

The Kingston & Area 
H O M E B U S I N E S S
A · S · S · O · C · I · A · T · I · O · N
Volume 10, Issue 4 "PROFIT THROUGH SUPPORT" September 2001
N E W S L E T T E R



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KAHBA

The **Kingston & Area Home Business Association (KAHBA)** is a group of home-based entrepreneurs, both full-time and part-time, offering experience, education, information, and support to each other. Membership in the KAHBA costs \$45.00 per year. For more information, please contact the new Membership Director, David Kempson, at 544-2178 or email him at: davek@cybersolutions.net.

The Next KAHBA Meetings

is at 8:45 a.m.,
Saturday, 08 September 2001
at the KEDCO offices
67 Brock Street
Kingston, Ontario.

Note: the meeting following, will be on
13 October 2001, back at the Crossroads
Restaurant in the Frontenac Mall.

Mailing & Drop-off Address

The Kingston & Area
Home Business Association
Mailing & Drop-off address is
208 Glen Castle Road
Kingston, ON K7M 4N6
Courtesy of Elite Office Professionals.

Web Site Address

THE HBA WEB SITE address is
www.kingstonhomebiz.ca

The KAHBA Executive

As per the voting results in June, the KAHBA executive is as follows:

President - Christine Peets
Past President - Ron Dickenson
Vice-president - Judy Lawless
Secretary - Lindsay Fair/Pat Best
Treasurer - Heather Simpson
Membership - David Kempson
Publicity - Paul Grass / Rob Fonger
Newsletter - Fred Georgeadis
Guest Director - Don Gale

Membership Welcome

Membership to the KAHBA is always welcomed. Please take the time to bring a friend who is considering, or has a home based business. David Kempson any updated info, and of course, renew your membership (was due 01 June). New members are always welcome.

Back To School...

Its back to school once more!! In Kingston, and in all our surrounding communities, kids will be running, frolicking and gathering at school bus stops everywhere. As always, the little ones are excited about the new school year and will not always be watching the traffic. Its up to us, the drivers, to be extra vigilant for their safety.

As a reminder to everyone to be extra careful, we promote school safety by displaying school children as the theme on the cover of this month's newsletter. *(Editor)*



From The President's Chair

Sometimes, when I am feeling a little “stuck” with my writing, as I was trying to write this column, I go out for a walk. I find the fresh air helps to clear my head, and I can then get back to work.

While out walking, I noticed how brown the lawns are looking on these late August days, because of our extended time without significant rain. Yet, flowers were looking fairly healthy, as were shrubs and most trees. It seems that most people are doing their watering very conservatively, and using the resource wisely. The flowers and shrubs, which may have cost a lot of time and money when they were planted, were getting the lion's share of the precious water. Lawns, it seems have been forsaken, or at least many of them, for the time being. I did notice the odd one that was looking pretty green. When it rains for a few days, and it will, the lawns will start to come back. That would appear to be the attitude most of my neighbours are taking. As one neighbour said, “before we know it, we will have snow covering them, and then we won't know or care what colour the grass is.”

So what does any of this have to do with business—especially home business? Well, I guess I just got to thinking that when your resources are limited, you have to make choices about how best to use them. You may have to forsake taking care of one part of your business to make another part grow. I think that is true in all businesses, but especially in a home-based business.

You may not have the time you would like to devote to the business, so you have to prioritize carefully in order to make the best use of the time you do have. That takes organizational skill! It is so easy to become distracted by other things

you may notice need doing at home as you head to your office. Or, the resource might be money—an even more precious commodity than time, at times. If there is a temporary “cash flow” problem, then decisions have to be made how best to meet expenses until more revenue is received. Writers have to be especially good at this juggling act because they are not often paid until after publication, which may be weeks, or even months after the work was done.

Doing something for a collective good, in spite of individual needs was also evident when I was out walking. The fact that most people are not watering their lawns these days shows they are willing to forsake their own green lawn for the collective good of everyone having enough water. I hope those who have watered to the point of their lawns being very green are feeling at least somewhat guilty. Just as homeowners put aside their own needs, home-business owners have to put aside their own individual needs for the collective good of their family, or co-workers in their other paid work.

But, just as the rains will come, and make everyone's lawn green again, so too, will resources be more plentiful in your home business. It just takes a little time and patience, and sometimes those are the most precious resources we have to give to our business.

I would like to personally thank Nicole Denelzen, of Infinite Design Studio for her work on designing a new logo for the KAHBA. As the organization goes forward into its second decade, it is great to have this brand new look!

A Few Other Notes.....

I think Nicole's design has truly captured the varied nature of any home-based business, no matter what the product or service.

