

Home businesses and you

Working at home while raising children becoming popular

An increasing number of women are choosing to stay home and raise their children while at the same time meeting their needs for an income and the satisfaction of a career.

Sandy Hazell, freelance writer and mother of two, interviewed 20 Markham entrepreneurial moms to discuss their viewpoints on owning a home-based business.

This is the first of a two-part series looking at the steps of starting a home-based business, the education available locally, support networks, municipal bylaw restrictions and a brief look at some successful Markham home-based businesses.

By SANDY HAZELL

Staying home to raise children does not mean a woman has to give up her talents, creativity or independence. Owning a home-based business gives mothers the flexibility to work around her family responsibilities.

The hours may be long and hard, but you are the boss and can work as hard at it as you like. At times, life may seem like a juggling act as you are only able to do so many things in one day. But, if you organize yourself and your business and set priorities, it can be done.

There are many advantages to owning a home-based business. There is no overhead, no cost of commuting, no or little daycare, and federal tax deductions which can be claimed by owners.

Many entrepreneurial moms get the whole family involved and feel it is a good learning experience for their children.

Once you start with a dream, idea or awareness of a need for a specific service or product, you can turn it into a reality by developing a business plan, getting organized and obtaining as much education as possible on running a business.

Education — The Ontario Ministry of Industry, Trade and Technology has a small business toll-free hotline (1-800-387-6142) which offers guidelines on rules, regulations and programs. A useful booklet entitled Starting a Small Business in Ontario is also available from the Ministry at the same number.

Seneca College offers part-time courses in Business Studies, although they are not geared specifically for home-based businesses.

Depending on the degree of specialization required, six, 12, 20 and 30-subject certificates are available in accounting, general business, marketing and small business management.

A 10-week Bookkeeping for Small Business course is also being offered this January. Through the year dinner talks are planned. For complete details, contact Seneca College Markham Information Centre at 491-5050, ext. 4200.

Four years ago, Wendy Priesnitz approached the Family Life Centre with the idea of offering a new course entitled A Mother's Guide to Starting Her Own Business.

A researcher, writer, publisher, educator and mother of two, Mrs. Priesnitz created and instructs the successful four-week course herself.

"There seemed to be a real need for it," said Mrs. Priesnitz. "Other courses seemed to be a little intimidating for women and most government brochures are geared more for small businesses of 100 employees or more."

The course is offered two to three times a year, with six to 12 people per class. Instruction is given on business planning, financing, budgeting, record keeping, government regulations and promotion.

Emphasis is on time management, organization and specific skills needed to juggle business and family life. The next course is scheduled for March.

Networks — In direct response to the growing number of women taking her course, Mrs. Priesnitz formed the Home Businesswomen's Network last spring.

"A lot of women taking the course already had gone through the stages of setting up a business, but they wanted to get in touch with other women," said Mrs. Priesnitz.

The national network was established to give visibility and credibility to home-based businesswomen, as well as helping them deal with isolation and home management.

As well as providing professional contacts, education and encouragement for home business-

women, the network supplies a regular newsletter and annual directory of all members.

Mrs. Priesnitz will be conducting another course in January at Unionville High School.

"More people are feeling uncomfortable about putting their kids in daycare and starting to feel a little more comfortable about the choice of staying home... but the economic reality is still there," said Mrs. Priesnitz. "They have to have the extra income and try to make the compromise at both ends, rather than compromising totally."

