



Work at Home Business Profiles for Hobby Farmers

How to accomplish your “work from home” dream on your hobby farm.

by Gretchen Heim Olson

Well, you’ve moved to the country and now, not surprisingly, you want to spend more time there.

However, your day job is far away from the fresh air and natural sounds of the farm. The ads in the newspapers and online look tempting, all those “work at home” invitations.

Question is: Can you really make six figures sitting in front of the television – or the computer – all day?

The answer: no. But many careers are open to women in the country, including those that would not have been even 10 years ago.

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Cindy Reel, a homestyle specialist, runs her business from her family's home in Iowa.

Corporate cultures have changed, so options such as telecommuting and flex-time are now available. And running a small business is still one of the most popular choices for women who want or need to stay close to home.

The key is to find the one that fits your needs, and to do it without a loss of money and pride.

Making the Right Choices

Most of us, when we think of farm-based businesses, generally picture colorful fruit and vegetable stands, fresh meat products or beautiful textiles made from animal fibers.

Fortunately, for women who do not have those opportunities, there are still a number of choices that center on our own unique circumstances.

The first, and perhaps most realistic, option for home employment is to bring your career with you. If you can work out flex-time or telecommuting arrangements with a current employer, you’ve already reached your goal.

But the skills and education you possess, along with contacts and relationships from your former jobs, can also be great launching pads for contract work.

How much money will I make?

One of the most challenging aspects of working from home can be the change in cash flow.

Unless you are bringing home full-time contract work from a previous position, you’ll probably have to adjust your expectations.

The best thing you can do, then, before putting in your letter of resignation, is plan ahead. Put more money into savings while you are still getting a regular paycheck, and research affordable options for healthcare and other benefits you might lose.

Also, begin paring down your lifestyle. Some costs, such as gasoline, restaurant lunches and work-specific clothing will automatically decrease when you spend more time at home. If you are accustomed to lots of little treats--\$4 mochas, French manicures and a new pair of shoes every month—you might want to try life without them, or find less expensive alternatives.

Remember, most work-at-home jobs build income slowly. It takes time to book parties, find clients, set up Web sites and



find rare collectibles, so be prepared for a long curve up toward higher income.

You will make some trade-offs when going home to the farm to work, but if you're prepared you'll probably find they are worth it, just for the freedom to stand outside anytime and breathe in the scent of the country. Accountants, lawyers, writers, graphic designers, web developers and programmers may be able to solicit short-term work assignments that can be managed from a farm office. Even beyond past employers, many women have professional skills that are in demand by corporations, small businesses and non-profits looking for someone to supply them with temporary or short-term assistance.

Before you quit your day job, consider what skills you have that are mobile and think creatively about who may be willing to hire you. The possibilities are broad: tutoring businesses are always looking for teachers, home health care agencies are frequently in need of medical personnel, and most companies require the services of administrative and technical staff.

The most important consideration, if you are interested in moving from full-time work to a part-time or contract position, is to maintain strong relationships with co-workers and others in your industry. As you transition, don't burn bridges, make sure your work quality stays top-notch, and join others for lunch or after-hours social gatherings. Also, don't be shy about asking for recommendations. If you've done good work for them, and another job won't steal you away, your professional colleagues should be happy to pass your name along.

If it Looks Too Good to be True, it Probably Is

One of the most tempting options, when you want to work from your farm, is to answer an Internet or newspaper ad for a "work from home" job. "Get paid thousands and never leave your house!" they promise. Unfortunately, those few words don't tell much about the businesses behind the ads, and whether they are reputable or not.

According to Terri Murphy at Abili-Staff, a Web-based company that lists work-from-home job opportunities, most Web sites do not provide reliable sources of income, and to avoid becoming a scam victim it's imperative to do some investigating before communicating with them.

To educate yourself, one of the first things you can do is talk with sources in your own community. Visit business owners and managers you know and inquire whether they hire work-at-home employees. If they do, ask how they get their workers, and what their requirements might be. This is especially important in career areas such as legal and medical transcription where confidentiality is expected. Many Web sites claim to provide medical transcription jobs, for example, but clinic administrators and doctors are much better sources of information if you are looking for that type of work.

Knowledge is Power

The quickest and easiest way to get an education in home-based work is to read a book. Here are a few to get you started:

The Complete Tightwad Gazette by Amy Dacyczyn – Hundreds of creative and practical ideas for frugal living, from the author's popular newsletter.

How to Buy a Business by Mitchell B. Stern – Background and recommendations for purchasing an existing business.

Momprenuers by Ellen Parlapiano and Patricia Cobe – Success stories and practical encouragement for mothers who want to stay home and run a business.

