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ABSTRACT

This module on owning and operating a secretarial service is one of 36 in a series on entrepreneurship. The introduction tells the student what topics will be covered and suggests other modules to read in related occupations. Each unit includes student goals, a case study, and a discussion of the unit subject matter. Learning activities are divided into individual activities, discussion questions, and a group activity. Units (and subject matter) in this module are planning your business (type of work; type of customers; competition; special services; repeat business; legal requirements); choosing a location (what's the right spot); getting money to start (business description; business plan; statement of financial need); being in charge (hiring staff; communication; job descriptions; training staff); organizing the work (work order forms; work schedules; reference books); setting prices (break-even point; things that affect prices); advertising and selling (direct mail and personal contact; bulletin boards; goodwill); keeping financial records (how to bill; daily cash sheet); and keeping your business successful (profit/loss statements; profit ratios; how to raise profits). A summary and quiz complete the document. (A teacher's guide is available for this module.) (CT)

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Entrepreneurship Training Components

GETTING DOWN TO BUSINESS:

Secretarial Service

Module 18

U.S. DEPARTMENT OF EDUCATION

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GETTING DOWN TO BUSINESS:

Secretarial Service

Norma Shapiro

May 1981

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INTRODUCTION

How are you going to use your job skills after you finish school?

Have you ever thought about starting your own secretarial service?

This module describes people who have started and managed a secretarial service. It gives you an idea of what they do and some of the special skills they need.

You will read about

- planning a secretarial service
- choosing a location
- getting money to start
- being in charge
- organizing the work
- setting prices
- advertising and selling
- keeping financial records
- keeping your business successful

You will also have a chance to practice some of the things that secretarial service owners do.

Then you will have a better idea of whether a career as a secretarial service owner is for you.

Before you study this module, you might want to read Module 1, Getting Down to Business: What's It All About?

When you finish this module, you might want to read

- Module 17, Getting Down to Business: Answering Service;
- Module 19, Getting Down to Business: Bookkeeping Service;
- Module 21, Getting Down to Business: Word Processing Service.

These modules are related to other business and office programs.

UNIT 1

Planning a Secretarial Service

Goal: To help you plan your secretarial service.

Objective 1: Describe the services, clients, and competition of a secretarial service.

Objective 2: List three personal qualities a secretarial service owner might have.

Objective 3: List three ways that a secretarial service might be special.

Objective 4: List two of the legal requirements you might have to consider before opening.



TERESA GETS STARTED

Almost everyone who starts his or her own secretarial service was at one time a secretary for someone else. Then the person got a steady paycheck, had one or more bosses, and had regular hours. Why would someone leave all this for the problems and headaches of owning a business?

Teresa Scully is one person who did it. Error-Free Secretarial Service is her baby. She has been in business for four years after being a secretary for six years. She says:

"The difference between owning a secretarial service and being a secretary is like the difference between night and day. Oh sure, I still type, and I still take dictation from a tape. But it's not the same at all. For one thing, I don't have a boss. I am the boss. I'm the one who tells my customers when I can have it ready. If someone has lousy handwriting, I tell him or her the typing will cost more money. I feel like a professional, and it's great.

"I like working alone. The office scene just wasn't for me. I worked for an insurance company. Most of the people in charge were men. Most of the secretaries were women. Need I say more? Striking out on your own is scary, but now I make business decisions, and I love it.

"I had someone come in here the other day. He kept thanking me for making his magazine article look good. If I were still a secretary working for someone else, I would never have seen that article, and believe me, I never got thanked like that.

"Typing can get boring--everyone knows that. Here I do so many different kinds of things, for so many different people, that I don't get bored the way I used to. There are definitely disadvantages to owning your own service, and it's not for everybody; but even if I had the greatest boss in the world, I would rather be here. I guess I think I'm my own greatest boss."

Planning a Secretarial Service

There are many small businesses in America. Small businesses can have as few as one worker (the owner) or as many as four workers. A small business owner is "self-employed." Often a whole family works together in a small business.

What Does a Secretarial Service Do?

If you wanted some typing done and couldn't do it yourself, you could take it to a secretarial service. A secretarial service types letters, resumes, manuscripts, reports, financial statements, dictation, etc. A good secretarial service also offers stenography (shorthand). But shorthand is becoming a thing of the past. Most secretaries use dictation machines.

Many secretarial services do other things as well, such as:

- word processing--a simple term for a highly computerized typewriter. It can do many more things than an ordinary typewriter.
- direct mailing--this is sending out large amounts of mail. You may need an addressing machine and/or a postal meter.
- providing notary public services--in this case, a certified notary assists in the signing of legal documents.
- telephone answering--some services set up a "call director" and provide answering services for their clients.

Who Will Come to You?