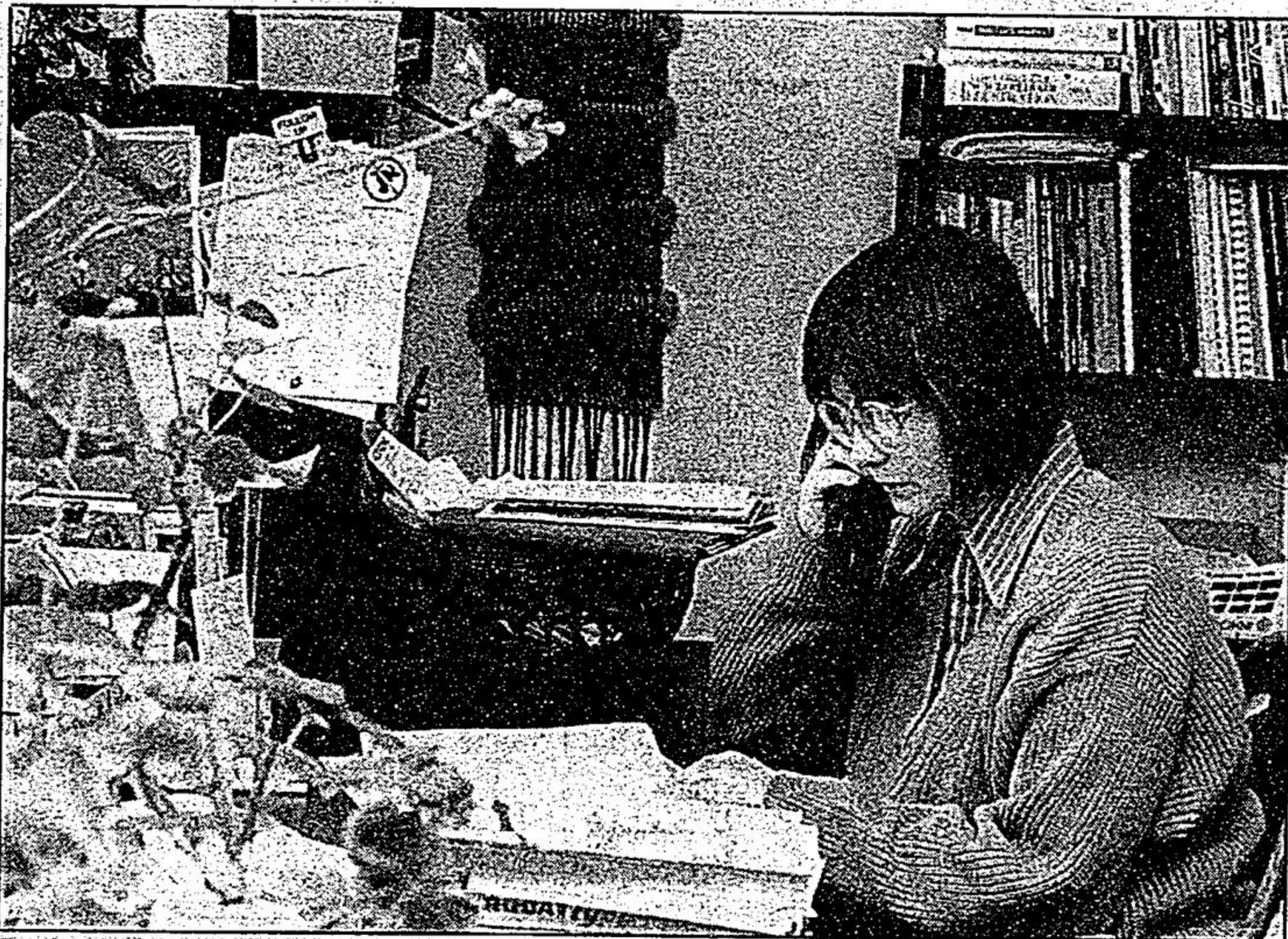
"I really believe it's easier to simplify things (when starting your own home-based business)," she added. "If you've got the guts, nerve and desire, I think you should go for it. So many people are sitting on such a potential."

They're not going to lose that much money."

Barbara McNulty and Danielle Volpe, owners of Molly Maid, started The First Wednesday Network three years ago. Their original intent was to put themselves in touch with other businesswomen as their business started out of the home.

"Our particular interest turned into an educational vent," said Mrs. McNulty. "Not only do we get people working of their homes who need to hear what is going on in the world, but we also have people from the corporate business world as well."

