

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

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"PROFIT THROUGH SUPPORT"

March 2005

## N E W S L E T T E R



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# Happy St. Patrick's Day!

## What Is 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. Initial membership to the KAHBA costs \$55.00 for the year, renewal is \$45.00. For more information, please contact the Membership Director, David Kempson, at 544-2178 or email him at: [davek@cybersolutions.net](mailto:davek@cybersolutions.net).

## Here's The KAHBA Executive

The KAHBA executive is as follows:

President - Paul Grass Vice-president - Rej Bruneau  
Secretary - Stephanie Stone Treasurer - Heather Simpson Membership - David Kempson  
Publicity - (Anne Jennings/Maggie McLaren) Newsletter - Fred Georgeadis Guest Director - Don Gale

## Your Next KAHBA Meeting

your next KAHBA meeting will be at 8:00 am, on Saturday, 12 March at the Crossroads Restaurant, Frontenac Mall. Remember, meetings are generally held on the second Saturday of each month. April's meeting will be on the 09th, 2005.

## Mailing & Drop-off Address

The Kingston & Area Home Business Association Mailing & Drop-off address is:

**KAHBA**

19 MacPherson Avenue, Unit #36  
Kingston, ON K7M 6W4



## Web Site Address

KAHBA's WEB SITE is at the following address:

[www.kingstonhomebiz.ca](http://www.kingstonhomebiz.ca)

## Guests and New Membership Welcomed

Membership to the KAHBA is always welcomed. Please take the time to bring a friend who is considering, or has a home based business. Please provide David Kempson with any updated information about you or your business. Of course, new members are always welcome.

## Evening Networking Meetings

KAHBA also holds evening Networking mixers so as to give everyone an opportunity to gather without the formality of a meeting. Our next evening meeting is scheduled for the last Mon. in March 2005 (Mar. 28th). We hope to see you there.

## From The President's Chair

Hi everyone.

March is upon us and spring is just around the corner. I am getting pretty tired of this cold weather so Spring can spring any time it wants to.

The Marketing committee met on the 24<sup>th</sup> of February. Fred will make a report on our next members meeting on Saturday the 12<sup>th</sup> of March. We are eager to get some ideas on the table and start implementing them. The big job will be the Trade Show during Small Business week this year but we shall have to see what evolves.

Canada's business is booming and this year should be a good one for everyone. With some good effort and a little creative initiative, your business could be booming also. Belonging to KAHBA is being in a good position to accomplish this. If you have ideas how KAHBA can increase your presence in the business community, lets hear them at the next members meeting. Our next Marketing meeting is on Thursday the 10<sup>th</sup> of March and every one is welcome. I look forward to seeing everyone in March.

Have a great month.  
Paul Grass - President of KAHBA



.....  
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## Checking For Condensation On Windows

submitted by **John Platt** (*Kingston Home Maintenance*)

Are your windows fogged up in winter? If so, don't blame your windows; blame the hot and steamy activity in the house. While window manufacturers often receive complaints from steamed-up homeowners, condensation has little to do with the quality of the window and everything to do with humidity levels inside the home.

- WHAT ?** Check for condensation on windows.  
**WHEN ?** During the winter season  
**WHY ?** When air cools down, it reaches its dew point (the temperature at which condensation forms). The higher the humidity level of air, the higher the dew point. The problem is not bad windows -- it's good science.  
**HOW ?** There are two ways to control humidity levels.
1. The first is to reduce moisture sources within your house:
    - Don't store firewood in the home.
    - Repair foundation leakage problems.
    - Turn down or turn off your humidifier.
    - Cover any exposed earth floor in a basement or crawl space.
    - Cover sump pits.
    - Don't hang laundry to dry inside your home.
    - Limit the use of vaporizers or steam generators.
  2. The second way is to ventilate your home:
    - Vent your clothes dryer to the outside.
    - Use exhaust fans when showering or cooking.

### TIPS

If you have single glazed windows, the windows should take the blame for part of the problem. The inside surface temperature of this glass is too low. The solution - storm windows or new windows with double glazing.

Be sure kitchen and bathroom exhaust fans vent directly outside. Never allow fans to vent into the attic.

Be sure to insulate any exhaust fan duct that runs through a cold space, such as an attic.



