

# How to earn income on the Internet



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# Table of Contents

Introduction .....	3
Advantages of the Internet .....	4
The Importance of Small Businesses .....	4
The Importance of Planning.....	6
Entering the World of E-Commerce .....	7
Finding your own Niche.....	8
Do I Need A Professional Web Designer? .....	8
What to look for in a Web Designer .....	9
How to Find a Web Designer .....	9
The Use of Search Engines.....	10
How long does it take to be listed? .....	11
What is a Domain Name?.....	12
Web site Hosting.....	12
Price of Web Hosting .....	13
More Marketing Tips.....	14
How to get them to buy .....	15
You are not alone .....	17
Print Materials .....	18
Glossary.....	22

## **Introduction**

We are pleased to provide you with information on how to earn an income on the Internet. The Internet has become such an integral part of our society, that it is hard to believe it has only existed since 1992. Since that time, the Internet has brought enormous changes to almost every area of life, but nowhere has the Internet had a more revolutionary effect than in the world of business. From conceiving and researching new ideas, to manufacturing, to marketing and selling, there is scarcely any aspect of business that remains unaffected by the Internet; and there is scarcely any type of business that cannot benefit from using this powerful tool.

E-Commerce has changed the way people do business. Today, technology is a major driver of business strategy and profit. The result is a complete transformation in the economics of transactions. Online business is growing at a rate that surprises even the most optimistic industry experts. Consider the following:

- Online retail sales are projected to reach \$96 billion by the beginning of 2004
- Online retail will account for 4.5% of U.S. retail
- There are 36.5 million web shoppers in the U.S.
- There are 50 million potential buyers in other countries.
- 7 million households are expected to join the ranks of online shopping this year

On the internet, a small start-up company can sell to customers all over the world, most of whom it would be unlikely to reach by any other means—and it can do so without having to invest in multiple store locations and inventories.

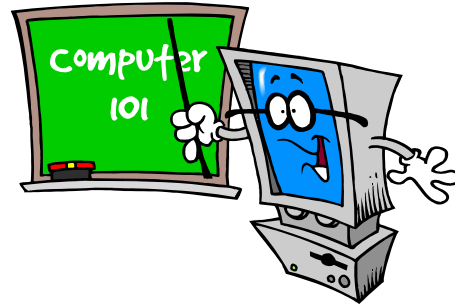
E-Commerce benefits customers, too. They can shop at any time of the day or night, without waiting in lines, or driving around in search of a parking place. In fact, studies indicate that a good percentage of Internet shopping takes place after 10 p.m. Web sites also offer more information about products than most stores, and they offer it to thousands of prospective customers at once.



## ***Advantages of the Internet***

### **It is convenient.**

- The business is open 24/7
- It is family compatible
- There is no commute
- Your product list is always current
- Childcare is more manageable
- Work hours are flexible



### **It is inexpensive.**

- It is generally an inexpensive way to start a new business
- It requires little or no staffing
- There are no expensive rents or leases
- Communication with your customer is free
- Direct mail ads are unnecessary
- Fulfilling orders is simplified, fast and accurate

### **It is universal.**

- Your message is available wherever there is a phone line and a computer
- You can keep track of your global response through your site log
- A preferred customer list can be developed over a broader base

### **It is non discriminatory.**

- It is blind to age, gender, ethnicity, experience, educational and financial status
- Everyone is welcome and valued on the same web criteria for success

### **It is an adventure!**

- You have an outlet for creative expression and talents
- You grow in knowledge and ability with each business decision
- It promotes self-reliance
- It is a great family experience
- Receiving and fulfilling orders is simple, fast and accurate

## ***The Importance of Small Businesses***

Small business operators are the backbone of this country. Wherever you go,

you'll find examples of small businesses that contribute to the local economy, pay taxes, and earn a comfortable living for the owners. The Small Business Administration (SBA) reports that America's small business (those with less than 500 employees):

- Generate 52 percent of all sales volume
- Are responsible for 50 percent of private production
- Make up 54 percent of the private workforce

Every day, hundreds of entrepreneurs turn their ideas into reality. Most observers agree that successful entrepreneurs have certain characteristics in common. As you consider starting your own E-Commerce business, see if your personality type is in line with those who are the most successful in operating a small business.