Anyone who needs to have something typed could use your services. Teresa had these clients in one week:

- a student who needed her 250-page master thesis typed immediately;
- a law firm who needed a legal brief by the next day, but its secretary was overworked;
- an accountant with eight financial statements to be typed;
- a professor who wanted Teresa to type a rough draft of a speech.

Some secretarial services have long-standing contracts with government agencies, hospitals, and businesses.

Is There Room for You?

Your competition could be a single person working out of his or her home or a big service employing several typists. In most cities where there are small businesses or colleges, there will be room for you. Many businesses find it cheaper to use a secretarial service than to pay a secretary, since that involves providing vacation time, sick-leave pay, and medical benefits. While there is competition, this is definitely a growing industry.

Are You the Type?

Skills. You will have to:

- type fast without making mistakes;
- use the English language well (this includes being a good speller, knowing grammar, and understanding sentence structure);
- use references like the dictionary, a grammar manual, and a style book that tells you about good word usage; and
- know how to run a small business.

Experience. You can get all the experience you need by working as a secretary for someone else. You should have experience before you go into business for yourself. Another way to get experience is to work for a temporary employment service that hires out secretaries for short jobs. That way you will be able to learn what lots of different companies want.

Personal qualities. Even if you have the skills and experience to do other people's secretarial work, you may not like it. Or you may not like the business management parts of the job. Here's what some secretarial service owners have to say.

"I like doing this work because I'm good at it. I've shown people the right way to type their letters. I've taken some resumes and made them look beautiful."

"I don't think I would talk anyone into this business. Either you like to type, or you don't. Can you imagine doing this if you didn't like to type? But I like it. At the end of day, I have a stack of things that I did, and I feel as if I've produced something."

"I think you have to like making decisions, having pressure, and coping with mistakes. You also have to like using erasers and liquid paper. You're doing the work for you, not for some company that doesn't care about you."

How to Compete Well--or, Service Is the Name of the Game

People will choose your service if you have something special to offer. Students look for discount rates on term papers. Doctors and lawyers prefer people who know medical and legal words. Some people like to have a copy service nearby. In some areas, pickup and delivery service will bring in business. In others, being willing to go to an office for dictation will get you clients. See what other services are doing, and think about how you can be the "right" service for your area.

Getting People to Come Back to You

You have to be letter perfect. Any business that offers to do a service for people, rather than sell them a product, must do the job well to get people to come back to them. The typing must not have mistakes. The margins and copy must be correct. The manuscript has to be on good paper and look as if you're proud of it.

You have to deliver on time. Everyone wants his or her work done "yesterday." You have to be realistic and tell people when they can expect it. You must have it ready when you said you would. Some secretarial services hire people from temporary employment agencies when they have too much work.

You have to be nice about it. No one likes grumps. Even if your work is perfect and done on time, if you act as if you did someone a big favor by doing it, that person isn't going to come back. You don't have to tell someone how rotten his or her handwriting is. Correct mistakes at no charge. All this is part of getting people to come back.

Legal Requirements

There are no special legal requirements for owning a secretarial service, but as a business owner, there are forms to fill out and licenses to get. Contact your state licensing agency to find out what you must do.

Summary

It is important to plan before starting your business. You now know some things to consider.

Learning Activities

Individual Activities

1. Which services is a secretarial service likely to provide?
 - a. Typing manuscripts for a playwright
 - b. Typing a financial report for a stock brokerage firm
 - c. Sending out direct mail for a shoe store
 - d. Computing a tax statement for a dentist
2. Name two job skills you should have to open a secretarial service.
3. How is being an owner of a secretarial service different from being a secretary?
4. Name two ways to get secretarial experience before you open your own business.
5. Here is a list of skills and personal qualities. Put an XX by those you think would be helpful in owning a small secretarial service. Put an X by those that would not matter. Put an O by those that would probably not be helpful.

<input type="checkbox"/> a. Need to be outdoors	<input type="checkbox"/> i. Need a lot of other people around
<input type="checkbox"/> b. Need to have someone tell you what to do	<input type="checkbox"/> j. Need to be on your own
<input type="checkbox"/> c. Being organized	<input type="checkbox"/> k. Need employee benefits
<input type="checkbox"/> d. Able to talk well	<input type="checkbox"/> l. Need quiet
<input type="checkbox"/> e. Being tall	<input type="checkbox"/> m. Being patient
<input type="checkbox"/> f. Being physically active	<input type="checkbox"/> n. Like to do paper work
<input type="checkbox"/> g. Able to write well	<input type="checkbox"/> o. Need to be the center of attention
<input type="checkbox"/> h. Able to work under pressure	<input type="checkbox"/> p. Need to travel

