have also been cash bonuses and

additional percentages added to my monthly income. My goal is to make a steady \$400 per month. I realize this is not a get-rich-quick scheme, so I have to nurture my business and spend some time with it. I fit it in when the kids are reading independently, during nap time, or late at night. My husband and children know that a certain amount of time each week has to be devoted to working with Usborne Books but the fact remains that even though now I spend part of my day working, I am home—right where I need to be.



*Camille Lancaster was a speech-language pathologist for over 10 years before coming home to educate her five children who are currently ages 11, 9, 5, 2, and 2. Camille lives in the flatlands of southeastern Missouri and loves a good game of tetherball. Her family is actively involved in **Children and Family Ministry** and they hope to encourage other Christian families to be all that God desires them to be. She is the author of *ConverStation* and *ConverStation Graphic Expression Activity Workbook (Say It Right, 2005)* and also enjoys writing articles for homeschooling families giving practical advice on how to teach speech and language skills at home. To learn more about Camille Lancaster and the Usborne Book business opportunities in your area, visit her website at www.usbornebooksforfree.com. Her email address is thelancasterfamily@yahoo.com.*

Raising Critters and Kids

By: Annette Vellenca

Give me a chance, and I'd have a farm and do a petting zoo and the whole works. Wow . . . that would be fun. But God, in His wisdom, has laid out different plans for my life. He called me to be a pastor's wife and a mom. I have a pet-care business, and I raise small animals for the pet market. Caring for pets is just a natural extension of who I am. My pet-care business is for furred, household pets. I raise and sell rabbits, guinea pigs, mice, and fish for the pet trade.

Here's a bit of history: before we got married six years ago, I raised guinea pigs and mice and had a pet-care business. I had dogs that I walked every lunch hour and regular pet-sitting clients throughout the year. When I married, I moved my pet-care business (some of my clients traveled with me which I thought was cool), and I stopped doing mice. I continued the guinea pigs until two years later when our boar (a male) died. Then I had our son, and life seemed too busy to take care of piggies.

I have one son. He is just shy of three years old, and I plan to homeschool him more formally as he gets older. Some of his education will be directed learning, and some will be child-based. I like a lot about the classical form of education, but I find Latin daunting.

For right now, nothing is better than a child for child-proofing rabbits and guinea pigs, so he plays with the

youngsters regularly. He also helps with construction work and putting new litter/bedding in cages. He feeds the fish too. As he gets older, he's learning to help feed the small animals, and will eventually learn to plan breeding and such like.

My husband is a pastor and that takes him out of the house a lot. He does stay with my son while I work at my part-time job on Fridays. Dad is starting, as our son gets older, to do more stuff with him, but most of the time mommy helps!

*. . . nothing is better than a child
for child-proofing rabbits and
guinea pigs . . .*

I started doing mice again in 2007, in early winter. I moved them outside into homemade housing. They do really well out there. My rabbit business started with two Lops that a fellow gave me in return for connecting him with a meat rabbit person, who is someone who raises rabbits primarily for the meat or human food market. I raise rabbits predominately for the pet people, so this means my rabbits are a bit fancier, smaller, and lighter boned. Along the way I had other people give me rabbits, and my business has blossomed.

I now have 10 breeding does and two bucks. I sell my bunnies for \$10 each for mixed breeds, and \$15-\$20 each for purebreds. If I had a bigger place, I'd sell cages too; but we have no room for such storage here. I also sell to the raw-fed pet market for \$2 a pound. My rabbits are the types that I like and don't find too labor-intensive—Mini Rexes, Lops, and Dwarf rabbits. I'm just starting to consider Dutch rabbits, too. I have also recently restarted selling guinea pigs.

My pet-care business involves me taking the occasional household pet into my house and even doing some in-home care.

My pet-care business involves me taking the occasional household pet into my house and even doing some in-home care. I work my life around the needs of the pet client and the needs of my own household; most of the time it is really easy to figure out.

My clients vary from the "I'm getting home late and the dog needs to be let out" to the "I'm on vacation and someone needs to care for the dog." I have some people where I just go to their homes and feed their cats or care for small critters, and even water their plants or do the insurance-required house check. This is usually a once-a-day thing, which happens mostly around holidays and during the summer.

I plan my day according to the needs placed before me. Do we have any extra pets on the premises, are there clients I need to travel for, or does my husband need me to do something specific? Most of my days are similar. I do my devotions, walk my dog, care for the critters (feed and water), check on babies, if any, all before my son is awake. I'll go into the house to get my son up, check on hubby, and make breakfast. Usually mid-morning, after dishes are done, is critter cleaning out time, which I do every three days. I do the critter check, feed, and water again just before supper in cold months and after supper in the warm months. Baby critters are people-trained in the afternoon, usually by my toddler. If I have people over who like baby rabbits or guinea pigs and aren't dressed fancy, I'll ask them if they want to pet a bunny for a while.

I do ads on www.kijiji.com every six weeks or so, and that takes a good hour. I usually do this after my son goes to bed. Every other month or so, we take any animals that haven't sold to the local city market for the small animal sale. I offer limited delivery which helps with the selling. I do most of my advertising around town via flyers, word of mouth, the Internet, via www.kijiji.com, and my webpage.

My husband is good at keeping me on track and just asking questions. He helps with ideas for the webpage, and he'll be making buttons for me. He also redesigned my logo.

I am in process of learning the art of selling small animal litter for gardens. I haven't quite worked that all out yet though so there are lots of bugs to figure.

I suppose if someone didn't know anything about critters, and was interested in starting a business like this one, he might have a steep learning curve. But in reality, all you need is just some good common sense and the know-how to ask questions.

I did have some learning to do before starting my business. I had to learn how to do computer stuff with www.kijiji.com, which is an online classified ad service associated with **eBay**. I also had to learn how to build rabbit cages and find the self-confidence to try! I had to learn new ways of housing the rabbits, and how to help people with building or purchasing a good, long-term rabbit cage. I even had to

learn what I could or could not do when it came to the raw-food pet food trade. There are some legal restrictions when it comes to processing feeder animals.

For now, this is a very small business. I would like it to grow larger at some point, but am happy right now where it is. Currently I make about \$50 a month (some months more like \$300), and that works for me. I don't want to have expenses too high either. The animals need to pay for themselves. I would like to eventually make enough that I don't feel compelled to work at the fast food joint. That means making \$300 a month would be good. Right now the bit I make helps make ends meet.



*Annette Vellenga is a pastor's wife to Jim and mother to an almost three year old son. Like all mothers of very young children, Annette is a homeschooling mom already, but she plans to continue homeschooling as her son grows older. She likes good books of all sorts (though nothing scary), walking, critters of most sorts, routine with planned spontaneity, family, scrapbooking, gardening, cycling, and other outdoor activities. She runs her pet business, **AT Home Pets**, from her home in Ontario, Canada. Visit Annette on the web at www.freewebs.com/athomepets or her blog at athomepets.blogspot.com*

A woman with dark hair pulled back, wearing a grey and black sweater, is looking towards the camera while sitting at a desk. In the background, a computer monitor displays some text. She is holding a blue pen in her right hand.

HomeWork: *Computer Based*

The next two chapters deal with computer-related businesses. While it is true that most business these days is conducted at least partially using a computer, these homeschooling moms use the computer itself as the basis for their work. One sells products over the Internet and one supports and maintains computer networks as a freelance technician.

My Life as an Internet “Mom-preneur”

By: Cate Brizzell

Sometimes the best journeys are ones you never plan on taking!

In September of 2007, my husband and I brought our three children home from a Christian school after they finished fourth, third and second grades, respectively. We expected to be blessed because we were being obedient to God’s leading, but we weren’t prepared for just how amazing an experience homeschooling would be. Our family is much happier, less stressed, and definitely planning on homeschooling for many years to come. By every measure, our first year was a resounding success.

Our homeschooling approach is very simple: pray, and ask God to lead us to the right curriculum! We found **Sonlight** and immediately knew it was God’s answer for us. As a recovering perfectionist and typical “box-checker,” Sonlight met all our needs. Probably the two most important features were the pre-planned instructor’s guides (just check those boxes!) and literature-rich cores. While we aren’t rigid, we do have a regular schedule and try to stick to it. We usually begin our days at 9 a.m., take an hour for lunch and then finish around 2 or 3 p.m.

My husband, Chris, works Monday through Friday as a network administrator at a local college, so he isn’t

Sometimes the best journeys are ones you never plan on taking!

available to teach or actively participate in our homeschool. However, he likes to come home for lunch each day, and usually walks through the door at night just before 5 p.m. He handles Little League and I handle dance class. We attend as

many of the kids’ games, dance competitions, and activities together as we can.

Chris is amazingly supportive of my home business. He does the laundry at night so I can work on my laptop, and he’s more than happy to take over household duties if I need extra time to get business taken care of (including cooking, transporting, and managing the kids). It’s not just because he wants to be supportive; we need the extra income, and he recognizes the fact that I just can’t do it all.

I’ve been working from home since 1999, doing various things in various capacities. I began as a medical transcriptionist, training at night when my full-time job was over. The day I quit my full-time job to bring my infant and toddler home from daycare is still one of my best ever!

I had some advance notice that my transcription job would run out in December of 2002, so I began searching for other ways to make money online. I found two: content websites

and pay-per-click arbitration using *Google Adwords*. By March of 2003 I had launched www.home-budget-help.com and opened my Adwords account.

... before long my budget website was growing and I was earning some affiliate income.

I trained myself to build websites using a product called *SiteBuildIt!* by **Sitesell**, based in Quebec, Canada. I spent around \$300 to get all the tools I needed to build, manage and market a website, including hosting and domain registration. The purchase included a step-by-step guide on not just how to build the site, but how to plan it, and how to develop site content that would generate traffic in search engines. It worked, and before long my budget website was growing and I was earning some affiliate income. (Affiliate income comes from merchants paying a commission when buyers come from your website via specially coded links or banners.)

(Editor's Note: to learn more about TOS' affiliate program go to www.thehomeschoolmagazine.com/Affiliates.)

My greatest income at the time came from the Adwords arbitration, or pay-per-click advertising.

However, in January of 2005, Google changed some policies regarding Adwords and my income was greatly affected. Only the larger merchants were getting their ads shown frequently enough to earn customers. I needed income, and I needed it fast, so I took a job as a bookkeeper for a family friend.

A year later, I quit that job and became a virtual assistant for another family friend involved in online marketing. Seven days a week, I answered his email, took customer service phone calls, worked on search engine marketing, wrote articles, developed products, shipped goods and basically did anything else he needed done. It didn't take long for me to realize that there was great potential in packaging and selling information on the Internet. I decided to become an "info-preneur."

Since my husband and I had lost over sixty pounds in less than a year with our own special eating strategy—that didn't involve dieting—I decided to write a book describing our system and our experience. I wrote the book and titled it "*Real People Don't Diet*." I then built a website www.RealPeopleDontDiet.com, to distribute the book and started a weekly newsletter called "*Don't Diet Digest*." With my current employer's help, it was launched in February of 2007 to his website customers.

Soon, I was earning upwards of \$1,000 a month in sales. By the summer, as it became clear we were going to homeschool, it also became clear I could no longer continue my salaried job as a work-from-home virtual

assistant. I quit after a year-and-a-half. We trusted God to meet our financial needs, since we were confident that He was the one leading us to homeschool our children.

Once homeschool began, we realized that my business would have to generate more income in order to make ends meet. We decided that content websites would be the best solution, since they can generate passive income and don't require set hours or a lot of customer interaction. I decided to keep my budgeting site and re-launch it as www.home-budget-help.com, as well as develop two other site concepts I'd thought about for some time.

We have just begun planning for this new phase in my home business, trying to think of ways to free up large chunks of time each month for me to build site content and hopefully traffic. We decided to homeschool year-round and take at least one week off each month. We also decided that I should do "work retreats" at my parents' home nearby.

While my current work-from-home income wasn't always enough to fulfill our financial goals, all my various home businesses got us through some difficult times, and enabled me to stay home with our children, something I daily appreciate after having had to leave them in daycare for over two years.

It tickles me sometimes to think that I always said I'd want to work for a paycheck versus having my own business, because it was "too risky." I shied away from entrepreneurship classes while in college earning my

I always said I'd want to work for a paycheck versus having my own business, because it was "too risky."

business degree. I never enjoyed sales jobs and loved my strait-laced accounting work. Yet, here I am, for over nine years now, doing my own thing and working my own business!

The biggest obstacle to growing my business has been time management. It's good to try and manage one's time; it's another thing entirely to be honest about how much time you actually have to manage. Most times I feel I've been overly optimistic about the amount of time I've had available to actually work, and as a result, I feel constantly guilty over what isn't getting done.

There's age-old work-at-home advice that says you need to treat your business like it's a business. I think most entrepreneurs believe they're an exception to that rule. I know I did—for a while. But it's true. Unless you create office space, unless you create office hours, and unless you create office rules, you won't get much done.

Another important aspect to success is self-discipline and self-motivation. Without a boss around to set deadlines or check up on your work, it's essential that a work-from-

home business owner have the ability to set their own deadlines, create task lists, and then get the work done. A home office then becomes incredibly important, because it's a lot easier to get work done at a desk than it is to try and finish an article while sitting on the couch with the television on *Are You Smarter Than A Fifth Grader?* with your homeschooled kids shouting out the (hopefully) correct answers.

Because I had success early on, I've always believed it's possible to make a very good living from home. I've seen others make hundreds of thousands of dollars a year doing what I do. Knowing it's possible—and knowing that with God nothing is impossible—makes it easier to have confidence in my ability to generate income as an entrepreneur.

Many times friends and acquaintances will ask how they can get started doing what I do from home; I find that a tough question to answer. What's right for me isn't right for

everyone. In fact, I am convinced that my current business is a God-inspired, unique plan for me and my family. He has given me a passion for what I do and I feel completely fulfilled while I'm doing it. I frequently pray and ask His advice on business matters. I ask for creative wisdom and give God all the glory when things go well.

I firmly believe that if God wants moms to work from home, He is more than able to provide the perfect business plan. He will make a way, even if it seems there is no way.

So this work-at-home journey I'm on has taken many unforeseen and unplanned twists and turns, and I'm sure there will be many more down the road. But having done the 9-to-5 routine, I'm so grateful to the Lord for putting me on this road, a road that allows my husband and children to walk beside me as I use my talents and gifts to generate income that blesses my family.



Cate Brizzell (cate@realpeopledontdiet.com) is a full-time homeschooler of three and part-time "mom-preneur" from upstate New York. She holds a B.S. in business management and runs or edits several websites, including www.RealPeopleDontDiet.com and www.Home-Budget-Help.com. Her hobbies and interests include reading, current events, golf, scrapbooking and checking blogs on an hourly basis! Visit her latest site at www.MomsMakeMoneyOnline.com.

Computer Network Management (Mostly) From Home

By: Georganne Schuch

Six years ago I was pregnant with my second child and my husband and I knew full-time daycare just was not going to serve our family well. We had no idea how right we were.

Our oldest daughter had been an easy baby who stayed with a family friend until she was eighteen months while I worked full-time. When they moved, we were able to arrange our work schedules to get by with part-time daycare. I worked four days, and my husband worked four

I am a business network manager for four small companies and three smaller business offices, supporting more than 60 users.

days. We each took a day at home. The second pregnancy threw the proverbial monkey wrench into our schedule. There were no options for part-time infant daycare and we really didn't like the idea of it anyway. In my heart I knew

that my full-time job must end. We didn't know how we would make ends meet, but we had a deep sense that God would provide. As it turned out, our second daughter was not the flexible, social, loving child that our first one was. Daycare would have truly destroyed her identity and security.

A week after I turned in my notice, a former co-worker called me. News traveled fast through our professional grapevine, and she had a request. Her husband's law firm needed help. Would I be willing to do some contract work for them? Sure! Why not? Thus began a business that has grown beyond anything I could have planned or marketed.

Now, I am a business network manager for four small companies and three smaller business offices, supporting more than 60 users. I have flexibility to take my daughters to dance classes and play dates, but I also remain on-call seven days a week. I have remote access into most of my client computers to provide support and maintenance at any time, but I also spend about two days a week on-site at individual offices. I handle hardware purchases, new workstation setup, updates, and software upgrades as routine projects. I also get called in for emergencies, such as a crashed computer or server, virus/spyware infections,

and, most recently, a blacklisted domain due to an infected email which forwarded hundreds of emails before we could contain it. To de-list the domain and return email functionality, I had to run several virus and spyware scans on all the computers, but particularly the infected one, to certify that the office was clean and a safe sender once again. (Note: Many Internet service providers and email hosts subscribe to services which maintain lists of email domains which appear to be spammers. To be blacklisted means that your email domain is added to the list of suspected spammers and banned from sending email. Let's just say it's not good for business to be blacklisted.)