These include:

- **Passion**  
Loving what you do is essential to doing it well. Successful entrepreneurs are passionate about their businesses, and it shows.
- **Persistence**  
Entrepreneurs are determined. They're willing to work longer and harder than others, which is often crucial in overcoming the daily challenges they face.
- **Good Health and High Energy**  
Starting a business requires time and effort. Take care of your health.
- **Creativity**  
It takes creativity to come up with innovative products or services. An entrepreneur must always be willing to experiment with new ideas and strategies, which also means being open to creative suggestions from others.
- **Independence and Self-Reliance**  
Entrepreneurs like to make things happen. They enjoy making their own decisions and carrying them out; this is what draws them to self-employment.
- **Intuition**  
Intuition is the ability to see beyond the obvious. The intuitive entrepreneur has an uncanny ability to predict how a given situation will affect his or her business, and to make the right decisions in advance.

- **Self-confidence**  
Entrepreneurs are confident in their ability to make their business prosper, even when the people around them aren't. This self-confidence also allows them to be realistic and open to change. They're not afraid to recognize that they must sometimes ask questions or seek advice.
- **Willingness to Work Hard**  
Creating and successfully running a new business takes hard work. There is a common misconception that entrepreneurs have the freedom to set their own hours. In reality, starting a small E-Commerce business demands more time than people realize.

## ***The Importance of Planning before you start an E-Commerce Business***

The main reason businesses fail is lack of planning. Instead of making mistakes on paper, many business owners too often make them with real money and real customers. That is why most business funding institutions and agencies require business plans, and they refuse to fund business start-ups that cannot provide a well-developed plan.



### **Benefits of Planning**

- It requires that the business owner evaluate the entire business. Daily decision-making often involves resolving a series of seemingly related problems. Planning identifies the underlying reasons for recurring daily problems.
- The business plan contains written information that can be useful to the owner, investors, creditors, and other interested parties. It is difficult to communicate an informal, unwritten business plan to others.
- The business world is becoming increasingly competitive. A small business owner must find a well-defined market niche. He or she cannot compete on price alone, and therefore must serve in a customer-oriented, cost-effective manner. Planning helps the entrepreneur to address these issues and enhance the likelihood of success.
- Small business products, services, and delivery systems are constantly changing. Change is a state of uncertainty, but it also presents opportunities to the prepared business owner. Planning is a systematic way to identify and capitalize on new opportunities.
- Planning also considers other business matters such as:

- ✓ Legal Structure of the Business
  - ✓ Government Regulations and Taxes
  - ✓ Intellectual Property Rights
  - ✓ Marketing
  - ✓ Managing Money
  - ✓ Managing growth
  - ✓ Export and Import Matters
  - ✓ Other
- Planning does not end with completion of a written plan—the process is continuous. Business owners must constantly evaluate how the business is doing versus what had been planned. Ongoing comparison of planned to actual results provides an opportunity to continuously improve the business.

**For more Information:**

[Review examples of real business plans.](#)

[SBA's Startup Guide](#)

[Business Plan Workshops](#)

## ***Entering the World of E-Commerce***

One of the exciting aspects of the world of E-Commerce is the fact that your market base is 36.5 million web shoppers in the U.S. and nearly 50 million potential buyers in other countries. A small business, selling walking sticks, in your community may not survive for lack of customers, but that's not the case on the web. Today, entrepreneurs working out of their homes are thinking globally about what products or services are needed here and in distant lands. E-Commerce orders are just as easy to process from customers thousands of miles away as they are from customers living a few miles away.

Successful E-retailers provide products or services that generally are a specialty or one-of-a-kind that is not sold at your stores. Your great grandmothers blue ribbon recipe for an apple pie may become a best seller; or Aunt Tilly's plum sauce; or Uncle Bob's Southern Barbeque sauce.

John, a recent retiree, now earns a good living selling custom-made fly rods while Mike's booklet on how to sell your home in 45 days or less has taken off in sales. Maria's homemade dolls and Jim's vacation planning services are doing very well.

