

Chapter 1

What You Need to Know about Home-Based Businesses

In This Chapter

- Understanding the basics of home-based businesses
 - Taking a look at the pros and cons of having a home-based business
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Congratulations! You've decided to start a home-based business. We welcome you as you join with millions of others who have already made the decision to start a home-based business. According to the Small Business Administration (SBA), there are more than 27 million businesses in the United States today. Of these businesses, 99.7 percent (or about 26.9 million) are *small businesses* (which the government defines as businesses with fewer than 500 employees). Of these, just more than half — 52 percent, or about 13.5 million — are home-based businesses. Now that's a *lot* of home-based businesses!

Take it from us: Owning your own home-based business may be the most rewarding experience of your entire life — and not just in a financial sense (although many home-based businesspeople find the financial rewards to be significant). Having your own home-based business is also rewarding in the sense of doing the work you love and having control over your own life.

Of course, every great journey begins with the first step. In this chapter, we provide you with an overview of this book, taking a look at the basics of home-based business — including getting started, managing your money, avoiding problems, and moving ahead. Finally, we consider some of the good news — and the bad — about starting your own home-based business and explain how to know when it's time to make the move.



Paul and Sarah's journey home

Paul and Sarah began working from home before it was fashionable for anyone other than people in the construction trades, writers, artists, and craftspeople to do so. In fact, the neighbors wondered whether Paul was unemployed.

Sarah actually led the way home to set up a psychotherapy practice as a way of reducing the stress she felt in her prior government positions and to actively raise Paul and Sarah's young son. Sarah said, "I didn't feel I had many choices as a working mother. Juggling a successful career and motherhood meant being exhausted most of the time and not being able to do either job with the dedication I wanted. I was determined, however, to have both a career and a family, so I did my best in a difficult situation." Doing her best meant a trip to the hospital with a stress-related illness, during which the doctor told her she would die if she didn't change her lifestyle — that was her wake-up call. She left her secure government job and opened a private psychotherapy practice in her home. In the 25 years since,

Sarah hasn't regretted her decision for even one day.

For Paul, the decision wasn't an easy one, and it took some time for him to get used to the idea of having a home-based business. "Initially, I was hesitant about working from home," said Paul. "I had concerns about the image it might create and worried that I wouldn't get my work done. So when I started my own consulting firm, I opened a downtown office and hired a secretary." As time went on, Paul spent less time at his downtown office and more time working at home. Eventually, he decided to close the downtown office altogether and invited his secretary to join him in his home office.

In 1980, Paul and Sarah decided to write a book about working at home. They wished such a book had existed for them when they got started. That book, *Working from Home*, is now in its fifth edition, and they've written 16 others. For excerpts from those books, as well as daily messages, tips, and support, visit their Web site at www.pathwaystotransition.com.

Looking at the Basics of Home-Based Business

Not surprisingly, a *home-based business* is a business based in your home. Whether you do all the work in your home or you do some of it on customers' or third-party premises, whether you run a franchise, a direct-sales operation, or a business opportunity, if the center of your operations is based in your home, it's a home-based business.

Each part of this book is dedicated to a specific aspect of starting and running your home-based business. In the following sections, we take a closer look at the topics we cover in the rest of this book.

Determining the kind of business you want to have

After you decide you're going to start your own home-based business, you have to answer two questions: Exactly what kind of home-based business do you want to start, and what's the best way to market your products or services?

You basically have two types of home-based businesses to choose from: businesses you start from scratch and businesses you buy. The latter category is further split into three types: franchises, direct-selling opportunities, and business opportunities. Whether you prefer to march to your own drummer and start your business from the ground up or get a business-in-a-box depends on your personal preferences.



The advantage of a business you start from scratch is that you can mold it to fit your preferences and the existing and emerging markets, which provides you with a boundless variety of possibilities. Businesses started from scratch account for the majority of viable, full-time businesses — in other words, they tend to be more successful over the long run than businesses you can buy. In their book *Finding Your Perfect Work* (Tarcher), Paul and Sarah provide characteristics of more than 1,500 self-employment careers, along with hundreds of examples of unique businesses that people have carved out for themselves. If you have a business idea that doesn't fit an existing category, you can get feedback on your business concept at www.conceptfeedback.com.

Each type of home business that you can buy, on the other hand, has its own spin. The following sections illustrate how the three types are different from one another.

