



Write
Company
Plus

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How to Raise Quick Cash

By Dr. Kathleen Begley, Book Author and Professional Speaker

Note to Readers: Here's another offbeat blogletter on business communication and current events from Write Company Plus, a corporate communications training firm located outside Philadelphia. In respect for your busy schedule, writers and editors have arranged seven at-a-glance ideas at the end of this article. Skip directly there if you lack the time to read the entire document.

"A Step Above Cleaning Service" scrubs baseboards, ceiling fans, and everything in between. "Dakota Love Landscaping" performs lawn maintenance, landscape design, unique plant selections and move. "Elizangela Cleaning Services" scours homes, apartments, condos and offices. How do I know all these details about three small businesses I've never used? Last week, they all left promotional material in my mailbox. During the 15 years that I have lived with my husband Joe in our present home in a Philadelphia suburb, we have received occasional flyers from real estate agents or dog-care providers. But never before did three such ads arrive in a single week.

You may infer from this situation that an increasing number of my laid-off and cash-strapped friends and neighbors are starting businesses out of sheer desperation. And that sad notion probably is true. But I also see something much more positive: take-charge action. In my view, the never-say-die spirit is alive and well across the United States despite the depressing economic news that has relentlessly pummeled the nation since last fall. Rather than hide in bed until the financial world rebounds, people everywhere are figuring out ways to raise quick cash.

Have lawn mower, mow lawns. Own scissors, cut hair. Enjoy math, tutor kids. I personally know downsized computer programmers now driving cabs, laid-off marketing executives selling new-baby lawn signs, out-of-work administrative assistants typing college theses. And most seem not just resigned to but actually at peace with their career about-faces. My unscientific interpretation of a growing do-what-we-need-to-do attitude sweeping the nation is supported by people smarter than I.

Justin Fox, author of a column called "The Curious Capitalist" in Time Magazine, for example, shares my rosy view. In a piece entitled "Call Me Mr. Sunshine," Fox noted that the United States, nearly undone by the financial and real estate sectors, most definitely is going to need new drivers of the economy. "It's not going to be easy, but it certainly helps that switching gears is something of a national specialty," Fox writes. "We Americans are willing to move thousands of miles from home, change careers, strike out on our own if that's what it takes to get by."

For 20 years, I have made my living developing and delivering communication training programs in classrooms all over the world. Usually, two dozen people fly in from everywhere to participate in interactive learning experiences. In efforts to cut expenses to the bone, companies understandably are questioning the value of non-urgent services like mine. Why spend money teaching people to write, speak, and interact more powerfully if the organization is one delinquent account from bankruptcy?

If I had any sense, I'd probably be off somewhere having a nervous breakdown. But I choose to stay calm. I'm viewing the turndown as an opportunity to explore new markets. Currently, I'm stepping up promotional efforts to the medical community, considered along with education and energy to be one of only three industries still flush with funds. Here are some ideas for those of you also trying to increase your income sooner rather than later:

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Uncover needs rather than wants. Let's face it, few people today want to fritter their money away on unnecessary candles or expanded wardrobes. But everyone needs to watch their pennies, right? How about starting a money coaching business to help people pare and stick to their budgets?

Capitalize on your hobbies. I bet many of you make cookies every bit as good as those sold by Famous Amos or Mrs. Field. Rather than bemoan the fact that you missed that baking sheet, consider other edibles that you could box or can for a profit. How about your fabulous coconut salsa or your mouth-watering zucchini dip?

Choose a low-expense path. Now probably is not the time for you to open a business requiring \$1million to cover start-up costs. Try to focus on something that will use your existing talents and equipment. How about making scrapbooks for people too busy to create permanent records of family holidays and occasions?

Pyramid on existing success. If you're lucky enough to still have a job in a corporate marketing department, but are understandably concerned about continued employment, brainstorm related sidelines. One might be helping small businesses improve the user friendliness of their websites.

Break your paradigm. I recently had dinner with a longtime professional friend in which we brainstormed job possibilities completely outside past experiences. After going over dozens of possibilities, she decided she would enjoy serving coffee at Starbucks. I'd love to baby-sit dogs.

Even though neither of us may ever make such a career switch, it was nice to identify other passions.

Sell stuff. I bet anything you could live without half the junk in your attic or basement. So get rid of it. If you're uncomfortable with high-tech, you may want to stage an old-fashioned yard sale. But you also should look into possibilities at websites such as EBay and Craigslist. My Joe recently advertised my \$1,200 treadmill on our community newsletter. Priced at \$500, it sold in a flash. Unfortunately, I decided at the last minute that I couldn't bear to part with it. Look, it's a great clothes hanger.

Balance your expectations. To succeed in any endeavor, you need to juggle two seemingly contradictory ideas: realism and optimism. If you're planning to raise extra cash by planting vegetable gardens for your neighbors, come to grips with the fact that the yield will be much different from your former six-figure salary. But hey, living large is out. Living sensibly is in. In my view, any added income today is more than small potatoes.

Dr. Kathleen Begley owns and operates Write Company Plus communications training outside Philadelphia. She has written seven books and gives corporate seminars on topics such as writing persuasively, presenting confidently, and managing positively. You can call her at 610-429-1562 or e-mail her at KBegley@writecompanyplus.com. She responds to everybody.