As you ponder on the best products or services to sell on the web, consider the characteristics offered by leading retail web experts. They are:

- The product or service offers a favorable profit margin

- Competition is not excessive
- Exclusive sales rights (the same product is not sold by others)
- Product is delivered by digital download (products or services can be printed off at the buyers home after payment is received—no printing or shipping costs)
- Offers the customer more value via internet than through traditional channels
- Fills a universal need (product or service needed in many countries, not just the United States)
- Generates repeat business (Grandma’s special Grape Jelly)

### ***Finding your own Niche***

Products that can be purchased locally at a lower price are usually not found on the Internet. Campbell’s Chicken Noodle Soup would generally not be sold on the Internet. However, Uncle Billy’s homemade Chicken Noodle Soup made from a secret recipe handed down from the civil war era may yield favorable profits. Take items that are popular and develop a specialty spin-off perceived to be of higher quality or value. For example instead of buying skis from the local dealer, a person can purchase similar ski but with the person’s name inlaid in walnut offering that special touch.

### ***Do I Need A Professional Web Designer?***

Just as you would not perform the work of an Architect or a building contractor when building a new home, so it is with designing your web page. Your web page is everything! What colors are used, how the site is designed, and how the artwork leads the customer to order takes the work of a professional. This is one decision that can make or break your company.

Remember there are millions of potential buyers all over the world that may have an interest in your products or services. Don’t be short sighted and think you are saving a few dollars by offering a “kit type” web site unless you are a real expert in this field. The web designer can mean the difference in success or failure of your company.

When a professional web designer is hired, you receive the benefits of their years of business experience, artistic talent, technological skills, and the expertise to help establish an effective, highly visible presence on the Internet. The designer will work with you to analyze your competitions’ web presence - their strengths and weaknesses. Using that research they will construct your web site based on

your business strengths and the weaknesses of your competition. Your web pages will be built to load quickly, be user friendly, appeal to your target audience, and encourage repeat visits.

A web page professional can advise you on what you should do to promote your web pages, and how to develop your own skills and knowledge needed to communicate with potential customers. Your web page designer will want you to be successful and recommend their services to others, so they will do all they can to make your pages a success.

### ***What to look for in a Web Designer***

#### **Someone who:**

- Is a professional and can provide references from satisfied clients
- Provide examples of their online work
- Speaks in non technical terms
- Is committed to creating a site that someone in-house can make regular changes without needing the assistance of the designer
- Turns over ownership of all graphics created for the site to you
- Has a good track record of meeting time schedules

### ***Cost***

#### **A professional web site for a small business generally ranges from \$400 to \$3,000**

There is a wildly varying difference in what is the best price to pay for a web site. An amateur may charge less, but you'll likely see it reflected in your site. If you are serious about your web site's success, then your choice should not be based on price alone.

You should also compare professionals: If one designer charges \$400 while another costs \$2,000, find out why there is such a large price difference.

### ***How to Find a Web Designer***

- Word of mouth - ask for recommendations from those sites you admire.

Contact your local Internet society, Web designers professional group, or search a Web directory.

## **What is a Search Engine?**

A search engine is a system that searches the Web. Think of the Web as a giant **library** or a huge, invisible warehouse where all kinds of information is stored.

**Search Engines** help users sort through the huge amounts of information on the Web to find what they are looking for. Users type-in words or phrases, and the search engine looks for those words or phrases in Web sites.

There are two types of tools that will help you find what you need: directories and search engines. They're both useful for different types of searches, so knowing how each works can help you decide which one to use.

### **Search Engines - Keyword searching by computers**

Good for specific, detailed searching

#### **Examples of Search Engines**

Ask Jeeves for Kids <http://www.ajkids.com>

Alta Vista <http://www.altavista.com>

Northern Light <http://www.northernlight.com>

Google <http://www.google.com>



### **Directories - “Yellow Pages” Created by people (editors)**

#### **Examples of Directories**

Yahoo! <http://www.yahoo.com>

KidsClick! <http://sunsite.berkeley.edu/KidsClick!>

Awesome Library <http://www.awesomelibrary.org/student.html>

## **The Use of Search Engines**

### **Consider these statistics:**

- Over 95% of Web users find what they are looking for by visiting the top 6 search engines.
- Research has shown that people hardly ever go past the first three pages for any one search.
- The top 10 results receive 78% more traffic than those in position 11 to 30 do. The top 30 results get over 90% of the search traffic.

This explains why some sites do so well and others so disappointingly, and why it is so critical to be ranked highly.