I did not go to school to be a computer technician. In fact, my bachelor's degree is in mass communication, and my master's is in business. But in my work as a technical writer, I picked up a lot of troubleshooting expertise. I don't know the answer to every problem, but I know who to call and how to research solutions. A business associate for another network company who covers work for me when I need additional help has told me several times that he knows when he gets a call from me that it's a real problem because I do a better job troubleshooting than some of his certified technicians. I always laugh because most certification tracks only teach students how to follow a script based on generalized problems. Real problems never fit into that box. Technical know-how is only part of the equation. A good technician should also have good business sense. For instance, one of my clients paid a high level certified technician from a scanner/copier company (you know the big machines that do everything but make

your coffee) for five to eight hours of work on a project that never seemed to work right. I came in and fixed it in a little over an hour. He wasn't looking past the main issue to see all the little things that had to work right to support the final result.

My children stay with another homeschool family on one day, while my husband's four-day workweek allows them to spend the other day with him. We will welcome our fourth child in November. Our family dynamics have changed beyond anything we could have dreamed six years ago. Homeschooling is the priority for our family. We

I did not go to school to be a computer technician.

turn down lots of group activities and fun trips to make sure our school is done. Mondays are our activity day with piano and dance lessons. School is kept to the basics and sometimes done in the waiting room of the dance studio. Tuesdays I work, so the girls sometimes take independent work to the babysitter's house. Wednesdays and Thursdays are very intensive school days, and Fridays are catch up and test days with Dad. We essentially school three-and-a-half days a week. This year we worked in six-week semesters: six weeks of school and one week off. My original plan was to do a field trip or two on our week off, but two family emergencies torpedoed that in the fall. Next year,

I am going to try nine weeks of school with a two week break (one week to catch our breath and one week to do something).

I schedule our daily time in periods. Because I may receive a support call at 7:30 (a.m. or p.m.), I group activities and projects into two-to three-hour increments. We start school at 9 a.m., so all preparation activities, such as eating and dressing, must be done by then. We mix workbooks with assigned reading, projects, and unit studies. From 9 a.m. to 11 a.m., my third grader completes her independent work—handwriting, spelling, language arts, independent reading, and math. I help as needed. I spend about 45 minutes with my kindergartner sometime during this period. We work as a team through each of her subjects. She is very smart, but needs lots of coaching and encouragement. I think this time will build the confidence and diligence to work more independently later.

Now, where does my very active three year old fit in?

After lunch, we spend some one-on-one time reading or working through problems from the morning subjects. All three of us do geography and science as a unit study. Our afternoons are very loosely scheduled. It gives me time to work if I need, and the girls get a lot of outside time when the weather is nice.

Now, where does my very active three year old fit in? Well, my five year old keeps her occupied for a while if I am working with my 9 year old. Then, they trade off with my oldest corralling her while I work with the kindergartner. Next year I will work in some coloring pages and read aloud for her. She will not let us leave her out! In the afternoon, she still takes a nap or at least has a rest time while we do our small group activities.

After school, everyone has chores to do. Five people (soon to be six) living in a small space, make a lot of mess! We start dinner preparations around 5:00 p.m., though my husband is not usually home before 7:00 p.m. We just know that when Dad gets home, it's time to play! He is not all fun and no work, though. He helps with dinner cleanup, bedtime, school reviews, sick watches, and whatever else happens to come flying around the corner. Most days are challenging, but we have all learned to adapt. The secret to making it work is just to start over when it doesn't.

We are grateful for the extra money my work provides. I keep my overhead expenses as low as possible, though being in the technology field does require that I own and know how to operate an assortment of gadgets. My income provides for us in several areas. First, I tithe 10 percent of my monthly gross income to several mission organizations. My business is totally in God's hands, so the first fruits go back to Him. Second, I take about 15 to 20 percent of the monthly gross and divide it between retirement, savings, and HSAs (Health Savings Accounts.) Then, I pay my overhead expenses--taxes, broadband

Internet, wireless phone, and other services. Finally, I roll over money to our checking account to help pay for extracurricular activities, such as dance, piano, and art. It also gives our spending a little breathing room beyond the basics.

I did not start out to build a business. I just did the best job I could with each client I worked with. Then, they referred me to someone else. I have parted ways with a few clients that were not good fits for my schedule or expertise. I cannot do everything, and I try not to build false expectations about my abilities or availability. I am continually amazed at how God works out the details of projects and scheduling issues.

If someone else wants to do what I do from home, I suggest starting small. Technical education is important, but it does not replace experience and business sense. Find

a small office which will let you work with them as they build a network. Learn all aspects of their business and how it affects their computer needs. Help them set long-term goals and make informed decisions. I find most small businesses do not grow with a plan in mind, and then find themselves looking at a large cash outlay to implement a network which will support a suddenly booming business. In this role, an independent network manager can fill a niche that most large network companies will not.

I know I could not work full-time with three children. It is unacceptable to us for anyone else to have the responsibility of raising, influencing, guiding, and loving our children. They have plenty of interaction with extended family and friends, but no one is or will be their primary caregivers but us, their parents. And should my job ever usurp that directive, I will gladly sacrifice it rather than my children.



Georganne Schuch and her husband, Brad, live in Central Texas. They have three children, Isabel (9), Alyssa (6), and Olivia (3), and one child due December 1. Georganne homeschools and owns a network management business, specializing in small business needs. Visit Georganne's blog for tips and thoughts on mixing homeschool and work at www.homeschoolblogger.com/coffeedogz.

A close-up photograph of a person's hand holding a white pen, writing on a blue-lined notebook. The background is blurred, showing a person's shoulder and a bright, warm light source. The text 'HomeWork: Creative Writing' is overlaid on the left side of the image.

HomeWork: *Creative Writing*

Writing seems to be as inescapable as the computer in the business world. The following homeschooling moms use writing, printing, and/or publishing as the source of their business income. Many of these authors write for the homeschool market. You've heard the saying—write what you know!

The Sherwood Journey

By: Marie Filion Sherwood and Peter Sherwood

Working from home has been a desire in our family for about ten years. Three years ago it became a reality. We were living in Toronto, Ontario. This mega-city of five million is very unfriendly in general, and certainly no less so to homeschoolers. Having four children, we were stared at constantly.

Our city was so unfriendly to homeschoolers that our homeschooling group had to first meet us to make sure we were not “infiltrating” their group. Raising our children within this environment was not ideal to say the least. I started praying that the Lord would move us to the countryside. My husband, Peter, said this was impossible,

The Lord and I had different ideas.

as his job was high-tech and could only be found within a large city.

The Lord and I had different ideas. I started praying in September of 2004. By December of 2004 my French program, *The Easy French*, was released. I felt the Lord had gotten me to write this foreign language program for two reasons. First, it was to help parents prepare their children for the great commission. Second, it was to help fund my ministry, **Shalom Ranch Ministries**.

Shalom Ranch Ministries had been birthed back in 1995 with a desire to use horses in order to reach at-risk kids. I did not know how I was going to do it, but I did know that one day I would. In prayer, I asked the Lord how I would fund such a big endeavor. I also did not know how I would ever be able to run such a ranch in an expensive area like Toronto. The price for land was way out of our range.

I had a feeling that we were going to purchase land in March of 2005. I had no idea where, but just had the date in mind. We searched the area, but there was always a reason why we could not purchase. The price was the main barrier. I do believe that going out and searching was part of our step of faith.

In January 2005, Peter was approached by a client located in Las Vegas. This client wanted to do extra work that Peter’s business did not offer. Peter started working part-time for this client. I felt this might be our ticket out of Toronto. I bathed this idea in prayer and waited.

March of 2005 brought our first homeschool convention. The convention was in Saskatchewan. That meant a 32-hour drive with four children plus our luggage and my French program. We decided to go for it, so much so that we decided to also turn the trip into a house-hunting trip.

I say this was a step of faith because we had absolutely no money. You see, our first house had been a fixer-upper, but was located in a wonderful area in Ottawa and boasted six bedrooms. After three years, we had renovated almost every part of the house. It was looking like a wonderful home where we could possibly raise our family. But the Lord had other ideas. We ended up moving to southern Ontario for a new job, selling our first home and making about \$100,000 in the process. This allowed us to purchase a beautiful four-bedroom home in a very nice neighborhood. The house was professionally decorated with the most beautiful garden and play area for the children. Unfortunately, Peter's new company downsized his position, and he had to take work in Toronto. We rented a home there, as the Lord prompted us to do something that had been on our hearts for some time: we gave our house away to a young pastoral couple. This filled us with great joy, but left us with no savings or money for a down payment.

We enjoyed our trip out to Saskatchewan, and did fairly well at our first convention. We also put in an offer on a property that was 160 acres with a reasonably-sized house. The offer was, of course, conditional on financing. I told the Lord that I loved these odds as it meant that He had to do it, because we certainly could not. We needed close to \$10,000 to be able to complete the purchase; for what we owned, it might as well have been one million dollars.

We arrived back from our 32-hour trip exhausted, but confident that God was going to perform a miracle. Three

days later we received our miracle. A girlfriend that I had not told about our trip called me. She told me that I was not going to believe this but, she had \$10,000 for us. She felt that the Lord wanted us to have it. I shouted, "Praise the Lord we are going to Saskatchewan."

Running a ranch was a dream and a vision that the Lord had given to me so many years before, but it had looked like an impossible dream.

Peter needed to secure enough hours in order to survive. He approached his client in Las Vegas. His client had had an increase of work for Peter. The timing could have only been the Lord's. This meant that Peter was going to be working for himself. At the same time, sales of my French program were steadily increasing, and we were being very well received at several other conventions we attended. Everything combined made the decision to move out west an easy one.

We moved to Saskatchewan in May of 2005. We love the freedom of living on a property. Peter was able to run his business from our home, the kids were in a safe

environment with plenty of running and playing room, and homeschoolers were not seen as three headed aliens. Even breathing fresh air was a new phenomenon for us. The rolling prairies with the big sky made us appreciate His beauty in a new way. The blue flax fields and the bright yellow canola fields looked like an ocean as the wind blew the crops back and forth.

We have since been able to purchase American Bashkir Curly horses. These wonderful creatures enjoy hanging out with their human herd almost as much as their horse friends. They are bold, brave, and easy keepers. Their hooves are hard and their brains are sharp. They reflect the homeschooling life of freedom, hospitality, independence, and wholesomeness.

I have an Aboriginal heritage that goes alongside my French roots. Our horses ended up being descendents of Chief Sitting Bull's herd. We moved to an area where there is a large Aboriginal population. We could not have known all of this before we moved.

I now work through the schools with two different groups; the first being a native group and the second a learning-disabled group. I grew up with severe learning disabilities and this is a way to give back to these children. I also have the privilege of sharing my story of hope at different homeschooling conventions.

I am still able to homeschool and make the hours work for my family. I am doing the Lord's work with being at home

with my children, and still helping the hurting children of our area. One of the benefits of self-employment is the ability to make your own hours. This life also allows me to continue developing my foreign language programs. I have since added *Spanish Level I, French Junior, French Level II, French Level IA, IB and IIA. Spanish Level II* is out very soon, as is *French Level IIB. French Level IIIA and IIIB* will be out in 2009.

Running a ranch was a dream and a vision that the Lord had given to me so many years before, but it had looked like an impossible dream. You see, I am allergic to horses. Some would have questioned my hearing the Lord. How could He choose a woman for such a job who was allergic to these animals? As a teen I used to be on lots of prescription drugs in order to be able to ride. His grace always sustained me. Curly horses are hypo-allergenic, so again He took care of that impossibility.

It was funny how I was drawn to the curly horse before I knew they were hypo-allergenic. I believe it to be another example of how we must trust His process of our circumstances. I used to try to control the things around me; being so afraid of loss of control in my life. I have learned that He controls the process when we let Him. When we take ourselves out of the equation and allow things to develop as we seek His face, that is when we see real growth, real direction, and real destiny.

It seems that my life has been full of impossibilities, but Scripture tells us that what is impossible with man is possible with God. Praise the Lord! I know that without Him

we could not have succeeded. I believe that many times the Lord gives us futures that we could not possibly attain without Him. In so doing He guarantees that we trust and depend on Him.

We now run **Great Commission Languages, Shalom Ranch Ministries, Shalom Ranch** and **Morrack Consulting**. These businesses support our ministry and our household. We also run an "I Love Horses Because . . ." contest every year. This contest allows us to provide a foal as a prize and raise money for the ranch program. Last year the foal was won by Michelle Whiten of Georgia. Michelle got to have Rojalita as a forever friend. You can check out the contest at www.ShalomRanch.org. You can learn more about Commission Languages at www.TheEasyFrench.com and www.TheEasySpanish.com. Information about **Morrack Consulting** is located at www.Morrack.com.

We continue to go through trials and successes. The Lord takes us through everything. He was faithful to get us here and He is faithful to continue to take us further down the path. My path has led me to start working with a wonderful Christian lady named Nancy Thomas (www.attachment.org). I have started running the equine program at their Saskatchewan and Texas camps. We work with severely emotionally disturbed children. Most of these children have Reactive Attachment Disorder (RAD). When people now ask me what I do for a living I answer that I homeschool and snatch children from the devil's hands. The camps help accomplish this end. I am so happy that I took those steps of faith three years ago.

I want to encourage others to find their destinies. I do believe that homeschooling allows us to help our children accomplish this end, but I also believe that many homeschoolers also have a work that the Lord wants us to accomplish. Trust Him as He directs you to what He made you to do. I often say that what I do is who I am. What an honor and privilege to be able to say that I am living what I was designed to do.

It seems that my life has been full of impossibilities, but Scripture tells us that what is impossible with man is possible with God. Praise the Lord!

My path is not finished. I have known since I was 14 years old that my path would end in Tulsa, Oklahoma. My ancestors were part of the Trail of Tears that ended in the Oklahoma territory. Some of my tribe is located in Tulsa. I feel that the end of my "trail of tears" will also be in Tulsa. I have named one of my horses Tulsa as an act of faith. She is one of the most beautiful horses I have ever known, but she is also one of the most abused. As she has finally found

rest at Shalom Ranch, so I will find my rest once we get to Tulsa. I have moved 40 times and long to settle where the Lord desires. Every time the cloud has moved, I have moved. It has not been an easy journey, but I believe it has been a necessary one. The spiritual battles that I win allow

me to gain territory, perspective and victory in order to further help more children.

My questions to you are, "What is your destiny?" and "Who will lead you there?"



*Marie Fillion Sherwood is the president of **Great Commission Languages**, (www.TheEasyFrench.com and www.TheEasySpanish.com), a homeschooling foreign language publishing company that promotes and helps parents prepare their children for the Great Commission. She has homeschooled her four children since 1996.*

*Marie is also the executive director of **Shalom Ranch Ministries** (www.ShalomRanch.org). Shalom Ranch Ministries is funded by Great Commission Languages. Marie uses horses to get through to at-risk children and youth. She also works with Nancy Thomas of www.attachment.org in reaching Reactive Attachment Disordered children and youth at some of Nancy's family camps. Marie runs the **Equine Facilitated Mental Health program** at these camps. Her husband, Peter Sherwood, is the Vice President of Operations of **Great Commission Languages**. He also runs his company, **Morrack Consulting** (www.Morrack.com), which specializes in computer telephony systems.*

Hope Chest Legacy Plus Three

By: *Rebekah Wilson*

My husband, Edward, and I have eight children, four boys and four girls—all homeschooled from the beginning. Their age range is 17 years down to 20 months. Two of our boys are high-functioning autistic. These two are quite a challenge and tend to verbally bang heads often!

Originally we began homeschooling our older two with the classic textbook and workbook approach starting at age 5. However, as the first few years went by I began to use more hands-on and living book approaches and hold off on official “schooling” until closer to age 9. This was before I had heard about Charlotte Mason and her approach—but I watched my children thrive with learning all about their environment, how things worked, asking questions *they* were curious about and seeking their own answers in books, which has led to a deep love of reading.

What I have found amazing by this “late blooming—waiting until later for official schooling” approach is that my children are more eager and ready to learn and will absorb information like sponges. My children have learned more between ages 9 and 10 than they ever did from ages 5 to 10 combined. If I hadn’t experienced it repeatedly with multiple children, I would not have believed it. And what a blessing this has been for my special needs children!