Franchise

A *franchise* is an agreement in which one business grants another business the right to distribute its products or services. Some common home-based franchises include the following:

- ✓ Aussie Pet Mobile (mobile pet grooming)
- ✓ Jani-King (commercial cleaning service)
- ✓ Jazzercise (dance/exercise classes)
- ✓ ServiceMaster Clean (cleaning service)
- ✓ Snap-On Tools (professional tools and equipment)

Direct selling

Direct selling involves selling consumer products or services in a person-to-person manner, away from a fixed retail location. The two main types of direct-selling opportunities are

- ✓ **Single-level marketing:** Making money by buying products from a parent company and then selling those products directly to customers
- ✓ **Multi-level marketing:** Making money through single-level marketing and by sponsoring new direct sellers

Some common home-based direct-selling opportunities include the following:

- ✓ Shaklee (household cleaning products)
- ✓ The Pampered Chef (kitchen tools)
- ✓ Green Irene (green products and consulting)
- ✓ Longaberger Company (baskets)
- ✓ Mary Kay, Inc. (cosmetics)
- ✓ Fuller Brush Company (household and personal-care products)

Business opportunity

A *business opportunity* is an idea, product, system, or service that someone develops and offers to sell to others to help them start their own, similar businesses. With a business opportunity, your customers and clients pay you directly when you deliver a product or service to them. (Another way to think of a business opportunity is that it's any business concept you can buy from someone else that isn't direct selling or franchising.) Here are several examples of business opportunities that you can easily run out of your home:

- ✓ Astro Events of America (inflatable party rentals)
- ✓ Debt Zero LLC (debt settlement)
- ✓ ClosetMaid (storage and organizational products)
- ✓ Vendstar (bulk-candy vending machines)

Interested in how to find more companies and how to get in touch with them? Entrepreneur Media (www.entrepreneur.com) and www.gosmallbiz.com have extensive information on business opportunities you can buy. You can also do a search on Google (www.google.com), using the keywords *business opportunity*.



After you decide on a business, you have to find the money to get it started. Then you have to market your products or services and persuade people to buy them. You can choose conventional methods of promotion, such as advertising and public relations, or you can leverage new selling opportunities, such as the Internet, to your advantage. Or you can (and probably should) do both. It's your choice — you're the boss! Check out the rest of Part I for more information on choosing and marketing your business and on creating a sustainable income in challenging times.

Managing your money

Money makes the world go 'round, and because we're talking about your financial well-being here, it's very important that you have a handle on your business finances. To get the handle you need, do the following:

- ✓ **Find the money you need to start your business.** The good news is that many home-based businesses require little or no money to start up. If you decide to buy a franchise or business opportunity from someone else, however, you definitely need some amount of startup funding. To find this funding, consider all your options, including friends and family, savings, credit cards, bank loans, and more.
- ✓ **Keep track of your money.** In most cases, keeping track of your money means using a simple accounting or bookkeeping software package, such as QuickBooks, Quicken, or Microsoft Office Accounting, to organize and monitor your business finances.
- ✓ **Set the right price for your products and services.** If you set your prices too high, you'll scare customers away; if you set them too low, you'll be swamped with customers, but you won't make enough money to stay afloat. Be sure to charge enough to cover your costs while generating a healthy profit.
- ✓ **Obtain health insurance, and plan for your retirement.** When you have your own business, you're the one who needs to arrange for health insurance and set up IRAs, 401(k)s, or other retirement plans for the day when you're ready to hang up your business and fade away into the sunset.
- ✓ **Pay taxes.** As someone famous once said, "The only things you can count on in life are death and taxes." Well, taxes are a definite, so make sure you pay all the taxes you owe for your home-based business.

Check out Part II of this book for a lot more information on managing your money.

Avoiding problems

Eventually, every business — home based or not — runs into problems. Whether the problems are being late on a delivery or hitting a snag with the Internal Revenue Service, as the owner of your own business, you need to avoid problems whenever possible and deal with them quickly and decisively when you can't avoid them. Some of the problems you may deal with include the following:

- ✔ **Legal issues:** After a good accountant, the next best friend of any business owner is a good attorney. Keep one handy to help you deal with legal issues when they inevitably arise.
- ✔ **Issues with support services:** Finding skilled and reliable outside support services — lawyers, accountants, bankers, business consultants, and insurance brokers — isn't necessarily an easy task, especially if your business is in a small town where you're pretty much stuck with what's down the road.
- ✔ **Scams and rip-offs:** More and more home-based business scams seem to appear every day, so don't rush into any business opportunity. Take your time and fully explore every opportunity before you sign on the dotted line. And remember, if it looks too good to be true, it probably is!