When you want to find something on the web, chances are good that you start by typing in a keyword or phrase into a search engine. When someone is looking for

products, or services, or content you offer you want them to see your site at the top of the search results. The way to achieve this is by strategically positioning your site to maximize your search engine ranking on the most important keywords and phrases.

### **But how to decide which keywords matter most to your site?**

There are several ways to find your strategic keywords, but there are a few obvious sources. First of all, think of what words you would use to search for your site's content. Look at mailing lists or discussion groups on similar subjects to make sure you haven't missed any keywords.

Examples for finance:

personal finance  
home finance  
business and finance  
auto finance  
finance company  
corporate finance



### ***How long does it take to be listed?***

With free submissions don't expect your site to show up in search engines immediately. It can take anything **from 24 hours to six weeks or more!** It depends on the search engine. Most search engine crawlers typically retrieve only a few pages from each site on each visit, and visits can be weeks apart.

For under \$100 you get guaranteed listing in the major search engines listed below in 48 hours with Lycos InSite and other services.

<http://insite.lycos.com/inclusion/searchenginesubmit.asp>

FAST Search Engines: Lycos, HotBot, Terra.com, AllTheWeb, Overture, Infospace, Excite Dogpile,

INKTOMI Search Engines: HotBot, About.com, MSN, espotting.com, Looksmart, Soneraplaza, Goo Blue, Win and more.

**This reaches 70% of all searchers.**

If you can afford it also list in the following:

**Yahoo** - Yahoo generates anywhere from 25% to 55% of all search engine traffic.

Currently it cost \$299 for Business Express Submission.

<http://docs.yahoo.com/info/suggest/busexpress.html>

## **Can I Get Away without Paying?**

Up until very recently, it was possible to have an effective search engine positioning campaign without paying a cent. It's still possible to have a reasonably effective positioning program without paid submissions, but using them will help you get higher rankers faster. And while most of the paid submission options offer a free alternative, experience has shown us that your chances of getting a free listing are very slim.

## ***What is a Domain Name?***

### **It is the name of your Web site**

A domain name and your web address are the same thing. It can be compared to your business address; it is where customers come to see you

### ***A Domain Name Should Be:***

- As short as possible
- Easy to Remember
- Easy to spell and pronounce
- Easy to Brand
- Not be confused with another domain name
- Not in conflict with an existing trademark



## ***Web site Hosting***

Your web site will need a secure server location as an Internet base of operations. This server is permanently connected to the Internet. The company who rents you this space is called a **Hosting company or Internet Service Provider (ISP)**.

### **Do they offer other options such as?**

- domain registration
- one time or recurring search engine registration
- help with graphics, a database for your customers
- additional e-mail addresses
- marketing packages
- autoresponders
- access logs
- uptime
- Is there a gateway and merchant accounts tied to the package or are e-commerce options offered?

## Price of Web Hosting

### Pricing Ranges:

- Small \$5.95 to \$10.95 a month
- Full e-Commerce \$7.95 to \$69.95 a month

Web hosting site: [Utah Web Design](#)



## Top 10 Marketing Tips

1. **Reciprocal links:** Negotiate with other related sites for a link to complementing services and products. Search engines use the quantity and quality of your links to rank your listing. You can link to the mega sites like Amazon.com for a fee, or plug in a search link with Yahoo.com. This is a clever traffic driver within similar sites.
2. **Affiliate site:** Arrangements can be made with other sites to connect your traffic for a percentage of the profit. Affiliate agreements are determined, and the host is paid a portion of the sale and/or an amount for every click through from their site. Depending on the affiliate, this can be advantageous in routing traffic and attracting subject specific customers who return on their own. It is worth a percent of your markup to help people find your location.
3. **E-zines:** An e-zine is an online publication like a magazine, each with a focus of its own. Determine which fits your site mission and write and submit an article stating who you are, what you know, how you can help. Look at [www.lifestylespub.com](http://www.lifestylespub.com) for information about e-zines.
4. **Search engine optimization:** The act of altering your site so it may rank well for particular terms. The advantage goes to being included in the top 10 of the top 100. Search engines develop more advanced search techniques to locate information and rank sites. Using the correct application of content and keywords sets you ahead. Search engines are constantly being monitored and evaluated by online agencies. You can even track your own position on the web ratings. [www.searchenginewatch.com](http://www.searchenginewatch.com)
5. **Pay per click:** Some engines will provide a higher placement on their listing for a fee. You could be 500 sites down from the top of a search list and gain instant access to the top 20. You bid for certain keywords at a certain cost per click per month. For instance, you bid five cents for every time someone searches for maple syrup and visits your site through the search engine listing. You have 100 hits that month. You pay \$5.00 for your high listing. It is an inexpensive popular marketing tool and produces results.