My children have learned more between ages 9 and 10 than they ever did from ages 5 to 10 combined.

My husband and I believe in a lot of personal reading time as well as read-aloud family time, and have invested in a huge, private library through the years that at one point reached over 7,000 books!

Now I use mainly textbooks and workbooks for Math and English. Science and History are usually “living books” or unit studies and experiments that we create ourselves. We have a good quality microscope, and the boys have learned more about science with that microscope than I could have taught them myself. Their curiosity has given them the initiative to do their own experiments, look at everything imaginable under the microscope and do research on their own to learn more about what they are looking at. And of course, *every* day is a learning day regardless of where we are, what we’re doing, or who we’re with!

My older two children have been doing concurrent enrollment at the local community college since they were 15 years of age—concurrent enrollment is when high school students take college courses and gain college and high school credit at the same time. Both girls have graduated early from our homeschool at 15 and 16 years of age and are nearly finished with their AA degrees at 16 and 17. My oldest, Rachel, is aiming for medical

school. The second oldest, Mary, is planning to be a sign language interpreter for the court system, hospitals, and public school system for special needs children, and has been playing with the college orchestra since she was 13.

We have found we can still shelter our children even through college! It depends completely on the relationship you have with your child and the communication between parent and child. It is doable and our girls are thriving, learning, and seeking out God's will in their lives.

Homeschooling my two autistic sons has brought up many, many challenges that I never faced with my other children. I have learned to back pedal when needed, to switch gears quickly, to adapt what is in the books to a hands-on learning experience that is easier for special needs children to understand and learn from. I have learned to start and stop school based on my sons' ability to concentrate, their frustration level and how much they are struggling with a particular subject instead of forcing them to finish their work. And I have learned to stagger the two autistic boys so they are not doing all their schooling together, which tends to create a variety of problems.

I've learned to be extremely flexible in schooling our children, whether they have special needs or not. They are independent starters, learners, and thinkers. They read voraciously and enjoy discussing what they have read with others. They are well grounded in their faith and worldview and I am excited to witness what happens in the future as each one leaves the nest and makes an impact on the world around them.

My husband works long hours as a police detective supervisor for LAPD. He typically works late afternoons and into the wee hours of the morning, often with overtime on top of his 10-hour workdays—which means he sleeps until after lunchtime and is awake after our schooling is done for the day. Although he isn't able to help a great deal with the schooling, he is very supportive and lets me know I'm doing a good job with the children. What homeschooling mother wouldn't be thrilled with that?

My husband does enjoy doing woodworking with the boys and one of our autistic sons has simply bloomed with the ability to create wooden items. Our backyard is filled with his wonderful handmade birdhouses. My husband also takes the boys fishing several times a week and enjoys watching the excitement as a hook is nibbled on. The boys tend to get quite worked up at just a nibble and if they actually land a fish, well, there's nothing quite like the incredible look on a boy's face when they have accomplished something special they have set out to do! Both my husband and boys have been devouring fishing books and are learning to create their own lures—so watch out fish, here they come!

My husband also takes several college courses with our older two children and has plans to get his degree so he

My husband also takes several college courses with our older two children . . .

can retire and work elsewhere. Both my husband and our two older daughters have a lot of fun taking classes together. He is currently taking a ballroom dance class with our 16 year old daughter and they have had so much fun together, he plans to do this again with each of his daughters (and me too—sometime in the future).

I own and operate four home businesses—**Country Christian School** and **Hope Chest Legacy** are the two main ones. Together with Martha Greene (of www.marmeedear.com), I operate **The Family Mercantile Catalogue** and **The Homemaker's Mentor**.

Our school started in 1996 when we began to officially homeschool. Instead of enrolling with local umbrella schools that had strange and unnecessary requirements to be members, we filed an affidavit with the State of California and became a private school. Homeschoolers we knew locally were also upset at the mandatory meetings, mandatory curriculum, and other requirements for the local umbrella schools and they asked if they could join our “school.” What began as a part-time job to help fellow homeschoolers soon became big enough to launch a website, purchase large file cabinets and today we have families enrolled with our school all throughout California. To visit our school website you can go to: CAhomeschoolISP.com.

In the coming months my husband and I are expanding our school website to include an interactive learning store for hands-on, unique, and unusual learning tools, games, books and ideas. We will also have a blog where we will share our unique schooling methods and ideas we use with

our autistic boys. Whether a child is special needs or not, children truly enjoy a new and fresh approach to learning through their five senses and the ability to have fun while learning. What someone enjoys doing, they will never forget! That is an incredible aspect to homeschooling that can be easily forgotten in the day-to-day grind of “getting the work done.”

Hope Chest Legacy is what I am known for and this business started somewhat backwards I guess. I wasn't actually planning to start a business; I only wanted to write a book! But book and business were two peas in a pod and before I realized what was happening I was suddenly an entrepreneur in self-publishing and retail.

How it happened is fairly unusual too—and it taught me to follow where the Lord leads no matter what. He *does* know the plans He has for us, even when we don't want to see what those plans are or have no idea what we are doing.

I wasn't actually planning to start a business; I only wanted to write a book!

When my sixth baby was only six months old, I found a catalog waiting for me in my mail box one day that I will never forget. Inside I eagerly pored over interesting and wonderful items until I reached a page that advertised hope chests. I nearly cried as I read the advertisement. The slant was that every good parent should supply an

expensive, materialistic hope chest, filled with goodies for their daughter. And this company had the expensive hope chests necessary along with a hefty price tag.

I took that catalog into my bedroom and sat on my bed staring at the beautiful but simple hope chest my father made for me when I was 12. I looked at it carefully—it certainly wasn't a priceless and expensive piece of furniture. It was made of quarter inch plywood and pine trim which was all my father could afford at the time. But it was priceless to me and I would not have traded it for the most expensive hope chest available!

I have fond memories of my father building my hope chest, sanding the wood and running his hand over the surface to test it for smoothness. Even today when I look at my hope chest, I can see his hands running over the wood, his head bent in concentration, the set of his jaw as he decided whether to sand it more or let it be. My father was an incredible carpenter who truly loved to work with wood, so having the ability to watch as he built my chest is a priceless memory to me. Although my father died in 1992, he doesn't seem so very far away. A little piece of him is still with me. When he handed me the key to my hope chest, his heart went with it.

Before I married, my chest was filled and overflowing with practical and heartfelt items for my future home. After I married it was slowly filled with items from my married life, my children, homes we had lived in and memories I didn't want to forget. It might not have been what the catalog ad showed and it might not have been filled with goodies that would have been rarely used in a real home, but it was

mine and carried with it memories of dear parents who I cherished and loved.

My husband suggested that I write the company a letter. The next morning I woke up early before the children were up and sat down at the computer to start my letter. When my husband came home at seven o'clock that evening I was still writing my letter. My husband, to his great credit was not annoyed with me for not having dinner ready and the house clean and the children bathed and ready for bed . . . instead he came over to peek at what I was writing. When he saw that it was over thirty pages long he laughed out loud and said, "That's no letter, that's a book!"

Suddenly the Lord spoke right to my heart. The reason I couldn't let go of that catalog ad was because I was to write a book about a topic that was very dear to my heart and that many people had never heard about before. My book, *The Hope Chest: A Legacy of Love* was conceived that day and became the biggest "baby" I ever had; and like any baby, it took a full nine months to complete!

Eight- to ten-hour days of writing took a toll on my family, but I had an intense drive to keep going that I couldn't understand—every spare moment and into the wee hours of the night I was typing away. At one point when I was nearly finished, my ancient computer seemed to gulp and I lost one-third of my book—never to be seen again! In tears I announced I was *done*. I wouldn't touch another computer key ever again and God could just give this burden to someone else. It's quite embarrassing to remember what I had said, but I was heartbroken about those lost pages and just overwhelmed with spending so much time writing

when I had a family to care for and love. I went to bed in tears, determined to pack up the computer the next morning.

That night, in the wee hours, the Lord woke me up. In tears I obeyed as I went to the computer, sat down and began typing again. The words spilled out faster than I could type and I felt the Lord pacing back and forth behind my chair as I worked—several times it felt as if He were dictating to me what I was to type. It was the most incredible experience and I knew from that moment onward this was much bigger than my little idea to write a book. This was something the Lord wanted done and I was humbled that He would use me to that end.

Once the book was written I was faced with the decision of where to publish it. We wanted a Christian publisher so the Godly content would not be removed to make the book “politically correct” for public reading, but which publisher and how to contact them . . . this was all new to me. For two years the book sat idle while I tried to find a publisher to work with. Then we finally decided to self-publish and sell it ourselves. After all . . . how hard could running a home business be? I was *home* all day, wasn't I? Little did I know what a wild adventure lay ahead for us.

Looking back I am just awed that we even attempted it—it was truly the Lord working or our feeble, ignorant attempts would have otherwise ended in disaster very quickly. For

two months our family scraped and saved every penny. We ate beans and rice nearly every day saving up for the first printing of 100 books for \$500. The books were mediocre at best, printed in someone's garage. But the book was in print and that's what mattered. We now had something tangible to offer, but how, and where, and to whom?

I was learning how to put together a website using *FrontPage 98*, struggling a great deal and wanting to give up. I was starting to realize there was a large amount of work involved in being a self-publisher and running a home business—and we hadn't even sold a single book yet!

Before our website was even officially launched, a large homeschool company stumbled across it and they liked what they read about my book and the excerpts I had placed on the website. The company requested a copy and I sent it. Within two weeks they had placed a large order and we had to reprint the books in order to

fill the order. Within two months we upgraded to a large professional printer and had sold several thousand copies.

Customers began ordering through our website as well as through the large, homeschool company. Other companies began to offer our book. There was no turning back at that point.

Over the years **Hope Chest Legacy** has expanded. I have written additional books and our customer base continues

I wouldn't touch another computer key ever again and God could just give this burden to someone else.

to grow. When requests for hard-to-find items are received, we have searched out resources and added those items to our growing storefront. Each year since we started our business, the incoming orders have doubled—in 2007 we more than tripled. Although this might sound wonderful, it brought problems with it too.

Because I have a background in nursing and my husband is in law enforcement, neither of us had any real information, experience, or understanding of how to actually run a business, expand, do the accounting for a growing business and all the things that a growing business needs. Due to my husband's long work hours, he has been unable to help with the business. This meant I was doing all the work for both the school and Hope Chest Legacy by myself, as well as homeschooling and running our home and caring for our children.

Since **Hope Chest Legacy** was growing so quickly, I simply did not have enough time to do everything and felt there was so much I needed to know to keep the business going. I was at the point of either closing the business or learning how to manage and expand it better as well as hire employees to help. The holidays are our busiest time and I was literally working 12- to 16-hour days while trying to keep up with my family and home duties in December 2007. It was a very bleak month for me with high sales, long hours, and very little time with my

children over the holiday season. To say I was ready to quit is an understatement. I felt defeated and totally worn out—although from a business perspective we were growing by leaps and bounds and I should have been ecstatic—but all I felt was lost. How could I keep going when I didn't know what I was doing?

My husband asked me to take some college courses at our local community college before we made a decision on whether to close or not. I enrolled in Business 101,

Basic Accounting 111 and Marketing 101—three heavy courses along with my extra-busy life! Only by God's sweet grace could I survive four months of this—and I knew it and prayed fervently for His will to be revealed. The first week of college was off to a rough start as I had double pneumonia—but I persevered wanting to learn all I could before making that big decision.

The courses have been an eye opener and how I wish I had taken them long ago before we ever reached where we are today. In just the first month of college I had already learned so much that we made immediate changes to both businesses and I wrote a business plan—something I

had never heard of before. I hired an employee for several weeks until she realized she was needed more at home, so I'm currently seeking a new employee to fill her place and hope to have two employees by the end of the year. I have

Each year since we started our business, the incoming orders have doubled—in 2007 we more than tripled.

our business plan posted in the office and I'm working on a marketing plan to be finished this summer. For the first time since I wrote my book all those years ago, I finally feel as if I know where I'm going and how to get there. Instead of dread at the thought of running the business, I am very excited about the future now and can't wait to get started.

The courses have been an eye opener and how I wish I had taken them long ago before we ever reached where we are today.

Whereas before I was simply going in circles and trying desperately to catch up without any real hope in sight—now I have plans to guide me and a goal to reach for. Sounds simple but when you haven't learned the basic concepts of business and are actually running a business, it is a disaster waiting to happen. If all I can do by writing this is to encourage someone seeking to open a home business to take courses on business first, my job will have been done. Until you know what you are doing and where you are going, you will only go in circles before finally giving up.

In the summer of 2007 I also started the [Family Mercantile Catalogue](#) with Martha Greene—a unique catalog where multiple companies join together to place their catalog pages into one catalog and help reduce the overall cost of printing a separate catalog for each company. We have

printed two issues and customers are very excited about this new venture. Wonderful like-minded companies all found in one special catalog—who could ask for more?

[The Homemaker's Mentor](#) started in 2007 as well.

Martha Greene and I joined together to create special homemaking lessons that could be downloaded in PDF format. We have both been asked many, many times how we keep our homes going while running a business, how to do basic homemaking skills, how to sew, can food, bake bread, plan meals and a wide variety of other questions. Both Martha and I realized there was a true need for older homemakers to help mentor and walk beside struggling homemakers. Since we can't physically be a mentor to everyone who would like help, we felt that offering an online school with homemaking lessons would be the best way to reach as many homemakers as we could. Martha and I are both enjoying the lessons we create and the interaction with homemakers all over the world!

I am often asked if my children help with the business and what a typical day is like for our family. My answers usually surprise most people who ask. My children occasionally help with small things, but for the most part we don't have them help a great deal. What they do more than anything else is to help clean up after themselves, help cook meals, do dishes, laundry, and the older ones will take turns watching the younger ones while I process orders and reply to emails.

So far, two of my eight children show a mild interest in business and like to hang around while I'm working to talk and ask questions. Sometimes they help wrap books,

stamp recipe cards, and clean the warehouse area for me. They do this because they enjoy doing it, not because they are being paid to or are expected to do it.

A typical day probably doesn't exist for us! I can have a nice list of what I will do on any given day and within an hour of starting my day I've started and stopped in a dozen different directions. Generally I'm up by 7:00 a.m. and while starting coffee and breakfast, I'll check emails quickly, print off new orders, and start processing them. My children are up and functioning by 9:00 a.m. and we start school between 9:00 and 10:00 a.m. We are usually done with school by lunchtime, around 1:00 p.m. The children then do their chores and play or read afterwards while I begin packing and shipping orders, reply to more email or phone calls, work on writing new books, bookkeeping chores, and all the other bits and pieces that make up running a business.

Dinner comes between 6:00 and 7:00 p.m., then more chores and family time. The middle children (all boys) go to bed between 9:00 and 10:00 p.m. The girls stay up to read, sew, have computer time or do homework (for the ones in college). This is their free time. They are off to bed by 11:00 p.m. or 12:00 a.m. and I end up in bed sometime between midnight and 2:00 a.m. If he doesn't work overtime, my husband is usually home by 4:00 a.m.

This schedule might sound horrible to most families, but with my husband's night work schedule and because my older girls are in college classes and don't get out until 10:00 p.m., we have altered our schedule to be able to function as a family and have time together as a family. It works for us and it would be simple to adjust to early rising and early bedtime if

my husband's schedule switched back to daytime again.

I do most of my writing and book formatting, working on the catalog pages and the Homemaker's Mentor lessons, between 11:00 p.m. and 2:00 a.m. It is the only window of uninterrupted time that I have to work—it is very difficult to get started and need to stop, start, stop, start, stop, and start all day long. I've learned it is more important for my children to be able to interrupt whatever I am doing throughout the day and have my attention, than it is to try and squeeze in a lot of work that needs utmost concentration.

If I had it to do all over again, would I still open a home business (let alone four of them!)? To be honest, I really don't know—it was so much simpler being a wife, mother, and homemaker, and there is a part of me that still yearns to go back to that simpler, carefree lifestyle. Running a home business is so much more difficult than running a home and raising children—looking back even my most hectic days as a wife and mother pale in comparison to running a business and a home and raising children. There is a steep learning curve and getting through it is difficult, especially if no one is able to help you and you are doing everything yourself.

*Running a home business
can easily become all-
consuming if you let it . . .*

Running a home business can easily become all-consuming if you let it (like an idol or a video game) and customers have a great deal of power in how your life and day play out—after all, every customer is your boss and you have to be accountable to them! You are not your own boss, you work for every customer who places an order through your business—and this is something someone needs to understand before they open a business. It is not an easy place to be, at times, if a customer is not happy.