Move on to Part III to find out more about how to avoid problems in your home-based business.

Moving ahead

One of the best things about owning your own business is watching it develop, mature, and grow. After all, a growing business is the gift that keeps on giving — all year 'round, year after year. To keep your business moving ahead, consider doing the following:

- ✔ **Make the Web work for you.** Doing business and generating sales and interest in your business via the Internet is practically a given for any home-based business today. You can make the Web work for you in any number of ways, from starting a blog or Web site to networking with others through online forums or social networking sites, such as Twitter, Facebook, and LinkedIn.
- ✔ **Maintain a serious business attitude.** Just because your business is located at home instead of in a big office building downtown doesn't mean you shouldn't treat it like the business it is. While you can have

fun and work all kinds of creative schedules, don't forget that the business part of your business is important, too; you have to treat your business like a business if you hope to be successful.

- ✓ **Look for ways to grow.** For many businesses, growth can turn an operation that is doing well financially into an operation that is doing *great!* Growth allows you to take advantage of economies of scale that may be available only to larger businesses, to serve more customers, and to increase profits. For these reasons and more, growing your business should always be on your agenda.

To discover in-depth information on these particular topics and more, check out Part IV sooner rather than later.



Making the journey to independence

When Peter graduated from Stanford University with majors in human biology and economics, he had no idea what he wanted to do for work, aside from some vague notion that he should "get into business." He worked a number of jobs, starting in the federal government as a contract negotiator and then moving into the private sector for many years as an administrative manager before ending up back in local government. As time wore on, working for others became less and less palatable to him, and becoming his own boss became a seductive proposition. In 1990, Peter was fortunate to be approached by his good friend Bob Nelson to write a book on the topic of negotiation. Although Peter had no real desire to write a book, a bit of gentle persuasion (and the promise of a \$2,500 advance) helped bring him around. This first book, *Negotiating to Win* (Scott Foresman), started him on a new career as a business writer.

In time, Peter was able to seriously consider devoting himself fully to starting a home-based business as a professional writer. In 1997, he

got the kick in the pants he needed to make the move when he was told that, thanks to funding cuts, he would be laid off from his local government job. And although a week later his employer found additional funds and asked him to stay, he already had one foot out the door, and there was no turning back.

Today Peter runs his own home-based writing business. He works harder than he ever has before but has the satisfaction of knowing that every bit of work he does has a direct payoff for him and his family — not some distant company owners or shareholders. But although he works harder than ever, he also gets to spend far more time with his wife and kids than he ever did before, and the commute to his office has been reduced from half an hour each way to about 30 seconds. Is he happy? Yes. Would he go back to working a regular 9-to-5 job? Not on your life!

Do you have specific questions or comments for Peter? He'd love to hear from you. Visit his Web site at www.petereconomy.com and drop him a line.

Leaving your full-time job for your part-time business

An important, basic consideration that many home-based business owners face is whether or not to leave a full-time job in favor of a home-based business. Before you give up your full-time job, ask yourself these questions:

- ✓ Has there been a steadily growing flow of new customers in your home-based business?
- ✓ Has your business, even though it's only been part-time, produced a steady flow of income through seasonal or other cycles typical of the business?
- ✓ Are you turning away business because of limits on your time? If not, do you think business would increase if you had the time to market or take on more customers?

Being able to answer at least two of these questions in the affirmative is a good sign that it would be safe to leave your full-time job. Of course, you should also be aware of any developments that could worsen the outlook for your business to grow, such as pending legislation, new technology, the movement of the kind of work you do outside the United States (*outsourcing* or *cloud computing*), or the decline of an industry your business depends on.

If your day job has been providing you the contacts you've needed to build your part-time business, you need to find ways to replace them before you leave your job.

Breaking the umbilical cord of a paycheck is an uncomfortable step for most people. So the closer the current income from your business is to the amount of money you need to pay your basic business and living expenses, the more confident you can be.