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#### About the author

John Platt is owner and operator of **Kingston Home Maintenance Inc.** and a member of KAHBA. With the support of his wife Mary, John can provide you with Repairs and Renovations of your home and commercial property. His extensive 25 years of experience can provide services for Carpentry, Plumbing, Licenced Electrical work, etc. Call him for an estimate today. **Bus: 353-5097 Cell: 532-4396**

# Why You Need To Write A Business Plan

*By Susan Ward*

The business plan is the blueprint for your business. You wouldn't walk over to an empty lot and just start nailing boards together if you wanted to build a house. Starting a business without a business plan is just as foolish.

Yet unlike a house, a business isn't static. We often make the mistake of thinking of a business plan as a single, static document that you just put together when you're first starting out and then set aside.

In actuality, the business plan for any business will change over time as the business develops, and any particular business may have multiple business plans as its objectives change.

Here are five good reasons why you should write a business plan:

1) To test the feasibility of your business idea.

Writing a business plan is the best way to test whether or not an idea for starting a business is feasible, other than going out and doing it. In this sense, the business plan is your safety net; writing a business plan can save you a great deal of time and money if working through the business plan reveals that your business idea is untenable.

Often, an idea for starting a business is discarded at the marketing analysis or competitive analysis stage, freeing you to move on to a new (and better) idea.

2) To give your new business the best possible chance of success.

Writing a business plan will ensure that you pay attention to both the broad operational and financial objectives of your new business and the details, such as budgeting and market planning. Taking the time to work through the process of

writing a business plan will make for a smoother startup period and fewer unforeseen problems as your business becomes established.

3) To secure funding, such as bank loans.

You're going to need both operating and startup capital to start a new business and you have no hope of getting any money from established financial institutions such as banks without a well developed business plan. And established businesses often need money, too, to do things such as buy new equipment or property, or because of market downturns. Having a business plan gives you a much better chance of getting the money you need to keep operating or to expand.

4) To make business planning manageable and effective.

A business plan is essential if you're thinking of starting a business, but it's also an important tool for established businesses. Viable businesses are dynamic; they change and grow. The company's original business plan needs to be revised as new goals are set. Reviewing the business plan can also help you see what goals have been accomplished, what changes need to be made, or what new directions your company's growth should take.

5) To attract investors.

Whether you want to shop your business to venture capitalists, or attract angel investors, you need to have a solid business plan. A presentation may pique their interest, but they'll need a well-written document they can take away and study before they'll be prepared to make any investment commitment.

Be prepared for your business plan to be

*(continues on Pg. 8)*

## **E-mail *Versus* Direct Mail: Which Works Better?**

by [Ivan Levison](#)

Using opt-in e-mail can be a great way to generate leads and sales. But so can regular snail mail. Here's a quick guide to the pros and cons of direct mail and email to help you choose the right way to contact prospects and build your business.

### **Email Pros**

- Email is cheap. Which is why spammers love it. They don't care whether response rates are low because their costs are negligible. If you want to reach a large number of people and if you have access to a solid, opt-in list, go for it. A test sure won't cost you an arm and a leg.
- Email is fast. In two senses. First, your production time is minimal. As soon as you get an idea to test, you can write a motivating email, and hit the send button. Second, your prospect gets your email instantly so responses can start pouring in within minutes. Speed, from start to finish, means you can be a super-agile marketer.
- Email is a fabulous testing medium. As a result of the speed I mentioned above, you can get virtually instant answers to your marketing questions. Is a cross-sell offer going to be a winner? Send a group of prospects an email and you'll have an answer. Have you written two great headlines but can't decide which one to go with? Do some email testing and get your answer fast!
- Downloadable fulfillment pieces are instantly accessible. For example, if you're offering prospects a White Paper filled with valuable information, they can click through to your landing page, fill in a little qualifying information, and download your White Paper in under two minutes. The fact that they don't have to wait long to get their free fulfillment piece boosts response rates.