6. **Paid Site inclusion:** A company pays a search engine for submission of the entire web site, or selected pages. This makes the search time much shorter and easier. (\$20-\$40/pg)
7. **Paid Listings:** Short text advertisements with a link to the advertiser's site, appearing on the top, side and bottom of the pages of an Internet search. (Google, Inc. and Yahoo, Inc.)
8. **Autoresponder:** Some online companies sell a tag, which attaches to every order coming through your shopping cart thanking them for their business and delivering any message of welcome from your company. This is sent via e-mail. It is a first step in keeping good relations with your customer [www.autobots.com](http://www.autobots.com) and [www.autoresponders.com](http://www.autoresponders.com)
9. **Content:** 75% of users return for strong content and regular updates of information. Become an expert in your niche. Give useful, timely content, well-founded data and throw in some hot news flashes. See that your theme-based site brings them back for more. Use standard, not glitzy fonts. Not all computers can handle the fancy stuff. Try writing content in column form for easy reading. Place keyword rich content on every page. Offer a newsletter for further information. Add a bookstore to your web with related subject material. Become the ultimate source for your site focus.
10. **Find ways to catch an e-mail address from your visitors with their permission** to send them advance notice of sales, new products, free coupons, or contests. Have the visitor sign up for free newsletter, free brochure delivered online.

### **More Marketing Tips**

- **The Home page** is like a welcome mat to your site. It presents the atmosphere and intent of your business. It should state clearly what your scope and focus is.
- A **Shopping Guide** may be in order to help new visitors shop online. Assure them that their information is secure with your multi-level encryption.
- **Focus:** The Mission of the site is clear. The products are well displayed. All content and product is mission centered. The look is clean, uncluttered and professional. It has a direct, at-a-glance message.
- **Navigation:** Moving from page to page is easy to understand and easy to execute. Page links are in the left column, always within eyesight. Bottom links are used as necessary. There are no dead ends or orphan pages. Each

page displays navigation links back home or to other pages. Never disable the Back button.

- **Keywords:** Locate as many keywords that pertain to your site mission and product as possible. Search engines send out spiders to look for those keywords in content and Meta tags for search responses and to rank your site in their listings. Embed many of these words in your content. Load each page with keyword rich vocabulary.
- **Credibility:** There is still an air of skepticism among Internet users. Some customers would prefer to order by phone than online. Show them a professional image by giving them an option to Contact Us. Get personal with phone number, e-mail or address that they can bring their concerns and questions. Definitely have an About Us page with information about your beginnings, your mission, and your service code.
- **Guest book:** Invite your customers to sign your guestbook and leave their e-mail address via hyperlink. People love to be recognized in print. Sarah from Albany, NY says that her family loves the low fat cake recipe that you featured last month. Give them space to express kudos and concerns. This is a huge asset as you gather a database of customers for marketing through the web.
- **Banners:** (Ads at the top of web pages.) Banner exchanges were once the big marketing tool on the web until studies proved that customers were ignoring them and skipping on them.

## ***How to get them to buy***

### **The Law of Giving and Selling**

- An important element of Web culture is "free stuff." The Law of Giving and Selling says: Attract visitors to your site by giving away something free, and then try to sell something additional to those who visit.
  - a helpful hint
  - a factual report
  - a checklist
  - a recipe
  - a quote of the day
  - a hot tip
  - a newsletter
  - a book
  - a coupon
  - a first buyer discount