To have a home business while running a home and raising children means you are working two full-time jobs and you either have to find a way to incorporate both into one and be flexible, or go crazy.

As difficult as running a home business is though, I personally *love* a challenge; I always have and always will. So there is great enjoyment for me in running a home business as there are continual challenges to meet and overcome—very much like raising children. I have also met so many wonderful and unique people through my business. I have sent packages all over the world and have made many sweet and dear friends who started as customers, although I have no idea what they look like and have never visited their homes! I also feel very blessed knowing that the books I have written have touched hearts and changed lives, and for me, that is the reason I keep going. I’ve found my niche by helping others and I’m happy to stay here and continue writing and encouraging families everywhere.



*Rebekah Wilson, and her husband Edward, have eight children--Rachel, Mary, Kaitlyn, Ezekiel, Isaiah, Uriah, Luke and Constance. Rebekah taught herself many homemaking and homesteading skills starting from a young age and is continually learning more. Rebekah's hope chest and her love of homemaking and lost traditional skills inspired her to begin writing books to share her passion with others. She has owned and operated **Country Christian School** since 1996, **Hope Chest Legacy** since 2002, **The Homemaker's Mentor** since 2007 and **The Family Mercantile Catalogue** since 2007. Rebekah also volunteers as a CASA (Court Appointed Special Advocate) through the juvenile dependency court. As a CASA, Rebekah carries out independent investigations involving foster children on cases where the judge or attorneys are concerned about the children and their circumstances. You can visit Rebekah's websites at: www.CAhomeschoolSP.com, www.HopeChestLegacy.com, www.TheHomemakersMentor.com and www.FamilyMercantileCatalogue.com.*

Writing, Editing, and Printing at Kap & Pen Publications

By: Gail Kappenman

We began homeschooling when our oldest daughter, now 23, was going into second grade. Ginni was extremely bright and did well academically, but she had serious behavioral problems. When she was about 19, we finally heard of Asperger's Syndrome, and it would have been a blessing if someone had diagnosed her years earlier. The Christian academy where she was enrolled was not able to handle her problems. Public schools tend to "fix" everything with medications. Homeschooling Ginni was our only option and it proved to be a good solution. She was in a safe environment where she could learn full-speed ahead (she loved spelling and usually completed twice the assigned amount), without having to use medications.

Public schools tend to "fix" everything with medications.

Our second child showed slight signs of dyslexia. It was very difficult for Elly to learn letters and sounds. She was somewhat shy and very self-conscious about getting the answer wrong. We had been homeschooling for four years by this point, and I was comfortable with it. I was glad, for Elly's sake, that we homeschooled. A classroom situation

would not have worked for her. She did not begin to read until she was almost eight. The beauty of homeschooling is that each child can learn as fast as they want; even though Elly didn't start first grade until eight, and she took a six-month missions trip when she was 16, she still finished high school just two months after turning 18!

Our oldest son (17) has dyslexia and it hinders him in reading. He is working on finishing high school this year, and although he does have book assignments, we concentrate his education on hands-on learning. My husband is a handyman—engine repair, home repair, electronics, and computers—and he has worked to teach CJ how to be an excellent handyman! CJ took a half-door off its hinges at two years old, fixed his first vacuum when he was eight, began small engine repairs a few years ago, and is now thinking of learning welding as a life trade.

The rest of our children, aged 14, 11, 7, and 1, have not exhibited any learning difficulties, but they are all different. Our 14 year old is self-motivated and will be finished with high school by 16. Our 11 year old requires frequent supervision but should be finished with high school by 16 as well. Our 7 year old speeds through her first grade work. While it can be challenging to find the right venue for each child, it is certainly worth it to persevere. I encourage moms to experiment with different curricula until they find

the ones that work best for their children. Praise the Lord there is so much variety available these days!

Our home business history has more bumps in the road than a Chicago highway under construction. We understand first-hand the adage, “try, try again.” And again. And again. While some entrepreneurs seem to fall into a great idea and make a bundle, I have found the vast majority of them are more like my husband and I—trial and error. The important thing is to keep trying and not give up. Curt and I are not the type to twiddle our thumbs and watch endless hours of television, so we’ve played with various work-from-home ideas. Most didn’t profit much. We experimented with selling herbal products, long-distance phone services, gourmet food parties—but we aren’t salespeople, so we never made much money. In fact, sometimes we lost money. How frustrating to put time and money into something and not earn a profit!

My husband had his own computer business from 1993 until 2000. While it fed us and paid the mortgage, it was inconsistent. Some years were great; other times, we were unable to pay our bills because our clients didn’t pay us on time. Then, in 1999, we had four companies declare bankruptcy, leaving us holding four unpaid invoices. After losing a lot of money that year, Curt sold the business and began working for the local school district as a computer technician, ridding himself of the stress of delinquent

clients. He still does side jobs occasionally for two great companies, and that helps out a lot.

I wanted to help, too! After all, raising seven children can be financially challenging at times. I have always enjoyed writing and editing, but I never charged for helping people. One day, I read a friend’s published work, and pointed out spelling, grammar, and typographical errors. She said she would pay me if I wanted to edit for her. Wow—I was thrilled! That was the beginning of my editing from home. Word of mouth has been my best advertiser, slowly picking up a new client here and there. I can only handle so many editing jobs and still be a mom, a wife, and a teacher, so it works well.

Then one summer day in 2006, my husband brought home (on loan) a commercial black and white printer. The print cartridges are huge, expensive, and last for about 10,000 pages! I wondered what in the world we needed one of those for...I was only teaching a few children at home—I wasn’t schooling an entire district! But, my hubby is a gadget guy and he loves electronic toys, so of course he had to try it out.

About this same time, Martha Greene (of www.marmeedear.com) mentioned she had been having requests for a boy’s version of her popular book, *Marmee’s Kitchen Primer*, which is designed as a girl’s first kitchen

Our home business history has more bumps in the road than a Chicago highway under construction.

primer. Many mommas were saying their boys wanted to learn kitchen skills, but from something more manly than a girl's first cooking instruction. I got an idea for a boy's book that not only contained recipes, but all sorts of "boy stuff," like whittling, woodworking, cabin building, hiking, camping, hunting, and more. I gave her an outline and she really liked it, but didn't have time to put it together. She suggested I do it. I had no idea how to format a book, so I suggested we do it together. *The Young Man's HandyBook* was the result.

The book proved popular and continues to sell well. Martha asked if I could print it at home, using our commercial printer, pointing out that I might as well be the one making money off the printing. Well! Our first printing of the *HandyBook* was the birth of **Kap & Pen Publications**. We purchased coils, a hole-puncher, plastic protective sheets, and paper. The first few were kind of rough and a lot of pages had to be reprinted as I learned how to punch the paper, but, as time went on, I improved!

Not long after we started printing, I began producing unit studies. I love to write, so unit studies are a lot of fun for me. I try to make them interesting for the children and teens that use them. Then I got into creating planners and organizers. From there, things have really blossomed! I began getting more self-publishers who wanted me to print for them. My daughter recently got in on the act—she had an idea for a Bible journal for young ladies. We produced one and it was an immediate success, so we now offer it in three colors. We print all of our own titles in addition to about a dozen titles for other authors.

Everything we produce is either spiral-bound or three-hole punched. We have enough business that I frequently hire friends to help us out on large orders.

This is the first business we've tried where we are actually making money. Some months we make more than others—obviously it depends on re-orders and/or the size of job runs. The more products we have to offer, the greater our monthly sales become. Our invoices totaled over \$12,000 for 2007. Profits for any given month ranged from \$100-\$400. Those figures would have been higher, but we purchased a lot of equipment that year. Each printer is about \$1,000 and we bought two in 2007. Duplexers, coil-punchers, memory chips—those are all expensive, but they only have to be purchased once. 2008 will be more profitable

This is the first business we've tried where we are actually making money.

because we will not need to purchase any printers. All things considered, we are doing very well for being a new company, started in our home, done on a part-time basis.

We are a POD (print on demand) publishing service. That means someone can order as few as 10 books of a title. PODs cannot compete in price with the "big boys" who do runs of 500 or 1,000. If this sounds interesting to other homeschoolers, there is a demand for more POD printers

like us. Why? Because there is an increasing number of self-publishing authors and they often do not have the \$1,500-\$3,000 necessary to buy 1,000 copies at a time. POD printers are more costly on a per book basis, but we also allow for much lower minimum purchases.

Self-publishing is a great home business because it can be flexed around the family schedule and vice-versa.

For example, relaxed homeschooling families may find they have time to print during the day but not the evenings. For strict homeschoolers, printing can be done in the evenings and on weekends instead of during normal school hours. Print until 4:00 a.m. if desired—there's no reason not to.

Self-publishing is a great home business because it can be flexed around the family schedule and vice-versa.

There are no "other people's" time frames to which one is constrained. A home retail business must conduct business during normal business hours. Party-oriented home businesses succeed by doing business in the evenings, when people are at home. But self-printing can be done any time of the day or night. Printing from home is not complicated and doesn't require a lot of training or expertise. It's fairly straightforward—buy a commercial

printer, a punch, a lot of paper and other supplies, and start printing!

Of course, good printers are very conscientious about their end results, so they will take extra time to make sure their clients are submitting things in the proper format. A good printer should do test runs to make sure everything will look good. That is actually one of the perks to home printing—the big printers just take whatever is given to them and print it. If it's full of typos . . . oh well. That's not their problem. Kap & Pen tries very hard to catch any mistakes. Now, sometimes, we'll get a client who doesn't want to pay for editing and insists we run something the way they provided it. Well, in that case, they get what they want . . . but that is not our preference. We prefer to review everything and make sure it is as close to right as it can be! We've gotten printing jobs formerly done by a local competitor. How did we get the jobs? We strive to assemble a better-looking end result. We are willing to set up pages, edit, and whatever is needed. Sometimes we get jobs because we are already printing for a customer and they like our work.

Home printing is a fun family business. Everyone can be involved! Our previous attempts at secondary income usually involved only me and dear hubby and perhaps a few of our teens. But now, even our 7 year old can run a coil through unit studies. The children can learn to print, assemble, coil, crimp, shrink-wrap—all of it. Sometimes we hire friends to help on large orders. We can sit around the table and talk while we assemble books. Even the baby

can be involved—he provides smiles, baby talk, and the occasional thrown toy on the table for entertainment!

So what is a typical day like in our home? I don't know. We're rather unconventional around here. I blame it on growing up entirely too close to Chicago, having too many 7:30 a.m. college classes (when do universities expect you to sleep?), and having to be at a 9-to-5 job for four years. Now I live across from 300 picturesque acres of cow pasture and rolling hills in the piedmont of South Carolina and I have the delicious freedom to do things when I want. I'm spoiled.

Typically, our days start kind of late in the morning. I am not a morning person. I can work until 4 a.m. no problem, but I hate getting up early! I get up about 7:00 a.m. to fix breakfast and lunch for my husband. Then I either return to my room to read or nap until the baby wakes up, or I go to the office and answer emails. The children get up sometime after 8:30 a.m.

Okay—I hear the reading audience gasping, “How can you teach your children to be responsible if you don't wake them up at the crack of dawn?” Want to hear something fantastic? In spite of my many mistakes as a parent, the children living at home are turning out pretty good. They're clean cut, they're hard workers, they're helpful, they're great with the baby, they often offer their services to friends and neighbors free of charge, they think of others,

they willingly attend church with us, they don't have any weird piercings, tattoos, hairdos, or clothing, and most of them can get school done without intense parental involvement. They are responsible. So, if they want to sleep late—I let them. And if I want to sleep late—they let me! I also let them do other things I was not permitted to do

growing up, like run barefoot, stay up past ten o'clock, and put their feet on the couch. We only live once. But—they don't run with scissors.

On with the day! If they want pancakes, grits, or oatmeal, I will prepare that, or they can serve themselves cold cereal or eat fresh fruit with bagels or toast and jelly or cream cheese. Most of them can make their own eggs and bacon. Every breakfast is a little different around here. Some days we

live dangerously and eat sandwiches or cold pizza for breakfast.

No two days are exactly the same. The most frequent errands include the post office (mailing books), the bank (making deposits!), the cartridge store and the paper store (buying supplies), and the library (getting books and movies for the kids). I now have one daughter who has orthodontist appointments and one who has piano lessons. We joined the local **YMCA** to better our health, so I go with two of my daughters at least twice a week. They better their health; I provide a reason for the staff to be poised and ready to call 911.

How can you teach your children to be responsible if you don't wake them up at the crack of dawn?

Generally, I try to get my first grader's reading out of the way in the morning. Lunch is anywhere from 12:30 to 1:30 in the afternoon. My two high schoolers work well independently, so they either finish in the morning or right after lunch. When CJ finishes school, he often has outdoor projects or repair projects his dad wants finished before he comes home from work. The older girls will help with watching the baby if I am busy running errands or printing

We use books and curricula which are not teacher-dependent . . .

or editing, although I generally do editing at night or early in the morning, when the house is quiet. The girls also help with schooling the 7 and 11 year olds if needed.

My 11 year old is the most challenging right now because he requires a lot of supervision in order to get his work done. I have recently changed to daily worksheets for him instead of workbooks and reading books with assignments. This seems to be a much better solution for his learning needs and I am very excited about it. The drawback is that I have to spend more time in front of the computer preparing his lessons, but I feel he will be getting more out of them now.

My husband, Curt, is usually home by five in the evening, so we try to have everyone's school work finished and the house tidied before he gets home. Once home, he

may go out and work on a project with CJ, help one of the teens with algebra or geometry, play games with the kids on the computer, do some work on the computer, fly his remote control plane at the local park with the kids, or watch a movie with the children in the evening. Sometimes we all play board games together or assemble a puzzle. He also will take the two boys with him to the **YMCA** a few nights a week.

Keeping the printing business running smoothly while trying to keep up with homeschooling can sometimes be challenging—especially when we get a large order. However, it helps that the older children can work independently and can also assist the younger ones. We use books and curricula which are not teacher-dependent, freeing time for me to work with my first grader or print books—sometimes both at one time! We try to maintain a weekly schedule for each child, but we remain flexible. We are “relaxed” homeschoolers, meaning we don't follow stringent 8 a.m. to 3 p.m. schedules. We may school in the evenings or on Saturdays if we get bogged down with orders. The children are very good about schooling at “off” hours. We also try to take advantage of non-classroom learning opportunities.

We enjoy taking vacations as a family and that's a great learning time. We'll have the children do research about historical places we'll be seeing. Then they get to be the “teacher” and tell the rest of us what we're looking at!

We do a lot of “hands-on” learning. We've raised chickens, rabbits, cows, and ducks for food, so they've learned

animal husbandry and they get great biology lessons at slaughtering time. (Don't get grossed out—the nice little meat packages at the grocery store came from somewhere!) My 18 year old also raises Labradors, so the children have learned all about breeding and whelping. It's beautiful to watch the amazed look on a six-year-old's face after a puppy has just been born or the excited light in their eyes as they watch the shell slowly break away from an emerging chick.

Another literal, hands-on, learning tool was building an addition to our home—by ourselves! It was a great learning experience for the children, as they learned to construct walls, take measurements, hang drywall, lay flooring, do wiring, run the plumbing, and lay ceramic tiles. We did have to hire a brickmason for the exterior, but some of them even got a hand at laying the bricks and learning a bit about that as well.

Because we do printing as a family business, the kids are learning all about costs, equipment, supplies, and profits. Two of my daughters are gifted artistically and are learning to do illustrations for children's books.

We are not a typical family in some regards: my husband and I are still married after almost 20 years; we have lived in the same neighborhood for almost 19 years; we attend church regularly and we know where our children are. We don't give up easily—if we try our hand at something and it doesn't work, we try something else. If we want to learn something new, we do, and our children learn right alongside us. We are trying to raise our children to be servants for the Lord, productive citizens for our country, and a blessing to our family. And right now, for this season in our lives, the Lord is allowing us to enjoy the blessings of a home business and the blessings of homeschooling. Praise the Lord!