Home-Based Business for Dummies and other books by Sarah and Paul Edwards – Guidelines covering all aspects of home business by an experienced husband and wife team.

The E-Myth Revisited by Michael Gerber – Advice for avoiding entrepreneur burnout and managing new business growth

Also, when you search the Web for work-at-home options, take time to read articles that warn about specific scams. Legitimate companies should offer anti-scam articles at no cost to you. "We share that with our visitors for free," Murphy says about Abili-Staff's online content. She also recommends going beyond obvious sales pitches, such as vague testimonials, self-published books, even membership in local "better business" organizations. Be patient in your research, and do your own homework, because ultimately you will be the one paying the price for a mistake.

If you do decide to join a membership site or buy a product, follow the standard advice and use a credit card so you can recoup your costs if you don't receive what's advertised. Just be aware that card companies remove charges at their



discretion, not yours. Also, make sure the Web site is secure when you do pay. Murphy reports that transactions as little as five dollars can result in stolen credit card numbers or identity theft.

The best way to weed out scams, she says, is to get the name of the company and its city from the Web site, then dial directory assistance and ask for the business phone number.

According to Murphy, most solid companies have a business line, and should be willing to answer your questions directly. In her view, 90 percent of scams can be eliminated this way, and her primary piece of advice centers on this phone number. "If it's not there, forget 'em."

During all phases of your research into work-from-home pitches, use the "common sense" test.

Every Woman's Dream Job

Writing from a converted chicken coop on her family farm in Virginia, Susan Wise Bauer has what many women would consider the perfect career setting. She is a home school parent, and author of several fiction and non-fiction books, including *The History of the Ancient World*, due out March 2007.

G.O.: How would you describe your farm home?

S.W.B.: Peace Hill is all that's left of one of the original Charles City County plantations. My husband and I moved back here fifteen years ago and built onto the old farmhouse. We have four children, aged 6 through 15.

Right now, we have a fairly sizable apple and peach orchard, Concord grapes, an extremely large garden, and chickens. My husband is the minister of the local church (which sits on one corner of the property), and I write full-time.

Currently I'm under a four-book contract from W. W. Norton. I also run a small press with six employees. We can see both the church and the Peace Hill Press office from the house.

This county has no stoplights or grocery stores. The biggest challenge for the business is reliable internet access.

G.O.: How did you decide to work from the farm?

S.W.B.: I have deep roots in the county; my relatives have lived here for generations. When it became possible for my husband to work in the country, we were delighted to come back. I've taught off and on at the College of William & Mary in Williamsburg, but primarily I'm a writer.

That's a job which can be done from any location; I do need a good library, but my faculty status at William & Mary gives me access to all the college research facilities.

G.O.: What advice do you have for women who would like to develop careers as writers from their rural homes?

S.W.B.: Take every writing job that comes your way even if it's only vaguely related to what you're interested in. I agreed to write ad copy and puff pieces for a local circular. The publisher who was putting it out knew an editor at a publishing house, and introduced me. That led to an offer on my first novel; with the contract in hand, it was much simpler for me to find an agent. I was never out of work again.

Ask yourself a couple of questions: Is the business honestly looking for employees, or is it really just trying to sell a product you probably won't use? Are they likely to take your money before you can realize a scam? Also, if a company is promising to send you materials to make products for them, think about whether you would send expensive supplies to a stranger. Murphy says that real businesses protect their own costs and always have some type of employee screening process in place.

And, finally, stay vigilant, Murphy adds. Scammers are constantly coming up with new ways to look legitimate. If it looks too good to be true, it probably is.

"You Can Take the Girl Off the Farm ..."



Of course, you could follow the lead of countless women like Sherry Schmidt, who use their former careers or particular passions to start a home-based business. Sherry became intrigued with the idea after her mother brought turquoise jewelry home from a bead show. "I'm kind of an independent person and decided I wanted to own my own business," she says. Right away she started creating unique styles, influenced by her years in rodeo, and now designs western-style necklaces under the name Whoa, Cowgirl! from her ranch near Flasher, North Dakota.

Sherry began Whoa, Cowgirl! in March of 2005 and appreciates "the freedom of time" that working from home provides, as well as the opportunity to be near her daughter Landry, husband Brad, and their extended families. At first she promoted her jewelry, made of semi-precious stones such as turquoise and coral, at local craft shows and retail fairs, but quickly discovered that North Dakota alone could not provide a large enough customer base to sustain her business. "The girls in rodeo were buying and the rest weren't," she says. Those observations prompted her to move more strongly into wholesale marketing, and she now sells in stores catering to "the western experience" no matter where they are located.