- a frequent buyer markdown
  - a Tee shirt with a purchase of X or more dollars
  - notice of preferred customer sales,
  - stories
  - profiles
  - anything to keep them coming.
- **Content** - The information included on each page of your web site is called content. Key words are embedded in the text, directing the search engines to find your site. Make sure that your content is kept current. Throw in an authoritative quote. Appoint yourself the leading authority on your subject. Give a hint of upcoming subjects you may cover.
  - **Do some local traditional advertising.** Send a press release to your daily newspaper. Send out flyers.
  - Have a **home show party** featuring your products.
  - **Attach a magnetic sign to your car or van** stating your online address and a copy of your logo.
  - • **Database:** Direct mail was the mode of communication in the retail world. It cost thousands of dollars and had a fraction of a percent of effectiveness. Today, Internet communication is FREE with e-mail. Talk to your customer without being intrusive.
  - **Referrals:** Other related businesses may be willing to refer their customers to you for your special expertise. Some may give permission to use their customer database. Never sell your customer database. Guard their privacy. It is an issue of trust.
  - **Newsgroups:** There are newsgroups for just about every subject. Lists are found online by category. Choose one or more newsgroups that fit your site and post your message (A great new site on Siamese Cat fanciers just opened for business.) [www.usenet.com](http://www.usenet.com) gives subject information and tips on news ads.
  - **Develop professional relationships.** Attend business conferences, award ceremonies, and Women's Business luncheons. Build a rapport with your suppliers, shippers, links and affiliates.
  - **Take a class** in Internet skills, business administration, or learn how to use a new clip art program, fonts etc.
  - **Run a contest online.** Best pie recipe, dieting tips, name your mascot.
  - **Build up an upcoming seasonal sale.** Back to school, Easter, Vacation,
  - **Offer to send a reminder** of special occasions: birthdays, anniversaries, Mother's Day. E-mail the notice with suggestions for gifts.
  - **Edit your catalog of all slow or non-moving items.** Have a sale or offer the items as freebies. Add your returns to the list.

- **Subscribe to print and online journals** specific to your field. (Entrepreneur, Cat Fancier, Fine Scale Modeler)
- **Visit your local Small Business Administration's office.** They have volumes of demographic marketing data and are anxious to be of help.
- **Join a professional organization** for those related to your focus or go general with Women's Business Centers.
- **Always carry a stack of your business cards.** Give them to everyone you meet.
- **Develop a 20 second speech** on what your web site is about. Do you have an explanation of your mission, your products, and your excitement memorized?
- **Wear your advertising.** Put your logo on a company Tee shirt or apron. Show your logo on a nametag at fairs, and business meetings.
- **Keep a record of your sales,** what is selling, and if your good customers are making second purchases. Attach a cookie to the buyer so that a record of recurring transactions is made.
- **Test your site listing** and ranking on the search engines at places like <http://www.alex.com/> to see how it compares to others.
- **Time on task:** Spend four hours a week on your marketing plan. One of those hours should be surfing the competition, finding out what products are new, or keeping alert to new ways of doing things. Keep up. Keep fresh. Keep ahead.

### ***You are not alone***

There is an unseen army out there waiting to help you succeed. You have joined a unique community of small businesses and your new face on the block adds to the diversity of the Internet. Take your place with confidence and seek the help you need to add to the E-conomy.

### **Mentors**

Having someone help you through the business development phase can be of great value. You will have many questions and having an experienced person next to yours can make the job much easier. Find someone who has former business, Internet, web site, writing, or graphic design experience to chart your progress, point you in the next direction and cheer you on. Your ward and stake leaders may be able to point you to those who could share expertise in different areas of your project.

## **Coaches**

A family member, neighbor, friend or priesthood leader can serve as a coach even if they have no experience in the field. Starting a new business can be a daunting task at times, and you may need help with an outside perspective or someone to share your successes.

## **Local departments and agencies**

There are a number of agencies dedicated to the success of small businesses just like yours. Many of them offer free counseling and classes related to start-up enterprises

Small business is the backbone and (life-blood) of the economy and great effort is expended to see it flourish. A visit to one or more of these groups could give you the support you need to get started.

Each state is vitally interested in the development of new business. Help can be obtained at the State Department of Commerce. Publications are available to show the steps for registration and agencies available in your location. Check the state home page for the state offices and development extensions.

**Local Chambers of Commerce** are another source of information. Women's Business advocates are often available for consultation and classes. Check with your local chamber to locate them.

**Banks** now court the female entrepreneur with special departments designed to walk you through applications and loan products.

**The Small Business Administration (SBA)**, and the **Small Business Development Centers (SBDC)** are federal government agencies dedicated to the support of beginning business owners. **The Service Corps of Retired Executives (SCORE)** provides legal, financial and accounting advisors without charge either through personal e-mail or face to face.