Examining the Good News and the Bad

Anyone can start a home-based business. You can be 10 years old or 100, male or female, rich or poor or somewhere in between, experienced in business — or not. According to a recent study by the Ewing Marion Kauffman Foundation, the median age of company founders is 40 years old, the majority (69.9 percent) were married when they started their first business, and more than half (51.9 percent) were the first in their families to start a business.

So how do you know if starting a home-based business is right for you? Like most things in life, starting your own home-based business has both advantages and disadvantages, but the good news is that the advantages probably outweigh the disadvantages for most prospective home-business owners. So in the spirit of putting your best foot forward, we start with the good news.

Good reasons to start a home-based business

When you start a home-based business, you may be leaving behind the relative comfort and security of a regular career or 9-to-5 job and venturing out on your own. Or you may be entering the world of work again after devoting many years of your life to raising a family. How far out you venture on your own depends on the kind of home-based business you get involved in. For example, many franchises provide extensive support and training, and *franchisees* (the people buying the franchise opportunities — you, for example) are able to seek advice from experienced franchisees or from the *franchisor* (the party selling a franchise opportunity) when they need it. This support can be invaluable if you're new to the world of home-based business.

At the other end of the spectrum, some business opportunities offer little or no support whatsoever. If you're a dealer in synthetic motor oil, for example, you may have trouble getting the huge, multinational conglomerate that manufactures the oil to return your calls, much less send you some product brochures. And you won't find any training or extensive, hands-on support if you run into the inevitable snags, either.

This wide variety of home-based opportunities brings us to the good news about starting and running your own home-based business:

- ✔ **You're the boss.** For many owners of home-based businesses, just being their own boss is reason enough to justify making the move out of the 9-to-5 work world.
- ✔ **You get all the benefits of your hard work.** When you make a profit, it's all yours. No one else is going to try to take it away from you (except, perhaps, the tax man — see Chapter 9).
- ✔ **You have the flexibility to work when and where you want.** Are you a night owl (like Peter, who wrote these words at 4:58 a.m.)? Perhaps your most productive times don't coincide with the standard 9-to-5 work schedule that most regular businesses require their employees to adhere to. And you may find that — because interruptions from co-workers are no longer an issue and the days of endless meetings are left far behind — you're much more productive working in your own workshop than in a

regular office. With your own home-based business, you get to decide when and where you work.

- ✓ **You get to choose your clients and customers.** The customers may always be right, but that doesn't mean you have to put up with the ones who mistreat you or give you more headaches than they're worth. When you own your own business, you can fire the clients you don't want to work with. Sounds like fun, doesn't it? (Believe us, it is!)
- ✓ **You can put as much or as little time into your business as you want to.** Do you want to work for only a few hours a day or week? No problem. Ready for a full-time schedule or even more? Great! The more effort you put into your business, the more money you can make. As a home-based business owner, you get to decide how much money you want to make and then pick out the kind of schedule that will help you meet your goal.

These reasons to start your own home business are just the tip of the iceberg. But when you add up everything, you're left with one fundamental reason for owning your own home-based business: freedom.



Admittedly, starting a home-based business isn't for everyone. In fact, for some individuals, it can be a big mistake. If, however, you have an entrepreneurial spirit, and you thrive on being independent and in charge of your life, a home-based business may be just the thing for you.

You have only one life to live. If you're tired of working for someone else, being second-guessed by your boss, or having your creativity stifled, if you're full of great ideas (ideas you know will lead you to success if you have the opportunity to put them into practice), or if you long for something better, we have a message for you: There is something better. It's called a home-based business. When you find the business that's right for you, it can change your life and the lives of those around you.

The pitfalls of owning your own home-based businesses

Starting a home-based business isn't the solution to every problem for every person. Although many home-based businesses are successful and the people who started them are happy with the results, more than a few home-based businesses end up causing far more headaches than their owners anticipated. Some home-based business owners even go bankrupt as a direct result of the failure of their businesses. Starting your own business is hard work, and there are no guarantees for its success.