*Gail Kappenman and her husband, Curt, are the homeschooling parents of seven wonderful children, ranging in age from 1 to 23. They own **Kap & Pen Publications**, a small, in-home spiral-bind printing company located in rural South Carolina. Gail has a B.A. in English and enjoys editing, homeschooling, tutoring, camping, and self-publishing. She co-authored *The Young Man's HandyBook* and has also published planners and unit studies. Gail recently helped her daughter, Eleonore, print her first book—a Bible journal for young ladies. You can view their products and printing/editing services at www.kapandpen.com or visit Gail at her brand-new blog at <http://kapandpen.blogspot.com>.*

Full Circle: The Story Behind Remembrance Press

By: Jill Novak

I never dreamt that our family would be running a publishing business out of our home. In the early 1980s, I worked as a graphic designer for **David C. Cook Publishing Company**. Compared to the two previous jobs I held for a short time at secular advertising agencies, I loved Christian publishing. The deadlines were longer and I thrived in the creative environment, working alongside other Christian

My husband and I had decided to homeschool from the moment the doctor placed our oldest child in our arms . . .

editors and designers. I was in charge of designing Sunday school curriculum and children's books. Some of the highlights of my job were going on photo shoots and hiring artists from all over the country to illustrate my products. It was rewarding to know that the publications we produced touched hearts and changed lives.

At that time, graphic designers did everything from scratch. There was no such thing as computer design programs. We occasionally looked in design manuals for fresh ideas,

but the layout process was left up to our imaginations and the blank page. Type was set in galleys by the typesetting department and if we needed to enlarge or shrink artwork, we used a huge machine called an Artograph. That process seems archaic now.

In 1986, Mac computers were introduced into the workplace, changing the design process forever—but I totally missed the transition as I gladly began the new and most cherished season of my life, becoming a stay-at-home mom. My husband and I had decided to homeschool from the moment the doctor placed our oldest child in our arms, and the last thing on my mind was a publishing career. It wasn't until a decade later, after we bought our first personal computer, that it occurred to me that I could publish from home.

Oh, the wonders of the PC. I couldn't believe that I had everything I needed to produce my own publications, in the comfort of my home. I could now scan in my own artwork, choose from hundreds of typefaces, and design my publication in *Microsoft Word*. I was excited about the possibilities.

By this time I had been homeschooling for a while and one day I suggested to my oldest daughter Claire, who was then 12, that maybe we should publish a girl's magazine

called, *The Girlhood Home Companion*. That innocent suggestion was to take our family on a wonderfully creative and faith-filled journey into the realm of home publishing—a journey we are still on today and one that we feel we were predestined to walk.

Since that time, and with the help of my family, I have written *The Gift of Family Writing*, produced several drawing and nature journaling CDs and DVDs, published articles on writing and drawing from life, and continue to speak with my son, Eric, at homeschool conferences, both in person and over the Internet. Has all of this been easy to accomplish while raising a family and homeschooling? No. But it has truly been worth the effort to see hearts touched and lives changed through our family ministry, which we named **Remembrance Press**.

A Wealth of Experience

Looking back over the years, I can see how God used the expertise I gained from working at the publishing company to prepare me for starting my own publishing and graphic design business. Was I aware that He was bringing me full circle? Not at all. I didn't plan to start a home business. Instead, the passion to publish grew out of two loves—my life experience and home education.

Even though the idea for a girls' publication just seemed to pop into my head, in reality it was an outflow of the relationship I was experiencing with my older daughter. Virtually unhindered by peer or social pressures, she was

blossoming into a godly young lady—and I wanted to encourage other mothers and daughters that they too could enjoy and make the most out of these precious girlhood years. And so *The Girlhood Home Companion* was born.

I can see how God used the expertise I gained from working at the publishing company to prepare me for starting my own publishing and graphic design business.

Your Passion

What are you passionate about? Is there something that you just have to share with others or you'll bust? What creative discoveries or time-saving methods have you made while homeschooling your children that could help other homeschool parents on their journey? Those are the kinds of questions you should ask yourself if you are thinking of writing a book or publishing any kind of homeschool curriculum. Your products should be an outflow of the work that the Lord is doing in your life and the lives of your family members.

As everyone knows, one of the greatest benefits of home education is the large amounts of uninterrupted time you

have to allow your children to focus on developing their gifts to their fullest potential. And as often happens, as you begin to teach your children new skills, the Lord develops your gifts and bends as well. Talents that may never have come to fruition or ones that have lain dormant for years, begin to resurface.

This happened to me while I was studying the Charlotte Mason approach to learning. After reading about the benefits of nature journaling with children, I began to draw and paint with my children on a regular basis, something I hadn't done for 20 years. As I observed the way their drawing skills improved by drawing from nature, I was led to develop nature journaling and sketching resources, not only from an artist's perspective, but a homeschool mom's perspective, as well. I had to look at the resources that were available to homeschoolers and ask, "Is there something unique that I can contribute in this area? How can I help equip mothers and inspire children to confidently put their pencils to paper? What can a mother do to give her children a life-long love for God's creation?" That's how **Becoming God's Naturalist** and the **Sketch with Me** series were born.

A New Gift

Sometimes God provides new gifts so that you'll know beyond a shadow of doubt that it is a work that only He could do. Ephesians 2:10 (KJV) says, "*For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them.*"

Becoming God's workmanship is often a painful, drawn-out process, in which God purifies our hearts through many trials and tribulations. But, oh, the transformation that occurs over time! Don't be surprised if God leads you in a

Ephesians 2:10 (KJV) says, "For we are his workmanship, created in Christ Jesus unto good works, which God hath before ordained that we should walk in them."

whole new direction, leaving your talents and gifts buried in the desert for a while. God isn't so much concerned with the destination as He is with the journey. It's in those faltering steps from one point to another that we lose the excess baggage that is weighing us down and keeping us from becoming all we can be in Christ. When our season of testing is over, the Lord can finally use us the way He intended to all along.

The first time I sat down to our new computer, I suddenly realized how ill-equipped I was to write. I had recently walked through some very trying circumstances from the birth and death of our fourth child, and I wanted to write an editorial about how the Body of Christ had ministered to our family during our time of need. My fingers paused over the keyboard and my head began to pound. Oh, no!

I had a story to tell, but how was I supposed to get it out of my heart and onto the page? You can't realistically publish a magazine if you can't write. But there was just too much I needed to share, so I took the plunge. I have to admit my first editorials were riddled with mistakes, but my audience was kind and forgiving.

There was nothing like having a real audience to motivate Claire and me to grow as writers. Whether writing a fictional story about ministering teacups or a personal essay about ministering kindness, knowing that someone was going to read what we wrote gave us the desire to learn all we could about the craft of writing. In fact, writing and editing *The Girlhood* became such a family affair that we stopped producing it for a while so I could write *The Gift of Family Writing*, a gentle and freeing approach to writing that has touched more hearts and lives than I ever could have imagined.

In years to come, and even now, *The Girlhood* and *The Gift of Family Writing* have proved to be fertile soil for birthing the writer in all of our family members—and not only ours, but those God sends our way. I love encouraging others to write for us—those who have a story to tell but have never been published before. Often our weaknesses become our greatest assets when placed in the Master's hands.

Timing is Everything

Don't be discouraged if you don't have it all together to start your own business. Maybe you have a burning desire to write a book, but you don't know how to write, much less get published. Maybe you have a young family and you

can't devote large blocks of time to sitting in front of the computer. Limitations can become your greatest source of creativity if you don't fight against them. Be realistic and accept the season of life you are in. You will have a better product in the long

run if you keep your priorities straight. Start where you are today and offer your humble beginnings to the Lord. Read all you can on the process of writing and publishing, and take your time. Commit your way to the Lord and He will establish your path.

Homeschool in Disguise

When considering a home business, think about how you can use that business to create a positive learning environment for your children. What skills will you be able to impart to them as a result of your choices? What talents do they already possess, which could be the greatest asset to the business you are now considering?

I know we wouldn't be successful at anything we have attempted if it wasn't for our family working together

Limitations can become your greatest source of creativity if you don't fight against them.

as a unit. Throughout the years, God has enabled our individual family members, in one way or another, to fill all the different departments that home publishing requires: writing, editing, graphic design, computer graphics, computer technology, web and blog design, HTML, CSS, ad design, advertising copy, marketing, duplicating, E-Book production, email database processing, bookkeeping and accounting. We either excelled in these areas or had to learn what they entailed.

I didn't know the wealth of talent my husband, Robert, possessed until we attempted to publish our first magazine. We were married for over 20 years before I found out that he knew how to edit. In his college days, he was told that he should go into creative writing, but he chose another career path instead. It wasn't until we published *The Gift of Family Writing* that I learned what a talented writer and top-notch editor he really is. Robert has definitely gone into creative writing!

The same thing happened with our daughter Claire. I was unaware of the writer hidden deep within her until I needed her to write a fictional story for our very first *Girlhood*. Only 12 at the time, she began trying different writing styles for each new edition. She seemed to blossom overnight and it wasn't long before she was contributing lengthy installments to *The Pebbly Brook Farm Series*, character-building stories based on her father's farm days in northern Illinois.

Writing for *The Girlhood* prepared Claire for a lifelong career in journalism, but the astonishing thing is that she has

been hired to write for other publishing houses without a college education. Her use of language is phenomenal. My husband and I attribute that to all the living books we read to her as a child. Plus, as a young adult she taught herself more about the writing process by reading the autobiographies and works of famous writers.

At the age of 17, she was hired by [The Old Schoolhouse® Magazine, LLC](#) to write special features on college admissions and preparing transcripts. Ultimately, her written work provided her with all the credentials she needed to get her foot in the publishing door. Now, at the age of 22, she continues to be a vital part of our home business as assistant editor of *The Girlhood Home Companion*, a freelance journalist, and founder of [The Hopeful Farm Foundation](#), a Kentucky-based non-profit that ministers to families with special needs.

I often say we wouldn't be in business at all if it weren't for the talent that our son, Eric (17), has brought to the mix. Being able to rely on his computer expertise has enabled me to expand our product line to include audio recordings and DVDs. At the age of 12, Eric began to show a natural aptitude for computer technology, but the real surprise was when, at the age of 15, he discovered that he loved graphic design, too. I didn't see that coming and it thrilled me to no end that Eric loves design as much as I do. He is on the staff of The Old Schoolhouse® Magazine, LLC as a graphic designer and freelances for other homeschool businesses.

As a result of growing up in a "publishing house," Eric loves to write. He maintains a blog named [The Voice of Experience](#),

and he feels empty if he doesn't write something almost every day. That does my heart good, considering that he struggled with the writing process when he was younger. Finding the keys to release the writer within him is one of the reasons that *The Gift of Family Writing* was penned. Having a passion for the rights of the unborn, Eric is also the founder of [Pro Life Teenagers.com](http://ProLifeTeenagers.com) and Abortaware.com

As far as the younger children go, I see writing, illustration, design and photography skills developing. Is that any surprise? Not really. The lines between home business and home education are blurred in our home. One just naturally spills over into the other, and the results have been incredible to behold. So far, my older children's life callings have flowed out of our home publishing business, and I expect the same will happen with our younger children as well.

If you find yourself wondering if a home business is right for your family, ask yourself these questions.

If you find yourself wondering if a home business is right for your family, ask yourself these questions. Am I willing to work off the grid and outside the box? Are my children the right age for me to juggle the demands of a home business and family life? What does my family have to gain from this endeavor? What do they have to lose? Am I prepared

to work harder than I ever have before? Be brutally honest with yourself when making a decision, and don't make the need for extra income the only reason for starting one.

Catch 22

If you jump into business for the wrong reasons, you may get burned. If you are in debt, do not think that a home business is going to be your salvation. It takes money to make to make money, right? Not necessarily. It takes money to make money—*fast*. I never had very much money at my disposal for printing jobs, and in many ways, I'm glad. I had to start small and wait a long time for my products to generate enough money for printing more products or buying new equipment. Now I see the wisdom in having to take it slow.

In many ways I was too exuberant in the beginning to see the significant work that the Lord was doing over time. In hindsight, I can see that the longer it took me to complete my book, the more well-rounded it became. This isn't everyone's story; but if your circumstances are similar to mine, err on the side of caution. Don't go into debt to try and increase your income. Save the money you need for your first printing job and see how your product is received.

If you are in debt, do not think that a home business is going to be your salvation.

Test your market and do your research. Work on producing a quality product that people need, instead of a quick fix for your financial problems. People know the difference and your motivation will show in the finished product. You may think you have a winner of a publication and then again you may have a product that no one needs on a regular basis or one that's only seasonal. It's not worth going into debt over printing jobs only to find that you have underestimated the financial return. The stress it will put on your family relationships may become unbearable and the very thing you desire will turn into gravel in your mouth. Pray and ask the Lord to lead you in the good work He has prepared ahead of time for you, and wait expectantly on Him. Make sure your motives are pure.

Managing God's Blessings

One thing I have discovered this last year is that your home business can take on a life of its own. With all the opportunities that the Lord provides, plus the high visibility of the Internet, you can feel that your business needs are inexhaustible and your audience insatiable. That's when you once again have to step back and evaluate the cost. Life is a series of trade-offs and there are only so many hours in a day. Count the cost to your relationship with the Lord, your family and you, personally. If your business is an outgrowth of your family relationships and a work that the Lord is doing, He will sustain you and your

family through it. Despite life's twists and turns, you will find the strength you need to carry on for the long haul.

That doesn't mean you won't have seasons where you have to let certain things go. I am continually making adjustments for publishing deadlines and putting new products on the back burner until I can attend to them at some later point in time. Deadlines can be daunting, so it is necessary to evaluate what you can realistically handle and how your business decisions will affect your family.

Because of health issues I have encountered in the last few years, I have determined that everything I write is first and foremost to my children and grandchildren. Every Girlhood editorial is penned with them in mind. Of course, I write for my larger audience, but I write with the knowledge that I am creating a legacy for my children and grandchildren. That is very important to me because I had so few written words from my own mother after she died. So ask yourself what you want to be remembered for and I believe that question, when honestly answered, will help you chart the right course for your home business in the future.

Life is a series of trade-offs and there are only so many hours in a day.

For our family, homeschooling and running Remembrance Press has been a walk of faith in the school of life. I can only tell you in retrospect what the Lord has done and what He is doing, but I cannot tell you what the future holds for our family. That's why they call it a faith walk. Letting God be the source of our

children's education through the curriculum of a home business has enabled them to follow their bents and learn

to walk by faith themselves—and their journey has only just begun.



*Jill Novak and her husband, Robert, have been married 28 years and are the parents of five children. Together her family has founded **Remembrance Press**, publishers of *The Pebbly Brook Farm Series: Character Building Stories for Boys and Girls, Becoming God's Naturalist, The Gift of Family Writing, and The Girlhood Home Companion*. Jill was raised in a creative home environment and is deeply indebted to her mother for fostering the gifts and talents that the Lord has placed within her. Before becoming a mommy in 1986 (her most cherished life's calling), she worked as a graphic designer for **David C. Cook Publishing Company**, designing Sunday school curriculum and children's books. Visit the Novak family's website at www.remembrancepress.com, and their family's new venture, *Hopeful Farm*, a Kentucky-based non-profit that ministers to families impacted by special needs at www.hopefulfarmfoundation.org.*

A woman with short brown hair, wearing a pink turtleneck sweater, is sitting at a desk with a laptop. She has her hand resting on her chin and is looking thoughtfully towards the camera. The background is a blurred indoor setting, possibly a home office or kitchen.

HomeWork: *Business Support*

Our last two business profiles are in the form of business support occupations. Karen Kirby shares with us what she's learned about following the Lord's leading and balancing home and her medical transcriptionist work. Gerrie Lynn Wallace explains what she's learned about the benefits of organization and quality time spent with her children during her tenure as a work-from-home bookkeeper.

Work At Home? Me?

By: Karen Kirby

“Typing class! Who needs it? I won’t need to know how to type as a physical therapist!” At 34 words per minute, I was very frustrated with learning how to type on a Selectric—an electric typewriter (I’m dating myself, aren’t I?). I would soon find out about God’s sense of humor.

After graduating from high school, I got a job at a law firm as a legal secretary. I know now that I was hired because I was cheap labor. Ha! After three years there, I decided it was time to go to college. While at college, I was hired by a risk-taker to do medical transcription part-time. I say “risk-taker,” because she really went out on a limb for me, as I had absolutely no medical transcription experience.

After two years of university studies, my career goals changed and I decided to go back home to my parents and attend a local community college to get my two-year degree in liberal arts. I got a job at a local hospital in the medical transcription department. I ended up staying there and moving on to be a medical secretary in the pathology

department. My formal education ended with a two-year degree and I stayed on at the hospital.