The network meets once a month, the first Wednesday of every month at Cullen Country Barns, Steeles Ave. and Kennedy Rd., for a breakfast in a casual, relaxed atmosphere with guest speakers.



Wendy Priesnitz of Markham is the creator and instructor of a course entitled A Mother's Guide to Starting Her Own Business. The four-week course offers instruction on business planning, financing, budgeting, record keeping, government regula-

tions and promotion. Emphasis is on time management, organization and specific skills needed to juggle business and family life. The next course is scheduled for March.

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Home businesses: Rules and regulations

When Markham was still a relatively small rural village, zoning bylaws permitted home occupations in rural areas and the village of Markham.

Bylaw 1229 stated "Any domestic or household art carried on solely by the person residing in the dwelling unit providing that there shall be no display of goods or signs, that not more than 25 per cent of the dwelling unit shall be used for such purpose, and that there is no adverse effect to the amenities of the neighborhood."

In February 1980, the bylaw was amended to delete home occupations as permitted use as there were concerns that retail sales were not prohibited and home occupations were permitted in all zones.

It was also recommended that the definition of home occupation be standardized in rural and hamlet areas.

Since amalgamating with other municipalities, Markham now has 48 different zoning areas, each with their own specific residential bylaws. Today, it is technically illegal to conduct any form of home-based business in your home, including freelance writing.

"Prior to operating your business, contact the zoning department in the Town of Markham to determine whether or not such an operation is permissible under the bylaws," Jim Brown, deputy of building and licensing for the

town, recommended.

"What you do behind your doors is of absolutely no concern to me as a resident of Markham," said Mayor Carole Bell. "But I am interested if someone starts selling stuff out of their home and I have cars parked in front of my house."

Both Mayor Bell and zoning officials expressed concern that home-based businesses may generate heavy volumes of traffic, resulting in noise and jeopardizing the safety of children on that street.

As the owner of a clothing store, Union Mills at Cullen Country Barns, Mayor Bell sympathizes with Main St. business. Home businesses buying wholesale goods and reselling them at discount prices have an unfair advantage over local stores, making it difficult for them to stay in business, she said.

"There is a difference between making something and selling it and buying it wholesale and reselling it," Mayor Bell added. "If a home business is conducted in a quiet, discrete way, that does not adversely affect neighbors... if nobody knows about it, there are no complaints."

"I don't want to say we turn our heads, we have to have rules," she said. "We want to be fair. Rules have to be made for the would-be offenders, not for people who have good judgement."

MORTGAGE RATES

Economist & Sun/The Tribune compiled these rates as of Monday, Nov. 24, 1986.

MORTGAGE LENDER	VAR. RATE	6 MTHS	1 YEAR	2 YEAR	3 YEAR	4 YEAR	5 YEAR
BANK OF MONTREAL	9.75	9.75	9.75	10.5	10.75	11	11.25
NOVA SCOTIA	9.75	—	9.75	10.5	10.75	11	11.25
C.I.B.C.	9.75	—	9.75	10.5	10.75	11	11.25
ROYAL BANK	9.75	—	9.75	10.5	10.75	11	11.25
TORONTO DOMINION	9.75	9.5	9.75	10.5	10.75	11	11.25
CANADA TRUST	9.75	9.5	9.5	10.25	10.75	11	11.25
FAMILY TRUST	—	9.75	9.75	10.5	11	11.25	—
NATIONAL TRUST	9.75	9.5	9.75	10.25	10.75	11	11.25
STERLING TRUST	—	—	9.75	10.25	10.75	11.25	11.25
STOUFFVILLE DISTRICT CREDIT UNION LTD.	—	—	9.75	10.25	10.75	—	—
ROYAL LEPAGE	—	9.5	9.75	10.5	10.75	11	11.25
GUARANTY TRUST	9.75	9.5	9.75	10.5	10.75	11	11.25