So the next time you're lying on your sofa, dreaming of starting your own home-based business, don't forget to consider some of the potential pitfalls:

- ✓ **The business is in your home.** Depending on your domestic situation, working in your own home — a home filled with any number of distractions, including busy children, whining spouses or significant others, televisions, loaded refrigerators, and more — can be a difficult proposition at best.
- ✓ **You're the boss.** Yes, being the boss has its drawbacks, too. When you're the boss, you're the one who has to motivate yourself to work hard every day — no one's standing over your shoulder (except maybe your cat) watching your every move. For some people, focusing on work is very difficult when *they* are put in the position of being the boss.
- ✓ **Health insurance may be unavailable or unaffordable.** If you've ever been without health insurance for a period of time, or if you've been underinsured and had to make large medical or dental payments, you know just how important affordable health insurance is to your health and financial well-being. According to a recent study, 62.1 percent of all bankruptcies are medical related, and 92 percent of these debtors had medical debts of more than \$5,000. Unfortunately, when you work for yourself, finding good health insurance isn't a given. In fact, it can sometimes be downright difficult, depending on where you live and work. (Find out about the different health insurance options available to home-based business owners in Chapter 8.)
- ✓ **A home-based business is (usually) a very small business.** As a small business, you're likely more exposed to the ups and downs of fickle customers than larger businesses are. And a customer's decision not to pay could be devastating to you and your business.
- ✓ **You may fail or not like it.** No one can guarantee that your business is going to be a success or that you're going to like the business you start. Failure may cost you dearly, including financial ruin (no small number of business owners have had to declare bankruptcy when their businesses failed), destruction of personal relationships, and worse. However, not all small businesses close because of financial problems. The Small Business Administration has found that at the time of closing, one out of three businesses is financially sound.

Regardless of these potential pitfalls, starting a home-based business remains the avenue of choice for an increasing number of people. Are you ready to join them?

Taking the Home-Based Business Quiz

Many people talk about starting home-based businesses, and many dream about becoming their own bosses. Making the transition from a full-time career to self-employment, however, is a big change in anyone's life. Are you really ready to make the move, or should you put the idea of having your own home-based business on the back burner for a while longer?



To help you decide, take the following home-based business quiz. Circle your answer to each of these questions, add up the results, and find out if you're ready to take the plunge!

1. How strong is your drive to succeed in your own home-based business?
 - A. I can and will be a success. Period.
 - B. I'm fairly confident that if I put my mind to it, I will succeed.
 - C. I'm not sure. Let me think about it for a while.
 - D. Did I say that I wanted to start my own business? Are you sure that was me?
2. Are you ready to work as hard as or harder than you have ever worked before?
 - A. You bet — I'm ready to do whatever it takes to succeed!
 - B. Sure, I don't mind working hard as long as I get something out of it.
 - C. Okay, as long as I still get weekends and evenings off.
 - D. What? You mean I'll still have to work after I start my own business? Isn't that why I hire employees?
3. Do you like the idea of controlling your own work instead of having someone else control it for you?
 - A. I don't want anyone controlling my work but me!
 - B. That's certainly my first choice.
 - C. It sounds like an interesting idea — can I?
 - D. Do I have to control my own work? Can't someone control it for me?
4. Have you developed a strong network of potential customers?
 - A. Yes, here are their names and numbers.
 - B. Yes, I have some pretty strong leads.

- C. Not yet, but I've started kicking around some ideas with potential customers.
 - D. I'm sure that as soon as I let people know that I'm starting my own business, customers will line up.
5. Do you have a plan for making the transition into your home-based business?
- A. Here it is — would you like to read the executive summary or the full plan?
 - B. Yes, I've spent a lot of time considering my options and making plans.
 - C. I'm just getting started.
 - D. I don't believe in plans — they crimp my style.
6. Do you have enough money saved to tide you over while you get your business off the ground?
- A. Will the year's salary that I have saved be enough?
 - B. I have six months' expenses hidden away for a rainy day.
 - C. I have three months' worth.
 - D. I'm still trying to pay off my college student loans.
7. How strong is your self-image?
- A. I am self-esteem!
 - B. I strongly believe in my own self-worth and in my ability to create my own opportunities.
 - C. I feel fairly secure with myself; just don't push too hard.
 - D. I don't know — what do you think?
8. Do you have the support of your significant other and/or family?
- A. They're all on board, are an integral part of my plan, and have been assigned responsibilities.
 - B. They're in favor of whatever makes me happy.
 - C. I'm pretty sure they'll support me.
 - D. I'm going to tell them about it later.