In 1991, I met my soon-to-be husband, Ted. Life was going along—all was well. In 1995, I gave birth to our beautiful daughter, Brianna, and, six weeks later, I hated the thought of leaving her and going back to work. We needed my income and the health insurance benefits that I received while working at the hospital at the time. I went back to work for three quarters of the time and my husband worked evenings, so Brianna did not have to go to daycare. If we ever got in a bind, my aunt was there to help with childcare.

When Brianna was 1½, I was approached by my sister-in-law, Kathy, about something new she was going to try—medical transcription at home! This was a fairly new concept in 1996 and seemed to be a pretty risky move. Kathy gave me the contact information for the company she was working for and I made the call. Based on my experience, I got the job! At first, I did both jobs just

God has blessed what started out as “yuck, typing” and turned it into a wonderful opportunity to work at home—something I never could have made happen on my own.

to try it and see if it was for real. It was! I quit my job at the hospital shortly before Brianna turned 2, and I have been working at home doing medical transcription since.

Wow! That was 11 years ago! I started out working full-time and then switched to part-time. I am considered an “independent contractor,” which means I am basically self-employed. I have to take care of my own state and federal taxes. I have to contribute to my own retirement account. God has blessed what started out as “yuck, typing” and turned it into a wonderful opportunity to work at home—something I never could have made happen on my own. Working from home meant that I could type while the kids were asleep, earn the extra income we needed, save on childcare costs, and be the next best thing to an at-home mom—my ultimate dream job!

Time went on and it was time to think about school for our daughter. We sent Brianna to a private Christian school for half-day kindergarten. Shortly after Brianna started kindergarten, I gave birth to our active son, Bryce. Brianna went to public school for first and second grades. For those two years, I heard “Mama, I want to stay home with you. Please homeschool me!” (I have a sister who homeschools her children, and so the idea of homeschooling had been talked about in our family). The first year, I stiff-armed the subject, thinking there was no way I could do this homeschooling thing. My very supportive husband

encouraged me and said that I could do it. Besides, who taught Brianna how to count, her ABCs, colors, and shapes prior to school? For the second year, I tried to read as many books on homeschooling as possible. I spoke with my sister and sought advice, and we prayed, prayed, and prayed.

Brianna started third grade here at home. Bryce was 3 by then, so I was homeschooling and working part-time—all with a toddler in the house! The flexibility of homeschooling and working at home allows so much more time together as a family. My husband works evenings, and so much of our family time is spent in the afternoon. If our kids were sent to school, our family time would be down to about an hour a day.

I count myself to be truly blessed!

A typical day for me starts out very early in the morning. My alarm goes off at 2:45 a.m. I try not to hit the snooze button too many times and get to the computer by 3:30 a.m. I work until around 8 to 9 a.m. (depending on workload). By that time, the children (who are now 13 and 7) are usually up, dressed, fed, chores done (well, almost!), and their personal

Bible studies done. I get a quick bite of breakfast and then we’re off and running. Some days we need to scoot out the door to piano lessons or enrichment courses through our local homeschool assistance program. Other days, we study math, read great books, do copywork, crafts or art work, and have family Bible study time. Now that spring is here, we also fill in with gardening and yard work. We have

afternoons with Dad and do any chores that didn't get done before. After we send Dad off to work, we have some more play time, school time, or chore time—depending on what needs to be done. Then we are early to bed—usually start heading there about 8 p.m. and definitely lights out by 9 p.m.

I count myself to be truly blessed! I have been hired for the various medical transcription jobs I've held based on my on-the-job experience. There are educational programs and a certification program that one could take.

Education and experience required varies from employer to employer. Our local community college offers a diploma program studying medical transcription. I know of several correspondence course programs in the field. Mine is most probably a road less traveled, simply because God has blessed me with job opportunities based on others taking a chance on me and then eventually my on-the-job experience getting me jobs in the more recent years. My family and I are thankful that God has provided this opportunity for me to work at home and homeschool two awesome kids!



Karen Kirby is the wife of a wonderfully supportive husband, Ted, and mother of two awesome children, Brianna, age 13, and Bryce, age 7. They have been humbly homeschooling their children for 5 years. She has been working at home as a medical transcriptionist for 11 years and thanks God for both of these opportunities. Karen enjoys spending time with family, gardening, sewing (when she can!), reading good books, homemade pizza and movie nights, and is a quilter-wanna-be.

Keeping Books to Homeschool

By: Gerrie Lynn Wallace

I'm pretty sure that people who homeschool and are self-employed are crazy!

I'm pretty sure that people who homeschool and are self-employed are crazy! I think our type over-commits, habitually. We just can't say "no!" I can't prove it, but I'd bet that none of us purposefully intended to be self-employed. I know I didn't. We are probably also the type that attends functions, events, and meetings, and sit there and think about how it could be improved. We aren't good helpers either, and usually we end up the leaders of anything we are involved in. My husband and I are both this type; I more than he, but no matter, we both are very dominant personalities.

I had a full-time job as a bank teller when I went to work part-time in the evenings for an income tax practitioner. I was single, lived at home, and loved to shop, so the extra money plus the ability to look for a rich, single young man was right up my alley. Incidentally, my future husband was working with my mother so I didn't have the opportunity to view his financial status ahead of the vows. In 15 years of marriage we've had the "richer or worse" as the minister

stated in our vows. I know, he should have said "poorer," but I think he lost his place and just blurted out "worse" and I loved it! You see, I've always believed that "poor" is a state of mind and "broke" is a temporary situation. Broke can last several years as we've experienced several times in our married life, but you tend to tighten up, live frugally, and still enjoy the most important things. But, I digress.

I worked part-time for the tax practitioner for 13 years along with other full-time positions. Then we had our first child, and I decided I wanted to be a stay-at-home mom. That worked until tax season rolled around again and then a few of the clients who had been my regulars at the old job called me up and insisted I do their taxes. So, being unable to say no, I said they could come on over. Thus began my life-long career of bookkeeping and income taxes. During that first season at my dining room table, I serviced 75 clients. This is my eighth year and the business has grown to approximately 700+ income tax clients with year-round bookkeeping and payroll for small businesses. Was this my lifelong dream? No, I actually attended college to be a teacher!

But wait, I am a teacher. When my first child started 3K at the local Baptist church she consistently brought home "yellow lights." She couldn't pay attention, and certainly didn't learn anything. Well, my goodness, I thought, how hard could it be to teach 12 or so kids their alphabet,

colors, numbers, and a few basic skills? But apparently my child was ADD and had an inability to focus. So I decided to teach her at home. We didn't like getting up early for school anyway, since by now sister had arrived and brother was on the way. So, we started homeschooling the next year. It's been five years and now all three children are homeschooled. I realized rather quickly that this was not something I could approach casually since we don't school between January and April 15. Actually, my children don't even know they have parents during that time. Thankfully there aren't a lot of extra curricular activities going on during the summer and we are able to focus on school five days a week and get a lot accomplished.

The key to how we are able to get it all accomplished is organization. My husband and I are first-borns and from what I read that is a great birth order for being naturally organized. Is it easy? Absolutely not. I still have days when I fail miserably and I still have to consciously work at it. Making sure everything has a designated spot has helped. Usually, I have the children go through the house twice a day and put everything back where it goes. And when they are looking for something I tell them where it should be but I don't help them look for it. One day each week (it varies) we "clean" house. This includes looking for pockets of clutter and working out new designated spots. School papers and books are organized into file trays or between bookends. Scissors, crayons, markers, and pencils have

their own trays or boxes at each child's desk. I've also found that color coding each child's stuff helps me know who to call when I find it on the floor.

At work I try to "touch" an issue only once. For example, if it's a phone message, I call them back and find out what they need and take care of it right then. If I have to compose a letter, research a question, make a copy, etc., I just do it. I don't go on to another message or issue until that one is completely finished or resolved. This includes getting it filed. I am a procrastinator by nature and these are the most difficult but rewarding changes I've made at home and work.

The most important organizational tool in my home is the calendar. If it doesn't make it to the calendar, we don't do it. I look at the calendar every morning while coffee brews and determine my day. Lists are the next most important tool. I have one for groceries and one for errands. My oldest is 9 and she has finally quit telling me what we need and just puts it on a list. I love it. On my errand day, I sit down and organize my list in the order I want to make the stops and my grocery list in the order of the aisles at the store. It saves backtracking, time, and frustration. I don't know how many times I have passed the bank because my kids were screaming, fussing, and arguing in the back seat about where they want to eat and that they are hungry *now*. Then four stops down the road I

The key to how we are able to get it all accomplished is organization.

realize that the deposit is under the library over-due list. Or, I would totally forget to stop and pick up my contact lens that arrived two weeks ago and that I needed a month ago, because my son decided to hold his drink between his legs and squeezed it too hard and now his pants are wet, the seat is wet and he wants to know why I turned that corner too fast? A list is my compass and guide on those days.

Other minor but important organizational details around the house are a school routine and my job as the supervisor, not the worker bee. I've begun to assign household chores to my children. Of course they can't do it alone at first, but after a month they get pretty good at it. I've discovered if I can survive the whining and complaining and making them do it over, it actually frees me up to parent and it keeps them out of trouble. Is it perfect? Absolutely not, but they are getting better, as long as I inspect what I expect.

Organization at work evolves with technology. Due to our location in LA (lower Alabama), we are subject to those wonderful things called hurricanes. The biggest change we made in our office was to go with a method called paperless filing. Paperless filing is a type of computer program that works like a file cabinet or several file cabinets with a search box to enter names or a letter of the alphabet. For example, I have set up in four file cabinets: Wallace Bookkeeping and Tax Service, Econo Storage, Sessions-Wallace Properties, and Personal.

In the Wallace Bookkeeping and Tax Service file cabinet, each client has their own folder in which are sub-folders for

each year with their tax return, W-2s, signature sheets, and any supporting documentation that we need to keep. We can print from any program directly into the electronic file cabinet or to the printer. To file paperwork the clients bring in, we simply scan it into the electronic file cabinet. Before e-file cabinets, when a storm was approaching, we had to box up files and move them to a safe location then bring them back and re-file them after the storm or threat of a storm passed. Now we just pick up the laptops, server, and back-ups and go home or to wherever we plan on riding out the storm. Another awesome plus to being paperless is no more lost files. Everything is right there on the desktop. Just dream of what else you could be doing if you weren't looking for files or in our case how much money you can save. We saved on toner, paper, file folders, and retired three part-time paper chasers. A few other great inventions we use are electronic appointment scheduling, PC connect (so you can work from anywhere), and a good IT person.

There are no special designations needed to prepare taxes but we are in favor of licensing preparers. I've corrected many returns through the years by people who decided that filling out tax returns couldn't be that difficult; so they've undertaken their own and all their family's and friend's. Many have not taken advantage of all the deductions they were entitled to, which resulted in lost refunds. We've also seen inflated refunds that ultimately had to be repaid, to the shock of the taxpayer when they received the dreaded "love" letter from the IRS. Once your taxes progress beyond a single person with a W-2, at least check with a professional preparer every couple of years to make sure your tax return is as it should be.

I would advise anyone wanting to get into the field of taxation to go to work with someone for several years to gain one-on-one experience. Ninety percent of your clients will have basically the same type of tax return but the other 10 percent will give you an education in taxation. Knowing how to research, who to contact, and where to go for answers, is 99 percent of figuring out how to help that 10 percent file a correct return.

I would advise anyone wanting to get into the field of taxation to go to work with someone for several years to gain one-on-one experience.

Why do we continue to do what we do? Our goal for this business isn't to make a fortune, although it would be nice, but rather to be able to afford to spend time, lots of time, with our children. Someone once asked, "If half of our life is over, how many Saturdays do we have left? We decide how we are going to spend them; so who or what is most important?" John and I want to be able to drop and go at a moments notice without having to coordinate with our boss and/or "take vacation." We want to be there for the unexpected questions about life and living, the hows and whys. Usually children don't wait until supper time to ask

all those questions. They tend to crop up during the day at odd times when we least expect them. Soon enough they will be grown and gone and then we will have plenty of time to work.

Are there any negatives? Sure, when you are self-employed, work is always with you. The guilt can be overwhelming when the children want you to play outside, but you can't because there are four clients that need work to be done and

they wanted it yesterday. But we've realized that even on a limited time schedule we spend more time with our children than many parents do.

If I had it to do over again would I do it? Absolutely I would, but quicker and with more determination and direction. Looking back, I feel like we've stumbled into this way of life. But you know what? I believe in God, so I know our steps have been ordered and it's been no accident. Would I recommend being self-employed and homeschooling? Yes, make a plan and go for it!

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Gerrie Lynn Wallace is a born-again Christian and has worked as children's church teacher for 20 years. John, her husband of 15 years, is her best friend and counterbalance. She has three beautiful miracles, Whitney age 9, Lauren age 6, and Grant age 5. When she does have a few extra minutes, reading is her first choice for relaxation. Writing has always been something she has been interested in trying. This was her first piece. Questions for Gerrie Lynn can be addressed to: wallacetax@mchsi.com.

A photograph of two women sitting at a desk, looking at a document together. The woman on the left has blonde hair tied back and is wearing a light-colored sweater. The woman on the right has dark hair and is wearing a black and white striped shirt. They are both looking down at a piece of paper on the desk. The background is a soft, out-of-focus pinkish-red.

HomeWork: Tricks of the Trade

The Lord says, *"For as we have many members in one body, and all members have not the same office"* (Romans 12:4, KJV). We all need support and assistance in our daily endeavors. These final chapters are an effort to support you, the reader, in your home-based business.

Keeping Finances Organized in a Work-at-Home Business

By: Carol Topp, CPA

Most small business owners like to spend their time doing what they love—serving their customers! Bookkeeping may seem like a necessary evil in running a business, but it is the number one predictor of success or failure for small businesses. *The Small Business Book* by Robert Hamilton, John W. English (Bridget Williams Books, 1993), reports that a small business will have a survival rate of 79 percent if accounting records are kept monthly, but that survival rate falls to 36 percent if records are only gathered annually. Help yourself succeed by simply keeping up with your records.

Record Keeping for Small Businesses

The “books” of any small business should record both income and expenses for tax purposes, but also to reveal how the business is performing financially. I am amazed at how many small business owners do not know if they made a profit until I prepare their tax returns. Good records act as a mirror reflecting back to you, the owner, a picture of your business. They can tell you which months are the best for sales, how many returns to expect, who is slow to pay, the value of your inventory and which products make the most profit.

Bookkeeping . . . is the number one predictor of success or failure for small businesses.

There are three important types of records that you should keep:

1. For most small businesses, the business **checkbook** is the main source for entries in the business record system. You should have a separate checking account for your business and use it only for business expenses, not personal spending. If you need to withdraw money for your personal use, write a check to yourself or transfer funds into your personal checking account. Keep all your checkbook statements, canceled checks, and deposit slips. I also strongly recommend using duplicate checks.

2. **Supporting documents** include sales slips, paid bills, invoices, receipts, and credit card sales slips. These documents contain information that you will need to record in your books. Organize them by categories according to the type of income or expense. Some of my tax clients hand me receipts organized by month, but it is better to organize them by category. Here are the most common categories for small businesses (they correspond to the categories on a small business tax return):

- Advertising (including your website fees)
- Transportation (mileage or actual expenses for gas, oil, insurance, etc.)
- Equipment and software purchases
- Professional fees (to accountants and lawyers)
- Contract labor (to hired professionals such as editors, web designers, etc.)
- Office supplies
- Purchases of items for resale (i.e., inventory)
- Shipping supplies
- Utilities (including your cell phone and Internet bills)
- Wages paid to employees and payroll taxes

3. Keep copies of *everything* you mail to the **IRS or to state and city governments**. Keep copies of all forms, checks (or use duplicate checks) and letters sent to or received from any government agency.

I recommend keeping paper records in an expanding file folder, using each folder for a separate category of expense. File receipts into folders after you have recorded them in your bookkeeping system, whether it is on paper or on your computer. Organize bank statements and official forms and letters into file folders as well.