- | | |
|--|--|
| <input type="checkbox"/> q. Having good eyesight | <input type="checkbox"/> v. Need specific schedules and timetables |
| <input type="checkbox"/> r. Able to set up a good filing system | <input type="checkbox"/> w. Need specific assignments |
| <input type="checkbox"/> s. Able to work well with figures | <input type="checkbox"/> x. Need to be creative at work |
| <input type="checkbox"/> t. Like to solve problems | <input type="checkbox"/> y. Being physically attractive |
| <input type="checkbox"/> u. Like to be in charge of other people | <input type="checkbox"/> z. Like to be helpful |

6. Now underline those that apply to you. How many XXs do you have? _____ How many Os do you have? _____

Discussion Questions

1. Teresa Scully has lots of reasons for liking having her own secretarial service. What are some reasons for not liking it?
2. Thirty-eight percent of the secretaries in a recent survey said they would choose another career if they could do it over again. How do you think this will affect the success rate of secretarial services?
3. Most owners of secretarial services are women. Do you think this would be an advantage or disadvantage to a man wanting to start a secretarial service?

Group Activity

Invite an owner of a secretarial service to speak to your class. What questions would you like him or her to answer? List at least 15 questions that would help you decide if this business is for you.

These topics may help your thinking: getting the business started; money; best times; hard times; hiring people; running the business; and advice.

UNIT-2

Choosing a Location

Goal: To help you choose a good location for your service.

Objective 1: List three things to think about in deciding where to locate your business.

Objective 2: Pick the best location for a secretarial service from three locations.

Objective 3: Decide whether your city or town would be a good location.

WHERE TO LOCATE

Teresa describes how she chose her office. "I guess you could say that there are basically two decisions to make when you think about where you're going to open your business--first, which city? And then--where in that city?"

"Well, which city wasn't a very big decision for me. I've always lived here, and unless there's a natural disaster, I always will. Maybe I can say that because I knew I could open up my secretarial service here. There is a small four-year college close by. There are lots of banks and small businesses. And then we have the drug companies here, too.

"At first I started out in my home. As the business got bigger, I thought about getting an office.

"Convenience is a big word in this business. I found that out the hard way. My first office was on the second floor of a building a couple of blocks away from the main street of town. I thought that was a fine location. Another secretarial service moved in one block closer to town and on the ground floor. After about a month (when its advertising started coming out), I could feel the crunch.

"Also, I thought people would walk to my place and park in the lots behind the stores. People just don't walk anymore--not around here anyway. I moved to the main street, on the ground floor, with parking in back. Now I have three parking spaces that are all mine. Business has picked up considerably.

"I don't give advice much, but if I did, I'd tell people to be centrally located and easy to get to."

Choosing a Location

You Come First

You can start a secretarial service in almost every kind of city. But the city you choose must fit your personal requirements. You have to think about weather, family, friends, housing, and recreational facilities. If you're not happy living in or close to that city, you won't be happy having a business there.

Next, Comes the City

What makes a particular city a good place to open a secretarial service? The important thing is that it have people who need you.

Many times you have to be a detective and get out your spy glass to find out if a particular city will be a good location for you. Here are some ideas.

- Check the local want ads. See if there are a lot of businesses looking for clerk typists, secretaries, and administrative assistants. Many times if people need a secretary or typist, they could use you.
- Check out the temporary employment agencies in the area. If the temporary employment agencies are doing well, it means the businesses cannot handle the paperwork. This is another clue that you would find customers.
- Check out the other secretarial services in the area. Can you tell if they've been expanding or seem overworked?
- Look at the types of businesses in the area. Certain businesses are "paper freaks." Insurance companies, research firms, banks, stock companies, and colleges and universities all generate lots

of paper. Don't overlook the number of small businesses and services. These people can't afford a secretary full-time but still need to have things typed.

- Talk to other business people in the area. Talk to the people who will be your "neighbors." What do they think your chance of success is?
- Go to the Chamber of Commerce. It has a list of businesses in your community. See what information you can get by talking with successful business people.

There are some locations that should be avoided:

- places with so many secretarial services that the competition would be too great; and
- communities that are so small (less than 10,000) that you may have some-very slow times.

Last, the Right Spot within That City

You need to be close to the people who are going to use your services. Where is the business district or the university? That's where you should be.

You'll need a small office at first. Office space is measured in "square feet", and you'll need about 200 square feet. If you are planning to expand right away, this won't be big enough for more than two typists. But most people start out small--many times in their home or apartment; and when the business expands, they move to larger quarters.

You'll need to have available parking. Having only a few spaces in front that are usually taken is not adequate. If your customers are frustrated looking for parking, they will blame you, even though you don't deserve it.

Also look for a copy service nearby (within one block). Lots of people will want several copies of what you do. If you have a copy

service nearby, you can offer to have it copied for them without wasting much of your time.

Having a post office close is an advantage. Your customers will like being able to mail the letters you have typed without extra driving.

If you can afford it, a ground floor location is good. Being very visible to street traffic is not essential, but it does bring in some customers.