9. If it's a necessary part of your plan, will you be able to start up your home-based business while you remain in your current job?
- A. Sure — in fact, my boss wants in!
 - B. If I make a few adjustments in my schedule, I can't see any other reason why I can't.
 - C. Would you please repeat the question?
 - D. Maybe I'll be able to work on it for a couple of hours a month.
10. What will you tell friends when they ask why you quit that great job?
- A. I'm free at last!
 - B. That the benefits clearly outweigh the potential costs.
 - C. I don't know; maybe they won't ask.
 - D. I'll pretend that I'm still working for my old organization.

Give yourself 5 points for every A answer, 3 points for every B, -3 for every C, and -5 for every D. Now tally up the numbers, and compare your results with the ranges of numbers below.

By comparing your total points with the points contained in each of the six following categories, you can find out whether you're ready to jump into your own home-based business:

25 to 50 points: Assuming you were honest with yourself as you answered the preceding questions (you were, weren't you?), you're ready! What are you waiting for? There's no time like the present to take the first step on your journey to success with your own home-based business. Whether you decide to drop your day job or work into your new business gradually, you're ready to give it your all. Read the rest of this book for tips on making your endeavor a raging success.

1 to 24 points: You're definitely warming up to the idea of starting your own home-based business. Consider starting your own business in the near future, but make sure to keep your day job until you have your venture well under way. Read this book to get a better idea of how to make a relatively painless and successful transition from your present career to your own home-based business.

0 points: You can go either way on this one. Why don't you try taking this test again in another month or two? Our advice? Read this book before you begin your own home-based business.

–1 to –24 points: Unfortunately, you don't appear to be quite ready to make the move from career to home-based business. We strongly recommend that you read this book and then take this test again in a few months. Maybe working for someone else isn't the worst thing that can happen to you.

–25 to –50: Forget it. You were clearly born to work for someone else. Take this book and sell it to a co-worker.

Are you ready to make the move to starting a home-based business? If the quiz indicates otherwise, don't worry — you'll have plenty of opportunities in the future. When you're ready for them, they'll be ready for you. If you're ready now, congratulations! The rest of this book shows you what you need to do to make owning a successful home-based business a reality.



Keeping up with the scuttlebutt

Q: I've never regretted starting my own business, but the one thing I do miss is being in the middle of the corporate buzz. How can I stay connected with what's going on downtown?

A: You may be able to get connected without leaving your home by joining and participating in groups on social networking sites like LinkedIn, Facebook, and Twitter. If social networking isn't for you, the first step is to figure out just what you're missing from being in the buzz of corporate life. Being part of the daily routine of an organization provides people with a whole array of experiences. Some, like office politics and dreadfully dull meetings, are a joy to get away from. But others, like the following, leave a void that you must find ways to fill:

✓ **Feeling like you're part of the downtown business community:** Even when you're working from home, it's important to get out of the house and participate in the business world. Join the chamber of commerce, and go to luncheons, after-work mixers, or evening meetings. Get active in various civic and charitable activities in your community. After all, they can lead to valuable business

relationships while keeping you up with what's going on in town.

✓ **Getting in on the inside information and latest scuttlebutt in your field:** You can replace this need by becoming active in a local chapter of your professional or trade association or by participating in its online forum. To find professional and trade associations in your field, do a Google search using the keyword *association* and the name of your field.

Though the Web isn't a substitute for face-to-face contact, beyond the social networking sites, you can use it to locate other individuals, networks, and organizations in your own community through, for example, the message board operated by a trade or professional group you belong to.

✓ **Establishing the esprit de corps from being part of a group that's working together toward a common goal:** If you crave group experiences, affiliate with others and work on joint projects instead of working strictly solo.

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- ✓ **Finding moral support and positive peer pressure to stay focused — someone with whom to bounce ideas around, celebrate victories, and commiserate disappointments:** To fulfill this need, form a group of colleagues with whom you can meet weekly over lunch and call regularly to spur one another on toward your goals.
- ✓ **Seeking out the expertise of superiors you can turn to for advice, getting honest**

feedback, or talking over strategies and crucial decisions: If you're missing this type of interaction, seek out a mentor, form an advisory board for your business, or hire a consultant whose experience you respect. Some professional associations have formal mentor programs that offer this kind of contact. If yours doesn't, suggest that it consider adding such a service — or even volunteer to help organize it.