Thanks are also extended in advance to Peter Schell, Cormac Evans and Chad Richard of the Entrepreneurship Centre at KEDCO (Kingston Economic Development Corporation) for hosting our next meeting on September 8. The meeting will be held at their offices, 67 Brock Street where we can learn more about this thriving business centre. There will be a short workshop presentation about business plans, so you might want to bring yours! They will also provide a light breakfast. Please call Peter (544-2725) or contact him by e-mail, as soon as possible to confirm your attendance at their new offices (schell@kingstoncanada.com).

Don't forget your toonies and loonies as we will still have our 50/50 draw. The meeting will begin at approximately 8:45 and end before 11:00 so you will have time to enjoy other activities in Downtown Kingston, or go home and water your lawn (unless it's raining!)

Finally, congratulations to Judy Lawless, an Independent Beauty Consultant with Mary Kay. Judy recently won a special award for outstanding work. This is a relatively new venture for Judy, and she is making great strides forward in this business. When you have won special recognition in your field, please let the rest of us know! One of the best reasons for KAHBA is to provide those kudos for doing well. It's all part of the "Profit Through Support"!

Cheers,
Christine Peets
President

LATEST SCAMS

"Do not become a victim" (July 20, 2001)
MISLEADING MAILINGS FOR INTERNET
DOMAIN NAME REGISTRATIONS

The Competition Bureau issued a warning today to Canadian consumers and businesses that own internet domain names to take caution before paying what appear to be invoices from the "Internet Registry of Canada" for the registration or re-registration of their domain names.

The "Internet Registry of Canada" is not certified by the Canadian Internet Registration Authority (CIRA), the body officially sanctioned to administer the registration of the ".ca" domain name in Canada. Only CIRA Certified Registrars can apply to CIRA for registration of ".ca" domain names. Visit the Competition Bureau site for further details.

The Canadian Internet Registration Authority (CIRA) also issued an announcement to dot.ca registrants warning about the invoices. Please visit the CIRA site for more information.

You asked us ...

- ... about · [Nigerian Letter Scams](#)
- ... about · [Pyramid Schemes](#)
- ... about · [Shopping Online](#)
- ... about · [Unsolicited e-mail offers](#)
- ... about · [Identity theft](#)

Every day, the RCMP receives questions, comments, and complaints about fraud. In response, the Economic Crime Branch has created the LATEST SCAMS page which will feature tips and information about the most current and most popular frauds operating in Canada.

For more information on other scams, visit
<http://www.rcmp-grc.gc.ca/scams/scams.htm>

Members' Profile

Featuring Healthcare and Nutrition

A&W HEALTH PRODUCTS

Independent Members of AIM CANADA



With over 11 years experience in sharing BARLEYGREEN™, Alex & Wanda Kilpatrick have a proven system for helping others to “Improve their Quality of Life”. AIM's main products, BARLEYGREEN™ and Herbal Fiberblend™ are whole foods which continue to gain popularity as people discover their amazing benefits and nutritional value. Find out why the original BARLEYGREEN™, truly is the “FOOD OF THE FUTURE” For your convenience, a free Data Sheet and Audio Tape are offered on request. Please call for your free consultation, In Kingston 613-634-1778 or akilpatrick@sympatico.ca

Paul MacGregor

Independent Distributor

LIFEFACTOR

Kingston, Ontario



In 1956 Dr. Forest C. Shaklee founded a company that gives people the opportunity to participate in their own health & wellness by offering a line of food supplements & environmental cleaning products. He built his business upon The Golden Rule, out of concern for people's health. Shaklee believes in solid, scientificallybacked product choices rather than risky trends. For more information or a free Product guide with Shaklee's Published Research Collection Call Paul at 384- 0339 or 1- 800-465-1638 or oddjob@netcom.ca



Dale Williams

Independent Distributor

Kingston, Ontario

Dale has always been interested in natural health products. When she tried Cell Tech's blue green algae, five years ago, and had relief from long term back discomfort, she knew this product and the network marketing opportunity were “right” for her. Dale's role is to introduce customers to the products, be available for assistance, and produce a newsletter six times per year featuring product information, research and special offers. Customers purchase directly from the company.

For more information call (613) 389-8900 or 1-877-860-2958 or dale.williams@mailcity.com

Chap 2 - The Business (series - part 5 of 18)

“Purchasing A Franchise” - Checking Out The Franchise Opportunity

While a franchisee might make a reasonable living, quite often he or she might not achieve the return envisioned. Before any commitments are made, the benefits and risks of being a franchisee should be fully analyzed in order to avoid a costly mistake.

It is imperative that you obtain the services of a good accountant and a franchise lawyer.