Here is a list of things that could be a problem in certain areas:

- poor street conditions;
- poorly maintained buildings; and
- high crime rates.

Summary

Most people will tell you that choosing a location for any business is probably the most important decision you have to make. Check out a lot of offices. When you've narrowed the field down to a few choices, hang out near them for several hours on a couple of different days. You'll get an idea of whether that location is for you.

Learning Activities

Individual Activities

1. Which sentence is most true?
 - a. Being near a bus or subway line is essential.
 - b. Being near the business district or university is essential.
 - c. Being near the post office is essential.
2. Why is checking the want ads a good way to find out if a particular community would be good for your secretarial service?
3. Name some types of businesses that use a lot of paper.
4. What population would you need to support a secretarial service?
 - a. At least 3,000
 - b. At least 10,000
 - c. At least 20,000

Discussion Questions

1. Choose three towns or areas that are close to your school. Answer these questions about these areas.
 - a. How many people live there?
 - b. How many secretarial services does each one have?
 - c. Is the area growing? How can you tell?
 - d. Are there many small service businesses in these cities that would use a secretarial service?

2. Based on what you found out, which city in your area would be the best one? If none of them is very good, can you suggest another city you know about?

Group Activity

Here is a list of factors to think about when choosing a city. Rate them in order of importance (from 1-10). There is no "correct" answer. Discuss with the class the reasons for your rating. Try to come up with a class rating.

- a. Number of secretarial services in the area
- b. Easy to reach--transportation available
- c. Population of town and surrounding area
- d. Personal factors--personal preferences, family and friends nearby
- e. Growth of the area
- f. Income of population
- g. Weather (climate)
- h. Advertising media available
- i. Nature and prosperity of industries
- j. Type of community--urban, rural, suburban, farm, industrial

UNIT 3

Getting Money to Start

Goal: To help you plan how to get money for your business.

Objective 1: Write a business description for your business.

Objective 2: Fill out a form showing how much money you will need to borrow.

TERESA NEEDS MORE MONEY

Teresa describes how she got money to expand her business.

"Thank goodness, this is an easy business to get into. I don't mean being a good typist--I mean getting the money to open up. You just don't need a lot. If you did, I don't think I would have been able to begin.

"All I started out with was a good typewriter. I used the kitchen table and my home phone; later I bought used dictating equipment. I posted a few signs around the college and at the copy shop--that's how the Error-Free Secretarial Service was born.

"As the money came in, I expanded. I got a Yellow Pages ad, business cards, and fliers to send. I took out ads in the newspapers. When the kitchen table was beginning to look a little like the storage bin for the local paper drive, I decided to get an office. By this time I knew I was going to be in this business for a while. It really fit me to a 'T.'

"Getting an office takes a lot more money than a home operation does. I didn't need a lot of money, but for the office and furniture I wanted I needed at least \$3,000. In terms of most businesses \$3,000 is peanuts. But it was more peanuts than I had.

"I went to my personal bank just to feel things out. I wanted to know what I had to do. I really didn't have any idea. The loan officer kept asking me why I would want to go from "my nice, comfy house" to a "big cold office" where I might not be able to make the rent payments. He had no idea how successful my business was or how good my service was. I wanted to shove my profit statements under his nose!

"I went home and typed a very professional letter telling the bank president how I had been treated. Then I canceled my account and went to another bank. This time I wrote a business description and brought in my record books. I had very healthy profits from the last two years, and my tax statements proved it. I won't say getting the money was easy--but I got the loan!"

Getting Money to Start

The Business Description

Anyone who is going to lend you money must believe you are a good investment. The lender will want to find out these things.

- Is there a need for your secretarial service in your community?
- Can you attract people to use your services?
- Do you have the skills to get the job done with the money you have asked for?

That's where your business description comes in. The business description answers the first two questions.

The Business Description That Got Teresa Her Money

Here is Teresa's written business plan. She wrote it "outline style" so that it would be easier to read.

Name of owner: Teresa Scully

Name of secretarial service: Error-Free Secretarial Service

Type of service: Complete typing and dictation service. All forms of letters, manuscripts, and reports--medical, legal, and statistical typing.

Location: 4496 Oxnard. This is a small 15' by 20' office one block off College Avenue, the heart of the business district. I chose this location because:

- I am within walking distance of many small businesses;
- a copy service and post office are nearby; and

- although there is another secretarial service nearby, I have a large clientele from my home business; the other secretarial service does not handle medical or legal work.

Competition: There are six secretarial and typing services in this community. While this may seem like a lot, all of them are overworked. I specialize in a few areas that the others don't handle.

I am an expert in medical and legal typing. I have checked with several doctors and lawyers in the community, and six of them said they would be pleased to try a different service from the one they are using. I think this indicates that the other services cannot meet the needs of these professions.