Her business also became more efficient because of the new focus. "It's a waste of energy, going into something that isn't going to be worthwhile." Although she now has product in more than 15 states, Sherry does benefit from technology that puts her in touch with potential buyers no matter where she is geographically. "The Internet has been fantastic," she says.

Her primary advice for women considering a business in product sales is to spend time investigating sources of materials and their costs. "Find the best places to buy supplies and at the best price." Her biggest problem, she says, was getting reliable information about retail and wholesale pricing structures, but once she did, everything fell into place.

Sherry also warns women against pricing their items too low, and not paying themselves for the time they spend on production.

"If you have a wonderful product that's well-made and in-style, people are going to pay," she says. She acknowledges that she is still educating herself about the business and her markets. "I still have a lot to learn, but so far I have some great people to talk to when I have to." So far she's pleased with how quickly success has come to her ranch business. "I never expected to have the clients that I do."

The Company Worker

If you are interested in a home-based business, but want the security of an established corporation, you might consider another one of the most popular choices for women: becoming a home-based sales representative. Cindy Reel runs her business, as a homestyle specialist for home décor maker At Home America, from the acreage she and her husband, Todd, share with their two children just west of her hometown, Conrad, Iowa. Cindy didn't grow up on the farm, "such a townie," she confesses, but recognizes how a country location helps her concentrate on her work without neighborhood interruptions or caring about how she looks. "You've got privacy," she explains. "I can work at my computer in my pajamas and no one will bother me."

As a young mother in 1993, Cindy signed up with At Home America to get out and see other adults, admitting "I was all about the social and the flexibility." In retrospect she wishes she would have realized the paycheck potential for her household much earlier. "It could have been immediate," she says. "I wasted a lot of time not taking it seriously and I missed out."

She strongly advises women considering home-based sales to "go into it with eyes and mind wide open, and opportunities really are limitless." Currently Cindy has 150 to 200 homestyle specialists under her in the organization and is impressed with the success of women who join the company with high expectations. "The girls who go into this as a career are really flying."

Becoming a home-based sales representative is probably the easiest at-home business to establish, but it does require taking an honest look at your own personality and skills. Cindy agrees that selling product only becomes a strong income source when combined with a pleasant demeanor, a professional orientation to administrative work, and lots of energy with a desire to succeed. It also helps to like what you represent. "You have to enjoy your product before you can positively sell it," Cindy says. Also, women who have difficulty keeping track of important paperwork, or introverts uncomfortable with lots of face-to-face contact probably should choose an alternative career.

There is good news, though, for women who are not social butterflies but may be still interested in sales -- it is possible to become an accomplished salesperson via the Internet and not worry much about interaction with other human beings. According to Sue Rockman, listing products on auction sites can be quite profitable for women who know a particular product niche well. Sue has been selling collectibles online for several years from her home in Illinois and she says there are three important things to do before selling on the World Wide Web. The first is to learn the value of the items you



want to sell by spending lots of time consulting reference books. That way, she says, you are aware of their values before you go hunting. "Make sure you know the product you're selling or you can lose a lot of money," she warns. Sue's second recommendation kicks in during shopping. When searching out potential treasures, she reminds buyers to go beyond guesswork, instead looking for distinguishing marks and making sure the product or manufacturer name is clearly visible. Her final piece of advice is to browse the Web frequently, visiting various auction sites before you list, to see how much competition is out there. "Research and find out what people are buying," she says.

Sue has been successful in her own small enterprise, but she has also learned from others how fruitful educating yourself can be. A close friend of hers once bought a pair of old jeans at a local store, and, knowing how rare they were, sold them on an auction site for \$3000. This same friend also bought an antique bowl for seven dollars online and sold it for \$17,000!

To be sure, selling via the Internet has become big business for folks around the country, and can be done from any location. But one final possibility for rural women with a taste for risk, and deep pockets, is to buy an existing business and relocate it to the farm. Again, because of the World Wide Web, many companies do all their transactions online and have customers throughout the world. If you have the financial ability and interest, it may be worth pursuing. Several Web sites list businesses for sale, and you can search specifically for relocatable ones, as well as those that can be run from a home office. The possibilities are endless and range from selling children's books to establishing a home office-based foreign language franchise to buying an entire retail store inventory and selling it online from your extra outbuilding.

Whatever choices you make in your quest to stay on the farm, remember to be realistic about income, expect to work hard, and, above all, enjoy the blessings of farm life. As Terri Murphy says, "May we never have to work without our dogs again."

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