## ***Print Materials***

- How to Start an E-Business Business Start-Up Series #1819, Entrepreneur Magazine, 1-800-421-2300
- Allen, Robert G. Multiple Streams of Internet Income, John Wiley & Sons, 2001.
- Cobe, Patricia and Ellen H. Parlapiano, Mompreneurs online, Berkeley Publishing Co., 2001.

## **Online assistance**

. Business start up and support can be found at:

- [www.americanexpress.com](http://www.americanexpress.com)
- [www.entrepreneur.com](http://www.entrepreneur.com)
- [www.sba.gov](http://www.sba.gov)
- [www.uschamber.com](http://www.uschamber.com)
- [www.score.org](http://www.score.org)
- [www.Onlinewbc.gov](http://www.Onlinewbc.gov)
- [www.startupjournal.com](http://www.startupjournal.com)
- [www.sbd.gov](http://www.sbd.gov)

**For other specific needs:**

Federal self-employment tax, Social Security, Medicare, and Excise tax information call your State Tax Commission.

State Employee Tax ID	Your State Tax Commission
Employee SSA	1-800-772-1213
Fed Withholding	1-800-829-1040
Minimum Wage	<a href="http://www.dol.gov/dol/esa">www.dol.gov/dol/esa</a>
Interstate taxes:	<a href="http://www.interstatetaxes.com">www.interstatetaxes.com</a>

**Web Site and E-commerce Links**

**Web Design**

- <http://www.webstyleguide.com/> - WEB STYLE GUIDE, 2nd edition
- <http://builder.com.com> - Builder.com
- <http://lcweb.loc.gov/loc/webstyle> - Library of Congress World Wide Web Style Guide
- <http://msdn.microsoft.com/default.aspx> - Microsoft Developers Network
- <http://www.sitepoint.com/> - Sitepoint
- <http://www.alistapart.com/index.html> - a list Apart

**Web Usability Guidelines**

- <http://www.useit.com/> - Jakob Nielsen's site (Usability and Web Design)
- <http://usability.gov/index.html> - The measure of the quality of a user's experience
- <http://www.w3.org/WAI/> - Web Accessibility Initiative (WAI)

**Color**

- <http://www.visibone.com/colorlab/> - VisiBone Webmaster's Color Lab
- <http://msdn.microsoft.com/library/en-us/dnhess/html/ColorSchemes.asp> - Color Test page
- <http://www.colorschemer.com/download.html>  
- The Ultimate Web Designer's Color Tool

## **Domain Name**

<http://www.enom.com>

<https://www.godaddy.com>

<http://www.register.com>

<http://www.networksolutions.com>

Accredited Domain Registrars - Full List

<http://www.icann.org/registrars/accredited-list.html>

## **Graphics Clip/Web Art**

<http://www.clipart.com>

<http://www.barrysclipart.com>

<http://dgl.microsoft.com/> - Design gallery live

<http://school.discovery.com/clipart>

<http://www.clipartconnection.com>

<http://www.free-graphics.com>

## **Stock Photos**

<http://free-stock-photos.com>

<http://pro.corbis.com>

<http://www.comstock.com/web/default.asp>

<http://www.photos.com>

<http://www.gettyimages.com>

<http://www.freeimages.co.uk>

<http://www.freestockphotos.com>

## **Web Marketing**

<http://www.wilsonweb.com/webmarket>

<http://www.bcentral.com/products/marketing.asp>

<http://www.web-marketing-resource.com>

<http://searchenginewatch.com>

## **Shopping Cart programs**

<http://www.miva.com/> - Miva Merchant

<http://www.agoracart.com>

<http://www.mercantec.com/Products/SoftCart.html>

[http://www.monstercommerce.com/ecommerce\\_hosting.asp](http://www.monstercommerce.com/ecommerce_hosting.asp)

## **Merchant Accounts**

<http://www.merchantexpress.com>

<http://www.worldpay.com/usa/index.html>

<http://www.discoverbiz.com>

<http://www.goemerchant.com>

## **Credit Gateway Accounts**

<http://www.ecommerchantservices.net>

[http://www.card-pro.com/merchant\\_accounts.html](http://www.card-pro.com/merchant_accounts.html)  
<http://www.psigate.com>