A Simple Bookkeeping System

There is no need to take a bookkeeping class in order to manage your business finances. Instead, use a simple method that involves single entry bookkeeping, not double entry bookkeeping that is taught to accountants. Just get some paper or a blank a spreadsheet program on

your computer and follow these easy steps:

1. Divide your paper into columns (office supply stores sell columnar pads), use graph paper or create a spreadsheet on the computer. Label your columns *Date*, *Check Number*, *Description*, and finally *Income* and *Expense*. These will be where you record everything from your checking account and from your cash spending.
2. Keep a page for each month (or a tab in a computer spreadsheet). Record your income in one column and your expenses in another. If you would like more detail, you can have several columns of expenses such as separate columns for Office Supplies, Advertising, etc. (see Image A)

Image A

Month of: January				
Date	Check Number	Description	Income	Expense
1/05/200X		Advertising (website)		\$20
1/10/200X		Income from Client X	\$250	
1/11/200X	203	Office Supplies (ink)		\$12
1/30/200X	204	Meet with CPA		\$55
Total			\$250	\$87

3. Total the Income and Expense columns each month. Then carry the totals to a summary sheet like the one below. Again, you can have several columns for your major expenses as shown. You may also add columns for purchases of inventory and mileage. (see Image B)

Image B

Month	Income	Advertising	Office Supplies	Professional Fees	Total Expenses	Purchased Inventory	Miles
January	\$250	\$20	\$12	\$55	\$87	\$50	25
February	\$700	\$75	\$0	\$0	\$75	\$200	10
March	\$360	\$50	\$150	\$150	\$350	\$0	65
Total	\$1310	\$145	\$162	\$205	\$512	\$250	100

This summary spreadsheet will make tax preparation easy. It will also help you to monitor your business every month. You can quickly see where you are spending your money and whether you are making a profit, losing money, or breaking even.

Using Software to Stay Organized

Many small business owners find that personal money management software like *Microsoft Money* or *Quicken* work well to organize their business finances. While not designed for business use, these programs can certainly be used to keep records in a small business. Personal money management software has these advantages:

- It may already be loaded on your computer.
- You may be very familiar with the software from your personal life.
- Intuitive: these programs look just like a checkbook register.
- They can generate simple reports showing income and expenses.

On the other hand, the disadvantages of personal money management software include:

- You cannot create invoices or send bills to your customers.
- It is difficult to record payroll and payroll taxes.

- Personal financial software will not add sales tax to your sales.
- They do not track inventory. If you are selling products from an inventory, you will need to use a small business accounting program.

If you need to send invoices, track inventory or desire better reporting, you will need to consider accounting software for small business such as *QuickBooks* or *Microsoft Office Accounting*. You can hire someone to help you set up the software for your particular needs. Knowledgeable QuickBooks experts in your area can be found at <http://proadvisor.intuit.com/referral>. Even if you use a computer accounting system, you still need to keep your receipts, bank statements and other supporting documents listed above.

Working with an Accountant

Many small business owners delay working with an accountant until they think they can afford it, but this may be harmful to a new business. Knowledge that is too little,

too late can be very expensive. A friend called me the day after she and her husband visited the IRS in a face-to-face

Many small business owners delay working with an accountant until they think they can afford it, but this may be harmful to a new business.

audit. They had been running a small business for three years and had prepared their own tax returns. Unwisely, they went to the audit without any professional assistance, thinking, “We’re honest people; we have nothing to hide.” Their honesty was not the issue; the IRS had questions about their income tax return. Unwittingly, they had made mistakes that any CPA (Certified Public Accountant) could have caught. The audit was an unpleasant and expensive experience for them, and I wish that they had asked a professional to look over their tax return three years earlier. I strongly recommend that you spend your first \$100 of profit on getting good business advice and your next \$100 asking a CPA to review your tax return. Or better yet, give your information (nicely organized as discussed above) to your tax preparer and let them prepare the IRS return. In addition to tax preparation, a professional accountant or CPA can help your business in several ways.

- Calculate estimated taxes (payments you make to the IRS and to your state during the year).

- Assist you with accurate record keeping.
- Help you take all the deductions to which you are entitled.
- Determine if you can deduct some of your home office expenses as a business expense.
- Explain the pros and cons of forming a partnership or becoming a corporation.
- Calculate depreciation of business equipment as a tax deduction.
- Assist you in preparing payroll taxes and filing payroll reports.

Since no one is an expert at everything, I encourage you to focus on what you do best—running your business—and leave tax and accounting matters to those who know them best. To keep costs low, you can do all the bookkeeping and data entry yourself and only meet with your accountant when needed.

Find an accountant that has a heart to teach you about the financial side of your business.

Find an accountant that has a heart to teach you about the financial side of your business. You should be comfortable with him or her and feel free to ask questions. If you walk out of a meeting with your advisor feeling confused and uncomfortable, you need to find another accountant. To

find a helpful professional, ask other small business owners in your area for their accountant's contact information or call your state CPA society (find a listing at <http://www.taxsites.com/cpa-societies.html>).

Organizing Your Information at Tax Time

If you have been keeping a record of your income and expenses as explained above, you will find tax preparation easy. In addition to the records of your income and expenses by category, your tax preparer will need the following information:

- Information on your home office if it is used *exclusively and regularly* for your business (square footage, value of home, utilities, mortgage interest, insurance, etc.)
- Date and purchase price of equipment used for more than one year (such as computers and printers)

- Miles driven for business. The IRS requires a written record, not an estimate.
- Business use (as a percent of total use) for shared expenses such as cell phone and Internet use
- Sales tax you collected on your sales
- Contributions to IRAs and self-employed retirement plans (SEP IRA, Keogh, etc.)
- Value of your inventory at the end of the year

There may be some organization needed to successfully keep records in a small business. Doing your record keeping in small bits all year long is much easier than waiting until tax time to gather up all your receipts. Do yourself a favor and start a simple record keeping system now. You will have a better idea of how your business is performing and will find gathering information for your tax preparer much simpler.

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Organization for Home and Work

By: Katy Daum

Organization is important in every home and in every aspect of life. This is a given, and mandated by God. *“Let all things be done decently and in order.” (1 Corinthians 14:40, KJV)*

When a family decides to homeschool, there is additional need for organization simply because of the additional wear and tear on the house, and all the extra books, materials, and supplies required for homeschooling. Add on a home-based business, and it is essential to have an intentional plan to keep home and work and life organized.

The first step toward organization is prioritization. It is a fallacy to think that all aspects of life are equally important. Pray and ask God to guide you as you set up a priority list. In my home, I’ve actually written a list of my priorities, and I refer to it often. The immortal Lord, of course, is first. I devote time daily to prayer and study. I have found it exceedingly helpful to take a day and speak to God before I take on anything new.

My husband, Kurt, is my second priority, followed by my children. Kurt and I have had our differences, but keeping him at the top of my mortal priorities has helped us work out many things. My homeschool and work schedules are planned around his. My outside activities often have to come with the assurance either that my children are welcome, or that there is childcare available, because

his schedule fluctuates, and we often do not know exactly what it will be until the day before. I know that as I am keeping

Kurt at the top of my mortal priority list, he is keeping me at the top of his. When he is available to spend time with the children, often in the morning before he heads off to work, or on Saturdays, he is completely open to them so that I can take a moment to myself either for the above-mentioned time with God, or just to be able to use the bathroom all by myself.

My work is fourth on the priority list. This means that I must appropriate time for work only after my obligations to God, husband, and family have been met.

You will find as you prioritize that there will be some activities that become less important to you. It is vital to look at everything you do and see where it fits into your priority list, if anywhere. There are many good things I have done in the past that I no longer participate in because, although they were beneficial, they do not fit into the priority list of what is best for me and my family at the moment.

*“Let all things be done decently and in order.”
(1 Corinthians 14:40, KJV)*

Obvious items of low priority, such as watching television or playing on the computer, were easy to cut—on paper. They still were difficult to cut in actuality. I had come to enjoy several different TV programs, and would justify going on the computer “just for a minute” to check email. This would often turn into marathon sessions online fooling around as I got distracted by one website after another. For me, it was easier to set a time when I could use the computer and then set a timer so that there was a limit for how long I could be on. I have not been able to quit television cold turkey, but as a recovering addict, I can proudly say that there is now only one hour a week I spend with my husband watching a program we both enjoy, and one hour a week I spend previewing programs my children enjoy.

The priority list has also helped me avoid the dreaded disease of “yes-itis.” I’m sure you are familiar with this disease. It’s when you feel compelled to say things like, “Sure, I can do that,” “Yes, I would be happy to help,” or “I’m

flattered you’d ask, thank you! I can’t wait to get started.” when you are asked to do something. With the priority list in mind, I know that God is always first and in control of what I should

be doing. I need to present any new opportunity to Him before I commit.

This means that instead of “yes,” I either say, “Thank you so much for thinking of me, I would love to help, but I simply can’t devote enough time to it right now in order to do a good job.” or “Let me think it over and talk with my husband about it, and I’ll get back to you.” I always like to give a specific day that I will answer an invitation to participate in something. This gives me a deadline so that I don’t procrastinate about it, as well as letting the other person know when to expect an answer.

It’s also been incredibly helpful for me to keep in mind that when someone asks if I can do something, it is not an academic question about my particular skills, abilities, and interests. The question that begins, “Can you . . .” really means, “Considering all that you are already doing; any upcoming commitments you have; the ongoing needs of your family; your need for rest as a matter of health; and finally, your skills, abilities, and interests, would you be able to . . .” It took me 44 years to figure this out, and it’s still a struggle to hear someone ask if I can do something using this new translation.

Once priorities are established, then it is time to concentrate on organizing time and materials to make the best use of them. I have always found it easier to organize my time than my materials, so I work on time first. It’s been my experience that sometimes taking the path of least resistance in these matters is beneficial since you will find

Once priorities are established, then it is time to concentrate on organizing time and materials to make the best use of them.

some early success to sustain you and keep you going through the tougher times ahead.

Time management begins with a plan. After talking over the basics of what you want to do and what your priorities are with God and your spouse, schedule a planning meeting with yourself. Seriously. Block out a couple of hours on the calendar, get a sitter if you need to, and take the time to pencil out a schedule for yourself and your children. What are your goals for the next, say, three months? What will you need to do to get there? How much time will it realistically take to make things happen in your life, the lives of your family members, and your business?

Don't forget to include time for travel to and from any activities or events outside of your home, time for food preparation and cleanup, and time for rest. These, what I call "cushion times," are the kinds of things I most often forget to factor in.

Schedule a planning meeting with yourself every three months or so. You can look at your goals and see if what you are doing is advancing the cause. You can see if the schedule you worked out is realistic or if it needs to be adjusted.

Planning leads to scheduling, which leads to more planning. Some families do very well with a schedule that is worked out to the minute. Some families do better with a general sense of flow for the day, with a few specifics scheduled in.

I have found the most difficult time to keep on track is near the end of the month. Traditional calendars show only a month at a time, and I perpetually would have difficulty with the idea that, for example, May 1 would come the day after April 30. It was on a different page in the calendar. Shouldn't there be some sort of buffer week while I remember to flip the page?

I found a dry erase calendar that has four movable weeks. This way, I always see the current week and the following three no matter where in the month we are. It's been wonderful for our family. My daughter has taken on the task of keeping the calendar updated. Another alternative would be to have two calendars posted, one showing the current month and one showing the coming month.

One of the most important activities on the schedule for me is what we call "de-clutter days."

One of the most important activities on the schedule for me is what we call "de-clutter days." Every so often, the children and I go through all of our worldly possessions and make piles of items to keep, donate, or toss. We break this up into a day for clothing, a day for toys, and a day for school-related materials.

Anything that is broken, missing too many parts, or otherwise unusable by anyone is discarded. If something is in good working condition, or can be easily repaired but is no longer wanted, it is put in the “donate” pile. I also include in this pile anything that has not been removed from storage without good reason for more than a year. Items that we like and use and can find a place to store, we keep.

The key here for us is to ask the following questions about every item we are considering:

Question: Do I like it?

Answer: *The answer, of course, must be “yes.” An answer of “maybe” or “sometimes” is not acceptable without good reason.*

Question: Will I use it?

Answer: *Here, an answer of “yes” is not good enough. There needs to be a definite plan about how the item will be used. We do not want to keep, for example, empty soup cans in case we might need them for a craft project in the indeterminate future.*

Question: When will I use it?

Answer: *This question helps specify the use of a particular item. There are things that are used only seasonally, such as sleds or camping gear, which we do want to keep. There are also items that would fall*

into the “might use it someday” category that must be discarded or donated.

Question: Where will I keep it?

Answer: *Ah, now we come to the crucial question. I’ve found that whatever we have tends to expand to fill whatever amount of storage space there is available and then some. Everything needs to have a specific place where it is stored. During “de-clutter days,” everything must be returned to its home with enough space left over to keep any additional stuff we might accumulate in the next six months or so.*

These “de-clutter days” are the cornerstone to the organization of materials in our home. Keeping the number of items we are storing to a minimum has been very advantageous. That said, we still have a lot of stuff!

The homeschool things are all kept together in each child’s space in a box. Their books, notebooks, supplies, and materials are all stored in this one space. I have a homeschool box as well for my books and materials that are in daily use. We, of course, also have bookshelves full of wonderful books, and completed notebooks. I do try to only purchase books we will be using daily for many months, or literary classics that would be a boon to any family’s home. We make extensive use of the local library for books that are good, but have not been deemed worthy of space in the bookcase. These are stored in a space

designated for library books, which helps cut down on the frantic searches for that one runaway book that needs to be returned before it is seriously overdue.

Any home business will also have paper, reference materials, other supplies and possibly stock to store until it sells. Everything needs to be stored in a manner that makes sense for your home and how often you use the item. I keep current paperwork in a file box under my computer table and reference books on a shelf in the same area. Old paperwork and materials I use only seasonally are stored on shelves in plastic bins in the basement. Our basement is not always dry, so the plastic bins help me feel secure

about keeping things down there.

Are things always perfectly organized at my home? Of course not. As I am constantly reminding my children, no one is or ever was always perfect other than our Lord and Savior, Jesus Christ. There are days when I forget to plug in the crock pot; days when we're hitting the chocolate chips before 10:00 a.m.; and days when my home could easily be mistaken for a landfill.

We live in grace by faith. We continue to make an effort, to fail, and to improve as we try again.



Katy Daum, a recovering television addict and "yes-itis" survivor, lives with her husband, Kurt, and their three children, aged 12, 10, and 2 in suburban Cincinnati, OH. They are finishing their sixth year as a homeschooling family. Katy is the manager of her church bookstore, editor for the 55+ Club newsletter, and an online tutor for www.Tutor.com. She also manages her homeschool co-op website at www.masoncoop.org. She enjoys spending time with her family, reading, camping, and crafts. Visit Katy online at www.ktdaum.com or email her at katy@ktdaum.com.

Epilogue

By: Rebekah Wilson

I have had the privilege of pre-reading this book before it became available in order to write the epilogue. As I have read through each unique story, one main theme has repeated itself every time: God's calling to open a home-based business.

Whether the person started out following God's leading, or found Him along the way, each one was called to begin a home business in some way, shape, or form. In many of the stories here and in others I have heard through the years, someone either had a special talent, interest, or previous experience in a service or product before they considered creating a home business around it. Most home business owners are drawn into it one way or another and it becomes a natural process that is usually well suited to the person running the business. God's hand is obvious as the business grows, evolves, and income is generated.

It isn't always easy. It isn't always quick. A good, solid business takes years to grow and requires dedication, sacrifice, and perseverance; all of which you have read about in each chapter of this book.

There is a great deal to learn and struggle through to set up a home business. Learning how to balance home, family, church, homeschooling, and any other obligations and responsibilities you may have with the continual needs of the business is the challenge. Each personal story you have read is a true-life experience and each one is very unique.

Look beyond their personal experience and outline the steps that were taken, the insight learned, the challenges faced, the *time* it has taken and the eventual rewards earned. If you begin a home business you will face those very same issues. This book will make an excellent guide for you as each person's story shows ingenuity, endurance, patience, faith and commitment to follow through with their vision of working from home.

There are specific skills and information needed in order to run a home business and anyone considering a home business must take the time to learn these or their business will eventually fail.

The following are just *a few of many* skills every potential business owner should know or be able to do.

- Know the local business laws and codes that affect your business.
- Have basic accounting skills or learn how to use *QuickBooks* and hire an accountant.
- Know basic tax laws that affect your business—ignorance is not an excuse!
- Write a 5-year business plan—*a crucial first step that many people overlook!*
- Understand the role that marketing plays in business, and use that information wisely—marketing is not just advertising!
- Understand the importance of a professional looking

website—which can directly affect your online sales, business image and your business reputation!

In each story you have read, homeschooling children have been shown to work well with running a home business. Each family had a basic schedule that worked well for them and they were able to be flexible with that schedule, which is a necessity when you are juggling both work and schooling.

If you are considering opening a home business—pray about it. See where your calling is and begin doing your research. Public libraries can provide you with unlimited information on any type of business you may be interested

Rebekah Wilson
Hope Chest Legacy
www.HopeChestLegacy.com

in. Reading and learning from books is an excellent way to begin your journey of working at home—take notes! Consider attending community college courses or seminars that will help you expand your knowledge and give you a possible edge over your competitors. Check with your city and state to find out what is required to set up a home business—most cities require a business license even if you work from home.