Potential customers:

1. A check with the Chamber of Commerce indicates there are over 200 "paper businesses" in this immediate community. This includes electronics firms, research companies, insurance firms, and savings and loan associations.
2. While this is not a big convention city, there are four conventions held here annually, and I plan to operate a free delivery service to the hotels for those business people.
3. Many college students pass my location.

Strategy for success:

1. My service is truly "error-free." I will retype or redo any of the work I have been paid for until the customer is completely satisfied. This is the type of service people want.
2. I am personally hand delivering a sample of my work to all the businesses in a 10-block radius to announce my new location.
3. I am giving a \$3 discount to all my old customers in appreciation of their support.

Just How Much Money Will You Get?

The answer to that question is a combination of what you want and what you need.

Equipment. You need an electric typewriter with a carbon ribbon. Look for these things when you choose your typewriter:

Self-correction--you still have to make the corrections, but the typewriter does all the work--no erasing, fluid or erase papers.

Like many wonderful inventions, it's an expensive feature.

Changeable type faces--this allows you to offer your clients different type styles.

Dual pitch--you can also offer them different type sizes (pica or elite).

15" carriage--you can do different kinds of reports because the typewriter can handle large paper.

You will also need a dictating-transcribing machine. The mini-cassette is probably the best, since most businesses use this kind of dictation.

Your costs will probably include all of the following:

<u>Item</u>	<u>Range</u>	<u>Comments</u>
Rent for office (first and last month)	\$300--\$600	\$0 if in your own home.
Security deposit	\$100--\$200	
Utility Deposit (including telephone)	\$ 50--\$200	\$0 if in your own home
Business License	\$ 25--\$75	
Typewriter(s)	\$800--\$1200 each (to buy) \$ 30--\$50/month (to rent)	You need good ones. The price depends on the features you want.
Office Furniture and Other Equipment	\$ 0--2,000	"\$0" means you are good at scrounging, begging, and borrowing.

<u>Item</u>	<u>Range</u>	<u>Comments</u>
Paper and Office Supplies	\$100--\$400	
Legal and Accounting Fees	\$ 50--\$450	At least one visit to a certified public accountant is a must.
Decor (carpets, plants, pictures)	\$ 0--\$500	You will be spending a lot of time here. The place should make you happy.
Advertising (Yellow Pages ad, newspaper ads, etc.)	\$100--\$1,000	A Yellow Pages listing is an absolute necessity.
Employee salaries until money comes in	\$ 0--\$4,000	
Owner's pay during planning	\$ 0--\$3,000	It takes at least one month to get set up.
Fudge Factor	\$ 0--\$1,000	Money for emergencies

Summary

If you need to borrow money, you must prove you are a good investment. You will need a written business description and a list of expenses.

Learning Activities

Individual Activities

1. Write a written description of your business. It can be short, but really think about what kind of secretarial service you want to have. Use your town or city. Put down a real place where it might be located. Include:
 - Name of owner
 - Name of secretarial service
 - Services provided
 - Location (reasons why this would be a good location)
 - Competition (names of other secretarial services and a brief summary on how you are unique)
 - Potential customers (who will use your service)
 - Strategy for success (describe your specialty and your advertising plan)

2. Now that you have a business description you can begin to write a statement of financial need. It is simply a list of the money you will need. Here are some questions you will need to answer.
 - a. Will you rent or buy your equipment?
 - b. Will you rent office space or work out of your home?
 - c. How much will you spend on advertising (see Unit 7)?

Use the figures given in this unit to fill in the statement below. Use your imagination to decide what kind of business your secretarial service will be. List the amount of money you have from personal savings (total money on hand) and then figure out the amount you'll need to borrow from the bank (total loan money needed).

STATEMENT OF FINANCIAL NEED

<u>Item</u>	<u>Amount</u>
Rent, Deposit	\$ _____
Security Deposit	_____
Utility Deposit	_____
Business License	_____
Office Furniture	_____
Paper and Office Supplies	_____
Legal and Accounting Fees	_____
Decor	_____
Advertising	_____
Owner's Pay During Planning	_____
Fudge Factor	_____
TOTAL STARTING EXPENSES	\$ _____
TOTAL MONEY ON HAND	\$ _____
TOTAL LOAN MONEY NEEDED	\$ _____

Discussion Question

Tai Williams is thinking of opening her own secretarial service. She needs \$8,000. Tai's uncle will give her \$2,000 at 10% interest. He wants to be paid back within six months. The bank will give Tai as much as she needs at 14% interest. She will have three years to pay it back. Tai has saved \$5,000 in the past five years.

Where should Tai get her money? Should she use her savings, her uncle's money, etc.? Discuss your reasons.

Group Activity

Many people become flustered when thinking about going to a loan officer. What are some ways to prepare for your interview? Role play your loan interview with the banker. One student should take the part of the business owner, and one student should be the loan officer. Afterwards, discuss how each student played his or her part.