### **Business and Legal Forms**

<http://www.nolo.com>  
<http://www.homebusinessonline.com/a&r/elibrary/legal/index.shtml>  
<http://www.nebs.com/NASApp/nebsEcat/index.jsp>

### **Tax forms**

<http://www.irs.gov/formspubs>  
<http://www.taxforms.com>

### **Start a Business**

<http://www.sba.gov>  
<http://www.startupjournal.com>

### **Business Plans**

[http://www.sba.gov/starting\\_business/planning/basic.html](http://www.sba.gov/starting_business/planning/basic.html)  
<http://www.bplans.com>  
<http://www.businessplans.org/>

## **Glossary**

### **Auction**

The sale of items through a bidding process(E-Bay and Amazon)

### **B2B**

Businesses marketing products and services to other businesses

### **B2C**

Businesses that market directly to the customer

### **Bandwidth connection**

the speed and capacity of your Internet

### **Banner**

A graphic, advertising a business on a web page. They may appear as a pop-up or click through to another website.

### **Brick and Mortar**

A business with a physical retail location  
(Mervyns, Sears)

### **Browser**

A program that allows you to search the web  
(Internet Explorer, Netscape)

### **Cable modem**

A television cable high-speed connection to the Internet

### **Dial-up modem**

A telephone connection to your Internet service

### **DSL**

Digital subscriber line, a high-speed connection to the Internet

### **Domain name**

A unique name identifying a website

### **E-commerce**

All business transactions on the web

### **E-zine**

an online publication  
**FAQ**  
Frequently asked questions

**Home page**

The opening screen or start of a website

**Host**

The server for your website

**Hyperlink**

A highlighted word or a graphic that, when clicked, takes you to another site

**ISP**

Internet service provider, the company that connects you to the internet (AOL, Qwest)

**Keyword**

A search word used to locate subject and site information on the web

**Listserve**

An online discussion group of people with common interests. Comments and information are e-mailed to members on the list

**Meta tag**

HTML prompt that aids search engines to find a site

**Portal**

A high traffic website that offers free information, a shopping community, message boards and a web explorer (Yahoo!, Excite)

**SWOT**

Strengths, weaknesses, opportunities and talents, an analysis tool used to determine entrepreneurial skills

**Search Engines**

Locators for information and websites through a large Internet database (Overture, Google)

**Secure server**

A host or server providing protection for credit card use by encryption or scrambling

**Spam**

Information sent to your e-mail that is un-requested or inappropriate

**URL**

Uniform resource locator, the address for a website

## About The Author

**Harold Carey Jr.** first entered the computer field in 1977. He has over 20 years experience in computer and business consulting, multimedia, technical writing, teaching, editing, typesetting, and publishing books.

In 1990 Harold worked as a contract consultant to develop a multi-media software program for the [Orange County Department of Education](#) on the [State of California](#) "Anti-Drug Gang Violence" campaign. He also has conducted computer-training class for hundreds of [Coca-Cola](#) and McDonnell Douglas, (now [Boeing](#)) employees.

In 1996 Harold left **BYU** to start his own [Internet Company](#). Within two years he created and was managing and maintaining over 65 web sites. Some of his first [web sites](#) were for the [Daily Herald newspaper](#), (one of the first online newspapers), [American Home Business Association](#), [Moxtek](#), [1-800-Contacts](#), and [Learn2.com](#) (Yahoo most informative site of 1997).

In 1998 he contracted with [Utah Valley State College](#) to do its first [online Internet courses](#). He designed and created the **Electronic Campus** and the courses Introduction to Algebra, Foundations in Algebra, and Biology.

He served as a web site consultant for [Utah Governor Michael O. Leavitt's](#) successful re-election campaign (*michaelleavitt2000.com*) and his [Muhammad Ali Sports web site](#) was featured in a [Microsoft commercial](#) "Heroes on the Internet."

He has been interviewed in [newspapers](#), on the radio and on [television](#). Harold is the author of hundreds of articles and numerous books, including "[Utah Job Guide](#)," "Starting Your Own Business," "How to earn income on the Internet," and "Earning a Living with Online Auctions."

Harold is currently an **Internet Marketing and Business Consultant** helping small and home-based businesses to effectively market their good or services. He has helped numerous Internet-only and brick-and-mortar businesses succeed in their offices and online, as well as helping larger businesses to effectively use the web to reduce costs and save both time and money.

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