### **Email Cons**

- The email "environment" is poor. Thanks to the spam avalanche, sorting through email messages is a real drag. That means your prospects are looking for messages from colleagues, family, and friends, and everything else is out. And fast.
- Email messages have to be (relatively) short. When prospects are going through their email, they want information quickly. So long copy is out. Complex offers are out. Supporting facts and arguments are out.
- Emails limit your creativity. An all-text email is obviously visually quite boring. The message is the whole ball game. Even in an HTML email, you can throw in some color and photography, but the look is never great. Let's face it. With email, your graphic designer is fighting with one hand tied behind her back.
- Great email lists are hard to find. Yeah. List brokers promise you a high-quality "opt-in"

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**Tax Tip**  
by Susan Ward

**Q. I have a job as well as a part-time business. How do I report this?**

**Answer.....**

Assuming that your part-time business is not incorporated, you will report your business income by completing Form T2124 (Statement of Business Activities) or Form T2032 (Statement of Professional Activities).

These forms are included in the T1 tax return package, and include lines for you to deduct appropriate **business expenses**.

Your income from your job will be reported on the appropriate line on the first page of the T1 tax return in the usual way (from the information on the T4 slip that you receive from your employer).

When you're calculating your total income, however, you will add your business income and your income from your job.

If your part-time business is incorporated, you will report your business income on the T2 corporate income tax form, which you will have to complete and file in addition to the T1 personal income tax form, where you will report the income from your job.



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scrutinized; both venture capitalists and angel investors will want to conduct extensive background checks and competitive analysis to be certain that what's written in your business plan is indeed the case.

Writing a business plan is time-consuming, but it's essential if you want to have a successful business that's going to survive the startup phase. If your business doesn't have one, maybe it's time to start working on one. The process of writing a business plan can do wonders to clarify where you've been and where you're going.

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*(E-mail Vs Direct Mail from Pg. 6)*

list but you're often playing with fire. The simple fact is that the direct mail list business is a lot more mature and you can find ethical and helpful list brokers if you shop around.

### **Direct Mail Pros**

- The direct mail environment is a good one. Sure, people call direct mail "junk mail." But they use the term with a lot less anger than they do when they speak of "spam." When you read through your email, you're sitting at a desk staring at a monitor and you're busy. When you sort through your postal mail, you're probably much more relaxed and feel less put upon. This difference in receptivity is, in my judgment, incalculably important.
- Direct mail gives you the space you need to tell the whole story. If you write a compelling letter, readers will stay with you. They will NOT stick with you in an email.
- In direct mail, you can use emotion. In your letter or flyer you can inspire, frighten, cajole, convince, make cogent arguments, and motivate. Readers just don't want that in an email. They want you to tell them the facts and get out. Which, for a writer like me is very limiting, indeed.
- In direct mail you can include different pieces you can hold in your hand. I'm talking about a colorful flyer, a testimonial sheet filled with raves, objective product reviews, you name it. You never know what's going to capture

a reader's interest or attention. With an email you get pixels on the screen and nothing more.

### **Direct Mail Cons**

- Direct mail can be expensive. Postage is sky high and heading higher. Printing often costs a ton of money and there are list rental and letter-shop costs to consider. Not to mention creative development.

The bottom line? Direct mail can be very cost effective but there's no question that your front-end costs are going to be higher. That's the only big "con" I think you have to worry about.

### **Final Thoughts**

As you can see from the pros and cons listed above, email and direct postal mail both have their advantages. Lately, direct mail has been in a bit of a decline, partly because of the economy and partly because email marketing has made inroads. My own feeling is that direct mail will be making a huge comeback as spammers continue to destroy a legitimate marketing channel.

My advice? Keep on testing email but don't neglect the proven, money-making power of a letter package or self-mailer!

**Ivan Levison** is an award-winning freelance direct response copywriter who creates direct mail sales letters, emails, and ads. He publishes a free monthly newsletter. Visit his website at <http://www.levison.com>



## How To Start Your Business With One Good Idea

Behind every successful business you'll find at least one great idea. For most people, the definition of a successful business is one which is profitable, and a profitable business is built upon ideas that have been properly researched.

Here are 10 steps you can take to flush out an idea and turn it into a profitable business:

1) Make a list of the reasons why you want to go into business for yourself. Look at your list critically. Does starting your own business help you realize these things?

An excellent eBook to help you get in touch with your underlying motivations and desires, and create true prosperity from your venture is *The Science of Getting Rich*. You can [get it free here](#).

2) Make a list of the things you like to do with your time. Success can be elusive if you're not truly excited about your business. What are your interests and hobbies? What are you good at? What do other people say you are good at?