UNIT 4

Being in Charge

Goal: To help you choose the people who work for you.

Objective 1: List the information needed on a job description.

Objective 2: Choose the best person to work at your service from a list of three.

Objective 3: List one quality of a good boss.

WHAT IT'S LIKE TO BE THE BOSS

Teresa also had to learn how to hire workers.

"Everyone hires differently--that's for sure. You probably think that in hiring for a secretarial service you'd give everyone a typing test. That's obvious, right? Well, not really.

"Part of what I hated about working for other people was the general office atmosphere. Sometimes the other secretaries drove me nuts; sometimes it was the boss. Either way, I couldn't stand most of the places I was a secretary. If you don't get along with the people who are around you eight hours a day, you don't exactly look forward to going to work.

"When I finally decided I did need someone to work part-time, I wanted someone who would fit into my style. As you can tell, I'm not exactly the formal type. I wear jeans to work and haven't had high heels on since my high school prom. Luckily for me, there are lots of people who type. I'm not so sure I would be so picky if good typists were hard to find.

"Interviewing people was hard for me. I know the applicants feel uncomfortable, but I feel uncomfortable too. I can't stand the feeling of people checking me out. The people asked questions I couldn't answer. How about sick leave and vacation pay? How did I feel about people coming in late? I kept saying, 'I don't know.' That's not exactly a terrific way to have an interview.

"Needless to say, I made mistakes. For example, I hired David, a typist who had no experience doing student papers--master's and doctorate theses. And that kind of work is important for my service. He just couldn't handle the big words and the footnotes. He also got very nervous.

"Firing people wasn't easy either. At first I gave two weeks' notice. But then the people I wanted to get rid of had to stick around for two more weeks, and I felt guilty. The morale in the office went way down. Now I just give two weeks' severance pay. They still get the money to hold them over while they look for a job, and I can get on with finding a new person."

Being in Charge

Hiring People to Work for You--a Big Change

Many successful secretarial services are run by just one person. People operating out of their homes usually do it this way, with no employees. But if your service has been very successful, you will find that you spend more and more time away from the typewriter. You will be ordering supplies, dealing with customers, organizing your advertising campaign, and doing the paperwork for taxes and insurance.

There is a lot more to think about when you become a boss of other people. There's more paperwork: social security, income tax forms, pay checks, etc. Also, you have to learn how to "be in charge." You have to determine hours, wages, and benefits.

Most secretarial services pay employees by the hour. The pay usually depends on experience. Benefits are up to you. While you can get away without paying sick leave and vacation pay, these are no longer considered "extras." You may want to wait for a trial period to make sure a new person will work out.

Then, of course, you have to establish an employer-employee relationship. That's different from being friends because you, and only you, are the one responsible for the success of the business. When someone does a poor job, you have to be able to tell the person. It's hard to do that if you see the two of you as "friends."

You have to deal with some people asking for raises, others quitting, and others being late too often. Employees handle these issues differently, but how you do it can make a big difference.

Communication Is the Key

Communication is nothing more than talking and listening. It shouldn't be much of a problem with just a few employees.

Many employers find it helpful to get together regularly with their workers rather than leaving communication to chance. Some ideas for establishing regular communication are:

1. weekly meetings;
2. a bulletin board; and
3. a "well-done" list (a little appreciation can go a long way).

What Do You Need?

The first step in hiring someone is to write a job description. Listing the qualities you want in an employee is a good way to begin. This is the list Teresa made when she was finding a replacement for David:

1. must type accurately at 60 wpm;
2. must have some experience working with term papers and theses forms;
3. must be willing to take a course in medical terminology; and
4. must be willing to work in an "informal" office.

Here is the completed job description that Teresa wrote:

POSITION AVAILABLE FOR TYPIST

Duties: Type manuscripts, student papers, medical reports, and general correspondence.

Requirements: Must be able to type accurately at 60 wpm.
Experience with student papers helpful.

Personal: Must be prompt and reliable. Must like an "informal" office situation.

Salary: \$6.00 per hour starting pay

Hours: 20 hours/week - flexible times

Teresa Scully
Error-Free Secretarial Service
462-0304

Eeny-Meeny-Miny WHO?

Selecting the right person is a matter of experience. Your decision should be based on information you get from:

- the application form;
- your interview with the applicant;
- the typing test (but remember, some very good people freak out during tests); and
- checking work references.

Training the New People

Once you've chosen someone, the training process begins. You need to tell new employees about:

- the location of all supplies, reference books, and mail;
- employment information--for example, the hours, wages and benefits; and
- procedures for handling customers and doing the typing.

What kind of work should you give your new employees? Don't start with your most difficult medical report or the most complicated statistical job. Give them something simple, don't check their work too often, and talk more about accuracy than speed. Most people learn best by doing something rather than listening to a description of how to do it.