Most of all pay attention to what is happening. If you are going in the wrong direction, the Lord will let you know. Be ready and alert to listen to His leading, and enjoy the new adventure in your life.

The Final Word

By: Mari Almon

I never would have imagined myself as a sales person—especially not working from home and earning an income that rivals my husband's! God took me down a long path to get here. Though I could not see where He was leading, He knew all along. HE is so very good!

Looking back over my childhood, I realize God used my mom to prepare me perfectly for the future. Mom taught me to do my best at whatever I did, and convinced me that I could be anything I wanted if I would be persistent. I learned, by watching my mom's example, the benefits of having a good attitude no matter what the circumstance. Once when something difficult had just happened, I asked her how she could smile and seem happy at that moment. I can still hear her answer: "Mari Lynn, if you smile, the world smiles with you; cry, and you cry alone." Now, I know that's not *always* true, but I still learned the value of a good attitude. She told me to *press on*, to not be afraid to ask the hard questions, and to never take "no" for an answer if I didn't believe it was right. When I was a teenager I recall her laughingly saying to me, "Mari Lynn, you are always going to rub someone the wrong way; don't worry about it! Ask the question!" (Okay, so some of you who know me or work with me are laughing right now because you finally see where I get the tenacious behavior!)

When I was 25 years old I was working as a corporate auditor with **General Electric**, and I made a move into a

regional administrative position with **Trane Company**. The summer that I turned 26, God intervened in my life and saved me, and I gave HIM my heart. I joined a loving, Christ-centered church, where I met my wonderful husband. Right before Steve and I were married I retired from the outside workforce. We both agreed that we wanted a family and that I would stay at home with them. We hoped to homeschool some day.

Over the next three years I gave birth to two beautiful children, Elizabeth and Jonathan. Before Jonathan was born, Steve lost his job and medical insurance, sending us in a completely new direction. We were worried but confident that God would sustain us. Steve tried insurance sales and a few other things while we quickly fell into debt. Yet we stood on God's promise in Jeremiah 29:11-14:

¹¹For I know the thoughts that I think toward you, saith the Lord, thoughts of peace, and not of evil, to give you an expected end. ¹²Then shall ye call upon me, and ye shall go and pray unto me, and I will hearken unto you. ¹³And ye shall seek me, and find me, when ye shall search for me with all your heart. ¹⁴And I will be found of you, saith the Lord: and I will turn away your captivity, and I will gather you from all the nations, and from all the places whither I have driven you, saith the Lord; and I will bring you again into the place whence I caused you to be carried away captive.

I decided to open a family day care/preschool to earn extra money. At the time, this occupation seemed best suited to our goal of me staying home with my two small children. I wanted a quality preschool experience, but we certainly couldn't afford one. My little school was modeled after a regular church preschool. It was only open during "normal school days," so I had holidays off with my own children. I worked hard to make sure I was giving my children the right "educational environment," which was good for everybody. Before the end of my first year in business, my little school had a waiting list and was *nationally accredited*. Within eighteen months I began writing my own curriculum and teaching other teachers and family day care providers approved early childhood classes (offered by the state of Georgia) on weekends and some nights. This worked out nicely because Steve could be home with the children. God is good!

As my children got older I closed the preschool to focus more on our two children's growing needs, and I continued to teach early childhood classes at night and on the weekends. It was a struggle financially for me to stay home. When the children were middle school age, I was re-introduced to a multi-level business I had looked at years before. It was one of those "GOD Moments." I just *knew* this was something to follow up on. It was a typical multi-level business in which you sell products, get others to sell the products, they find others too, and you mentor them all and so on. Our children could go wherever we went, and our mentors accepted them and treated them like their own.

We both dove into the training system and learned everything we could. We listened to our mentors, learned how to budget our money, read thousands of books, and listened to copious training tapes. We attended conferences all over the place, and we *applied what we learned*. It was FUN meeting new people and making friends everywhere, and I loved mentoring! God was faithful in teaching us so much about ourselves and helped us to grow—and our business grew too. It seemed that if we could work hard enough and fast enough, we could make this work, but God still had a different plan.

As the business grew, it became evident that our children needed more of our time. This was difficult because we were stretched so thin. My husband worked full-time and was involved in the multi-level business each night. He was exhausted and growing discouraged, and finally decided he wanted to quit. My heart was breaking for my children; I was sensitive to their growing needs. So we backed off from the business and continued praying.

Not too long after that, we heard God telling us to change churches. He told us specifically where we should attend. Seeing this as a new beginning, we promised each other we would start fresh and let the multi-level business go entirely. It was then that I began exploring work-from-home opportunities again. I was reading a popular homeschool message forum when I read one of those strings of messages that started out with "What do you do to earn extra money to stay at home?" There were

probably thirty or forty answers: “I care for children in my home,” “I do nursing care at night,” “I do this or that multi-level business,” “I write,” and then there was this one . . . “I work for a magazine; I write reviews about homeschooling products,” signed *Kate*, and when I read it, there went that “GOD Moment” thing again!

I replied to Kate’s post, asking her if she would mind emailing me privately to tell me more. She answered and explained that there were only openings in the sales department at that time, and that I would earn commission on what I sold—no salary—and if I was interested she would forward my inquiry to the right person. I thought, “SALES!?!?” I was *not* a sales person, but because I felt God moving me in that direction, I asked her to forward my inquiry. Before long, I was asked to join the sales team. *I became a real sales person* with a media kit and a list of companies to call. I had no clue what I was doing, but I believed with all my heart that God had directed me here to *The Old Schoolhouse® Magazine*, and I made a commitment (to myself) to give it my all.

Steve and I kept praying. I have to be honest: it seemed like no one was listening during that time. The telephone sales work wasn’t hard and I was selling *some* ads, but the learning curve was enormous. We were desperately broke, and both my teens were going through very rough times and life wasn’t FUN. I plugged away at the phone calls and purposed to not give up because this was what God had given me. I poured myself into my teens because they needed my support.

Sure enough, God was faithful. One after another the breakthroughs came for my children. They were both saved and transformed into new creatures in Christ, and their lives began to change. I am so grateful for the work God continues to do in them!

However, we were still financially strapped and headed downward. About that time, my husband saw a job listing in the church bulletin for a part-time electrician. He leaned toward me while pointing to the job description and whispered in my ear, “This is my new job,” and grinned. I just smiled back. Two days later my husband was our church’s new part-time electrician! Steve was working almost eighty hours a week between the two jobs, but we had our financial feet on solid ground again for the first time in a long time. He was working with people we knew and loved, which made the work load lighter.

By this time I’d been working at *The Old Schoolhouse® Magazine* for almost two years. I continued phone calling and selling ads, and I was doing pretty well, but it wasn’t enough to bring Steve home from the second job. I kept praying and seeking the long-term solution, because while the church position was great, I knew my husband couldn’t maintain that eighty-hour-a-week life forever, and he was looking very tired.

One day after a church service, my pastor came up to me and said, “I got a word for you today. I don’t know what it means, but I know you will.” He said to me, “It’s here now.” I got that same “GOD Moment” jolt that I had gotten before!

I played those words back over and over again in my mind and prayed, "What's here, Lord?"

The following Monday morning when I sat down at my desk and began planning my calls, a warm, fresh feeling fell over me, and I knew . . . *this work is here now!* I thanked God, and I reaffirmed my promise to myself to give this work all the focus I could muster up. That was three years ago. My income doubled that year. I was offered some new responsibilities, and I began to bring on a sales team and mentor and train them. My income doubled the next year too. My husband was able to quit the second job and spend evenings at home. I just realized yesterday that my income has doubled again since last year! God is so good!

As I look back over the years, I can see how God has always been faithful. He has been with me and molded me from the beginning. Through every turn in life He has given me new skills that would eventually prepare me for where I am sitting right now.

I love my work at *The Old Schoolhouse*® Magazine! I work with godly people. I am regularly given new challenges to

learn and tackle. I have FUN meeting new people every day. It's a joy to talk to them, whether they buy something or not. I laugh with them, sometimes cry with them, and, on occasion, pray with them. I am blessed to have a *stellar* sales team. I work with regular homeschooling moms and dads and grandparents from all over the country; the majority of them have no previous sales experience. I have the privilege of training and coaching and encouraging them.

I look for important qualifications when selecting sales team members. I'll take the following skills and characteristics over "sales experience" any day of the week: excellent written and oral communication skills, the time to dedicate to the task, super responsiveness, a teachable spirit willing to grow in unexpected ways, persistence, focus, and a vision for the future. These qualities will always land them a sales team position.

Commission-based sales work is not a quick fix for financial trouble, nor is it for the faint of heart, but if you think you have what it takes, email me (malmon@TheHomeschoolMagazine.com). You never know what God has for you around the next turn.



Mari Almon, Senior Advertising Services, lives in northern Atlanta. Married to Steve, they are both thrilled that their children had the opportunity to graduate high school from home.

Appendix: Additional Helpful Internet Resources

Compiled by: *Katy Daum*

Several of our authors have fascinating websites for their home-based businesses. Below are some additional resources.

Bed & Breakfasts

http://msucares.com/business_assistance/homebusiness/b&b.htm—This website has lots of great general information about starting a B&B, although some of the more legal and technical information is specific to Mississippi. Be sure to investigate the requirements and regulations in your own state.

<http://web1.msue.msu.edu/imp/modtd/33420030.html>—“Starting A Bed & Breakfast/Farm Vacation Business”

Bookkeeping

<http://www.howtoadvice.com/BookkeepingBusiness>—“How to start a bookkeeping business at home”

<http://www.aipb.org/>—“American Institute of Professional Bookkeepers.” Many helpful links and resources

Crafts

<http://www.craftbusinesshome.com/>—“The Free Guide on How To Turn Your Craft into a Profitable Home Business”

<http://artsandcrafts.about.com/od/arti4/a/032307.htm>—“Starting a Craft Business 101”

<http://www.theartfulcrafter.com/>—“Everything You Need to Make & Sell Original Crafts”

Direct Sales

<http://www.myndsn.com/>—“The National Direct Sales Network’s purpose is to bring together direct sellers from diverse companies, offer them the opportunity to help themselves through active networking, and to grow both personally and professionally through our local chapter networks.”

<http://www.mydswa.org/>—“You’re invited to become a part of a community that offers encouragement, education and ideas for growing your network marketing or party plan business.”

<http://www.dsa.org/>—“DSA is the national trade association of the leading firms that manufacture and distribute goods and services sold directly to consumers.”

Finances

<http://www.homebiztools.com/bookkeep.htm>—“An Easy Bookkeeping System For Your Business”

Graphic Design and Screen Printing

http://nomediakings.org/doityourself/howto_silkscreen_posters_and_shirts.html—“How to silkscreen posters and shirts”

<http://www.youtube.com/watch?v=SS2ntWPMICc>–“Etsy How-To: Screen-printing & You video”

<http://www.aiga.org/>–“AIGA, the professional association for design, is the place design professionals turn to first to exchange ideas and information, participate in critical analysis and research and advance education and ethical practice.”

Medical Transcription

<http://www.bls.gov/oco/ocos271.htm>–information from the U.S. Bureau of Labor Statistics

<http://www.mtdaily.com/>–“Medical Transcription Networking Center”

Online Ventures

<http://www.ecomresourcecenter.com/index.html>–“Your Internet guide for doing business online”

http://www.efuse.com/Plan/e-commerce_basics.html–Selling your wares on the web

Organization

<http://ezinearticles.com/?Home-Business-Organization-Tips&id=1074603>–“Home business organization tips”

<http://www.homeorganizeit.com/index.html>–“If you would like to make more time for your family and/or home business, you’ve come to the right place. Home Organize It! is a sister site to WAHM Build It! a Web site dedicated to empowering moms to be able to work at home. Our aim here is to help busy moms organize today’s multi-purpose homes.”

<http://ezinearticles.com/?How-To-Organize-Your-Home-Business-for-Success&id=395023>–“How To Organize Your Home Business for Success”

Pets & Pet Care

<http://www.petbusinesscentral.com>–“a business either directly or indirectly related to dogs, cats and other animals can be a profitable part-time home business or full-time career . . . Browse this website for specific information and advice on a wide variety of careers and businesses related to pets, including pet sitting, pet photography and even pet psychology!”

<http://www.petbusiness.com>–“an online magazine for the pet business.” Paid paper subscriptions are also available.

Publishing

<http://www.fonerbooks.com/cornered.htm>–informative blog about POD publishing, E-Books, and self publishing

Travel Agents

<http://www.hometravelagency.com/>–“If you’re thinking about starting a home-based travel agency, or if you’re just not sure this is the right move for you, or if you have questions about how to go about it, this site is for you. Here you’ll find articles, tips, opinions, and facts that will contribute to your knowledge of this exciting new wrinkle in the travel distribution system.” Some items on this website are for sale, but much of the information is at no charge.

<http://www.homebasedtravelagent.com/>–“You will find information here about becoming a home-based travel agent.”

<http://www.hometravelagent.net/>–“This is a website that is for and about the home based travel agent. The site is run and managed by a home based travel agent who wants to share his experiences with other home based travel agents. The main ingredient of the website is a podcast produced for home based travel agents but you will find discussions about travel news, cool places to visit and an occasional sound seeing tour.”

Writing

<http://www.writers-nook.com/>–“This site is filled with resources that we pray will help you on your journey into writing professionally.”

<http://www.writefromhome.com/>–“Helping writers manage kids and clips under one roof.” This website offers many resources for a fee, but there is some good information available at no charge.

<http://www.right-writing.com/>–“Right Writing Teaches Skills and Provides Opportunities.” Some materials for sale. Lots of information available at no charge.

General Resources

<http://www.sba.gov/>–“U.S. Small Business Association”

<http://www.at-homeworks.com/>–“an online guide and resource community for moms working from home, and anyone wanting to find a home based job or start a home business.” There is some information available here at no charge, and other information requires a paid site membership.

<http://www.powerhomebiz.com/>–“Your source of information, tools and resources for starting, managing and growing a home business.” Links and resources for many different kinds of home businesses.

<http://www.morebusiness.com/>–“Your one stop small business resource center”

<http://www.entrepreneur.com/>–online version of the in-print magazine

<http://www.internetbasedmoms.com/>–“Work at Home Moms Internet Business Advice & Idea Center”

<http://www.mommyshelperonline.com/>–“Business and family resources for mom”

The Secretary of State website for each individual state provides forms and information about doing business in the state, and support for small businesses. Doing an Internet search for a specific state name plus “Secretary of State” will result in a link to the site. Many states, if not all, offer inexpensive or free training and support for small businesses under the auspices of this branch of the government. Look for links to Small Business Development, Small Business Support, or something similar from the Secretary of State main website.

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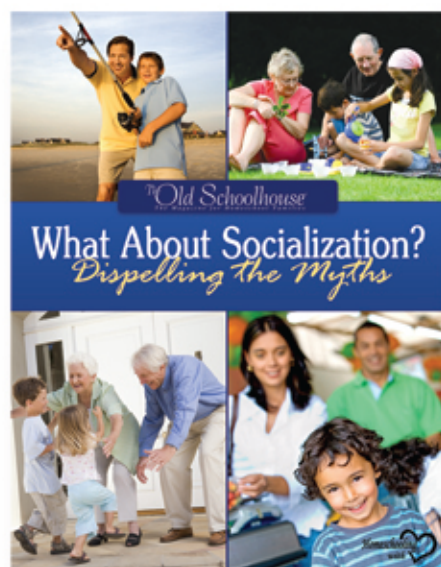
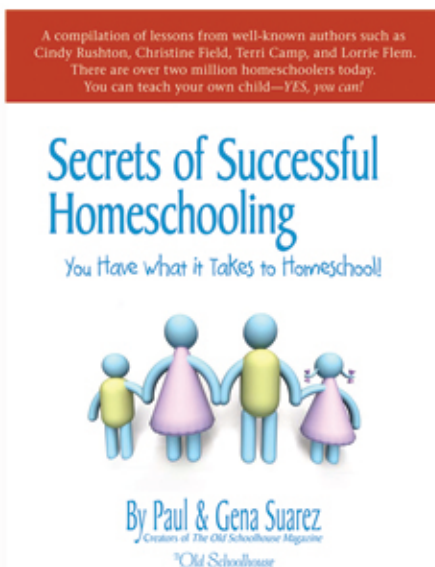
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