This list represents broad business models which will give you the greatest joy over time. Decide which item or items on your list you would most like to develop into a business. If you need help coming up with an idea, here is a [list of ideas](#) to help you get the juices flowing.

3) Focus on filling a niche. It is your expertise, uniquely practiced and applied within your business field, that creates your niche in the market. Throughout the research stage of your

idea, pay close attention to how your business can fill a niche. For more on choosing a niche, here is some [sound advice from Willie Crawford](#).

4) Talk to friends or family who own or work in a similar business. Get their input on your idea. What needs improved on? Why should it be improved and how? Talk to business owners in neighboring towns - so you won't be perceived as a competitor - and get their input on your idea. These people will likely have insights you never considered.

5) Participate in [discussion forums](#). This is a great way to take the pulse of your potential customers. You can also see trends, get feedback, and establish working relationships with like-minded people.

6) Evaluate the demand for your product or service. You need to understand the pace and direction of your industry. This understanding alerts you to shortcomings with your idea and helps you channel your energies correctly. It also helps you approach your business with innovation and vision.

For a snapshot of demand by Internet users for your product or service, start with the Keyword Suggestion Tool from [DigitalPoint.com](#). It shows how often people are searching for phrases related to your business idea.

You should also analyze the available research data. There are several professional organizations which gather data on a wide variety of subjects.

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(...from Pg. 10)

Here are a few starting points:

- National Small Business Association
- Nua Internet Surveys
- Forrester Research
- National Association for the Self-Employed
- National Foundation of Women Business Owners
- National Federation of Independent Business

7) Research businesses in your surrounding area in order to size up the competition. Look for ways you can gain a business advantage over your competitors. Ask yourself how your business will be better and different.

8) Visit your competitors online. To speed up online searches, utilize the multiple search capabilities of [Dogpile](#). This search function queries the top engines for your search term and returns the top listings for each.

9) Define the operation of your business. Here are some key questions you should answer:

- What skills and experience do you bring into the business?
- What are your fixed costs and expenses?
- How long will it take to make a profit?
- What laws do you need to comply with?
- If you need financing where will you get it?

- Do you need insurance coverage specific to your business?
- What will be the legal structure of your business?

For help with these questions, visit the [Small Business Administration](#) for a great start-up tutorial and [SCORE](#) for free personalized help via email.

10) With the information gathered from the steps above, you now have the means to begin writing a comprehensive business and marketing plan. For help in this area try the resources and software available from the [SBA](#) and [BPlans.com](#).

At the root level, the small business owner has a burning desire to succeed, a never-quit attitude, and the ability to attract and implement needed resources. All you have to do is throw your research and planning into the mix and you're well on your way to a successful business.

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**ABOUT THE AUTHOR:**

*Brett Krkosska provides how-to advice on small and home-based work issues. Get start-up guidance, business ideas and inspiration at [HomeBizTools.com](#). Become a [subscriber](#) - NOW FREE- for a fresh and original perspective on today's business issues.*

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**Quote of the Month**

I would rather regret the things I have done than the things I have not. - Lucille Ball (1911-1989)

## Friends of KAHBA

Friends of KAHBA - businesses and organizations that recognize our non-profit status, and provide our Association with discounted product or service, or otherwise assist the members with other similar benefits. Today we feature:

**The Crossroads Restaurant**  
Frontenac Mall, Kingston



### Friend of KAHBA is Moving!

That's right! The Kingston Branch of St. John Ambulance will officially move to it's new location as of March 29, 2005 (moving out of old St. John House). Daily operations will likely close from March 24 to March 30 inclusive, so as to facilitate the move and the new setup. The new mailing address will be;

**St. John Ambulance - Kingston**  
**541 Days Road, Unit 6B**  
**Kingston, Ontario K7M 3R8**

This location is at the top of Days Road, just North of Bath Rd., in the Atrium Mall. Phone and fax numbers will also be changing but new numbers have not been yet assigned. Once the change has occurred if you dial the old number there will be a voice message telling you the number has been changed to.....and it will provide the new one.

Remember that as a Friend of KAHBA, St. John Ambulance continues to offer KAHBA members a 10% discount on First Aid and CPR training, as well as on first aid kits.

Regards  
Michael Quance  
Branch Manager



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