A Last Word

Although being a good boss is only one of a business owner's responsibilities, it is central to success. When you are a good employer, you'll discover the personal rewards of having your own business.

Summary

Hiring and training your employees are important parts of being in charge. Written job descriptions help you hire the right people. Train new workers carefully, and communicate clearly with them.

Learning Activities

Individual Activities

1. What are some of the other activities besides typing that you have to do as the owner of a secretarial service?
2. Teresa sent her job description to the local college and the state employment agency. Name two other places where she could have sent it.
3. Teresa did not put her address on the job description. Do you think this was a good idea? Why, or why not?
4. One of the things listed to tell a new person is the "personality" of your secretarial service. Do you feel this is important? Why, or why not?
5. Here are the applications of three people who applied for a job with Teresa. After she spoke with each one of them, she wrote down what she learned in the interview. If this was all you had to go on, whom would you hire? Give reasons for your choice.

Name: Winter Burns
Address: 4446 Cisco Drive
Blossom Hill, TX
Phone: 340-8897
Education: Graduated from Blossom Hill High School
Completed 1½ years at Hillsdale Jr. College
English major
Work experience: One year--receptionist, Acme Insurance Office
One year--assistant chef, Burger King
Typing: 90 wpm, three errors
Comments: Interested in writing; likes to read. Rather shy. Wants to go to school part-time.

Name: John Olmstead
Address: 6668 Main Street
Blossom Hill, TX
Phone: 349-7793
Education: Graduated from Union High School
Major: Business Ed
Work Experience: Three years--sales representative for sporting
goods stores
Typing: 45 wpm, 0 errors
Comments: Has had health problems; still looks sickly.

Name: Martha Sanchez
Address: 4449 Holiday Way
Blossom Hill, TX
Phone: 349-7306
Education: Graduated from Los Feliz Junior High
(needed to work)
Work Experience: Ten years--nurses' aid in hospital
Typing: 70 wpm, three errors
Comments: Typing good but says she can't spell well.
Wants a full-time job.

Discussion Questions

1. In the past, most secretarial services hired only women, because there were few male secretaries. As an owner, would you be willing to try out a male typist? Why, or why not?
2. How would you keep your employees happy on the job? What do you like as an employee? What are your ideas about good working conditions, profit-sharing, salaries, etc.?
3. Tony Romero works for you and is a good typist. He has asked for a raise because he thinks the other typists are goofing around and not working as hard as he is. He has done more work than the other typists lately. What should you do?

Group Activity

How would you fire someone? "Good-bye" is usually not enough. Many people have realized, after they have let someone go, that they created a lot of bad feelings when they didn't have to. As a class, write a list of "Dos" and "Don'ts." Here are some questions for ideas. What would you do about termination pay? How much notice would you give? Would you tell the person why he or she was being fired?

UNIT 5

Organizing the Work

Goal: To help you organize the work of your secretarial service.

Objective 1: Fill out a customer work order form.

Objective 2: Estimate how long a typing job will take.

HOW TO MAKE THINGS GO SMOOTHLY

Luckily, Teresa loves to organize. She does a lot of organizing at her office every day.

"In this business everyone works hard! This is probably true in all service businesses. Service is our only product. Everyone wants his or her work done perfectly and done now. All clients think you have no work but theirs.

"People who come in here want to know how much it's going to cost, when it's going to be done, and what happens if there are mistakes on it. I don't blame them. My customers are paying money for me to do something for them. I'm not running much of a service if I can't get something out on time without any errors. And 'Sorry Ma'am, it will be \$20 more than I thought,' doesn't get return customers for you.

"At first we just took work in, said we could get it done, and then stayed up all night. You can only do that so many times before you're measuring your speed by mistakes per minute instead of words per minute. Now I have a work schedule for my typists and customers. It's kind of like a beauty shop appointment book. Instead of "cut and perm," we have "type and edit." I also have a chart on how long it takes to type different kinds of documents of different lengths. That helps a lot.

"We have a rule around here--overtime for life and death situations only! I often call temporary employment agencies when I'm swamped. I make a little less money, but they send someone over, and we all go home at 5:00. Life is too short to work all the time.

"When I hired my typists, I had to develop a style sheet and a work form. It seems that every college and secretarial school has a different way to type letters. Some indent the paragraphs, some don't. Some are "comma-crazy." Others never use them at all. I bought five identical grammar books and developed a style sheet; now our work is more consistent."

Organizing the Work

When the Work Comes In

All typing that comes into a secretarial service is called copy. There are many different types of copy. Some is handwritten, some is typed. You get copy with single and double spacing. Some people print with all capital letters. Therefore, the first form you should develop is a letter to your customers telling them the best way to present their copy. Your letter can tell them anything that makes your work easier. Here is part of the poster on the wall behind Teresa's desk.