- Check the franchisor’s “credit” background with Dun and Bradstreet and your banker. Also ensure that the Better Business Bureau has not received any major complaints against the franchisor.
- Request and analyze, if available, the franchisor’s most recent financial statements. This is simple if the franchisor is a public company. Smaller franchisors, however, may not want to disclose such information so it may be necessary to rely on information from banks and other credit agencies.
- Obtain from the franchisor all the public information available on its operations. If, however, they are reluctant to give them to you, it is a bad sign. However, for smaller regional franchises in Canada, these documents may not exist.
- Ask for a copy of the franchisor’s trademark application or registration. Without it, the franchisor can give you no assurance of its ability to protect its own trademark, which could lead to later problems.
- Request a list of all franchisees with their locations and telephone numbers. Discuss with a number of them the success and profitability of their outlets. Ask them how much time they spend on the business since this will affect their personal lifestyle. Also have these franchisees assess how well the franchisor has lived up to any promises. Do they feel they are getting something of value for their royalty payments?
- Complete the application or prescreening forms if required by the franchisor. The franchisor should want to check out your financial background as carefully as you checked out their situation. If not, it is a bad sign.
- Obtain a full set of legal documents from the franchisor - the franchise agreement as well as registered user agreements, leases or subleases and assignment agreements.
- If a deposit is required! Read the deposit agreement carefully and ensure that it is refundable. If not fully refundable, be sure that you will get at least 80-90% back. At this point, you must be satisfied with the franchisor’s credibility and integrity.
- The franchisor should offer an acceptable site (if applicable) for your business. Visit the site and analyze any available descriptive material, paying special attention to surrounding population, average

annual income and age distribution. For major investments exceeding \$100,000 you may want to call in a professional to confirm the franchisor's report.

- Review the pro forma financial statements with an accountant.
- If your accountant has given you the green light, inform your banker fully about your plans. Obtain all the information about franchising available from the bank, as well as any specific financing packages related to the franchise you are buying. Discuss your eligibility for various loan programs available from the bank. Check to see whether the franchisor has an arrangement with a specific bank on financing.
- Inform your spouse and family completely about what you are doing. In most cases, your spouse will be required to guarantee the loan. In addition, you should assume that the whole family may also be physically and emotionally tied up in the business.
- Engage a lawyer who specializes in franchise-related matters to review all of the documents including trademark registration and the franchise agreement. As well, have an accountant take a final look at the franchise agreement as to any unfavourable tax implications.
- Finally, as the ultimate decision will rest with you, it is now time to apply as much common sense as possible. Try to answer objectively whether you

are reasonably suited to the proposed franchise business. Are you willing to make a total commitment in order to succeed? Be honest with yourself - franchising isn't for everyone.

Seek Professional Help:

You will have done a lot of preliminary work yourself, however, you will require the services of an accountant and a franchise lawyer. An accountant will review the costs and projections and determine if the bottom line makes sense. The accountant will examine as to whether or not the franchisor is financially stable. You do not want to buy into a financially troubled firm. Be extremely wary of franchisors when an analysis of their financial statements indicates their major source of revenue is franchise fees rather than franchise royalties. The conclusion would be that they are in business only to sell franchises as opposed to developing a viable franchise system.

The franchise lawyer will review the franchise agreement, which is the single most important document that you must deal with. It can be 10 pages, however others run 40 to 50 pages. Check with a chartered bank for information and advice about franchising.

The [Canadian Franchise Association](#) (most of the leading Canadian franchisors are members) can also offer valuable advice and assistance. It has published a booklet entitled "Investigate Before Investing".



Note from the Editor..

Members are reminded that the “Members’ Profile” (page 5) is available to everyone. Why not take advantage of this free section to profile and promote your business. Just provide a short write-up of what your business is about, and it will be included in the newsletter. Remember, the KAHBA newsletter is eventually published in our website where it becomes highly visible in your community and beyond. (Editor)

~~Advertising~~
Advertising Corner

<p>Dale E. Williams #177404 Independent Distributor Ph/Fax: 613 389-8900 or 1-877-860-2958 4114 Howes Road, RR#3 Odessa, Ontario K0H 2H0 E-mail: dale.williams@mailcity.com www.celltech.com</p> 	<p>Digital & Telephone Services Analogue</p> <p>Paul Grass Ph: (613) 542-6268 <i>Customer Service Technician</i> Voice Pgr: (613) 540-6288 27 Years Experience on large business systems Toll Free: 1-888-433-2383</p>
<p>September Special ~Cell Tech “Essentials”~ 50% off Dale Williams 389-8900 or dale.williams@mailcity.com A 30 day supply of enzymes, probiotics and algae in handy daily packets</p>	<p>Judy Lawless MARY KAY® Independent Beauty Consultant 21 Worthington Way Kingston, On. K7K 5C2 Ph: 613-544-6073 Cell: 613-453-9884 Fax: 613-544-6049 Email: judlaw@king.igs.net Website: www.marykay.ca/jlawless</p>

Advertising Rates
For a business-card-size to a
quarter page ad Members pay \$5.00
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For a quarter-page ad

Quote Of The Month
If you think you can win,
you can win.
Faith is necessary to victory.
William Hazlitt