"Here are some ways to present typing and word processing work to Error-Free that will make your bill smaller and our lives happier. (Following these rules will make us smile instead of frown when we see you coming.)

- Always write in pen--DO NOT USE PENCIL.
- Never use yellow paper. White lined paper of heavy stock is best. Legal-sized paper does not fit on our typing stands.
- Please double space your ink-written work when possible.
- Leave a one- or two-inch margin at the bottom of all pages.
- Upper- and lower-case handwriting is easier to read than all caps.
- Call to alert us ahead of time when possible to make sure you can get your work when you need it.
- Please let us know if your work has already been edited or if you want us to edit it as we go along (correct spelling and grammar, etc.).
- Please proofread your work. We will proofread only if you specifically request this service, and we are human."

Completing the Work Order Form

Here is the work order form from Error-Free.

Error-Free Secretarial Service

"Our Name Says It All"

Name _____

Address _____

Telephone _____ Date/Time Rec'd _____

Final? _____ or Rough? _____

Spacing: Single _____ Double _____ Triple _____

Paragraphs: Indented or block? _____

Type Style: _____

Margins: _____

Proofread? _____

Underline or Italics? _____

SPECIAL INSTRUCTIONS:

Signature

The work order form for your business may be different. Develop one that meets your needs and eliminates costly "errors in communication." The signature at the bottom means that the client has read over the form and approved your instructions. You have a fighting chance of doing a job correctly if you at least agree at the beginning.

Who's Going to Do It?

A work schedule helps you organize. As work comes in, you can look at the schedule and estimate when your typists will be free to do it. It will also force you to figure out how long something will take. Your time estimates will start getting closer to reality as you begin to write them down. A work schedule is usually a chart of the hours you are open and the typists who are working for you. Each time you get a job, you fill in the right squares. For example, Teresa uses a schedule like this for each typist:

9 a.m. 10 a.m. 11 a.m. 12 p.m. 1 p.m. 2 p.m. 3 p.m. 4 p.m.

Shelidra

As the boss of your secretarial service, you will have to decide which worker gets which jobs. Some services like to have their typists specialize. One person does most of the letters and straight reports, another does all the student work, etc. The advantage is that you have people who are experienced at each kind of work. The disadvantage is that if the typist who does one job is sick or quits, you have to train someone to take his or her place. Most owners spend a good part of their time training all their typists to do the different kinds of work that come in.

And Finally . . .

Get the books your typists will need for style, grammar, or spelling questions. Each typist should have a dictionary and a grammar book. Choose modern, easy-to-read college-level books. For your office you'll need books like these:

- A Manual For Writers by Turabian, from Chicago Press;
- Form and Style by Campbell & Ballou, from Houghton Mifflin; and
- The Elements of Style by Strunk & White, from Macmillan.

Sometimes you'll have clients who don't know what they want. Have a sample notebook with the basic styles of letters, bills, reports, etc. Then they can just point and say, "Like this one."

Summary

You will need to organize your work. Using work orders and schedules will help.

Learning Activities

Individual Activities

1. Which of the following statements is most true?
 - a. Yellow paper makes things easier to read.
 - b. Upper- and lower-case handwriting is easier to read than all capital letters.
 - c. It doesn't matter to typists whether they're typing from single- or double-spaced copy.

2. Why does Teresa ask customers to sign the work order form?

3. Fill out the work order form in the text for Dr. Jim Marcello, 5549 Tree Lane Drive, El Paso, TX, 896-8849. He wants his work by Thursday, May 4. Error-Free received it at 4:00 p.m. Tuesday, May 2. It's a final copy of a medical report being written for the state hospital. He wants it single spaced with indented paragraphs. He wants sans serif elite type. The footnotes should be at the bottom of each page, not at the end. And the margins should be 10/70. He'll do his own proofreading. All underlined words are to be italicized. If there are any questions as to style, he wants to be called.

4. One day Teresa got these four work orders.
 - a. Cal-House Carpet Co. needed 12 one-page letters to overdue clients typed.
 - b. Marsha Robbins wanted a rough draft of a 24-page term paper typed.
 - c. Dr. Susan O'Connor needed an eight-page article typed for a journal. It had many graphs and tables as part of the article.
 - d. Pine Cone Hardware Store needed 500 envelopes to be addressed.

Here's other information you need. All of Teresa's typists can type about 12 pages in an hour of straight typing. They can also type about 100 envelopes in an hour. Graphs, charts, tables, and footnotes take longer because there is more work involved.

Estimate how many hours of typing the four jobs will take.

Discussion Questions

1. John Helms has just come into your secretarial service to pick up a report he wanted typed. He claims that the margins are wrong, even though you know you filled out the work order correctly and the report was typed according to the work order. How do you handle it?
2. Rasty McNasty has just come into your office with a rough draft novel he claims is "for an adult audience." You look at it and realize it's your idea of pornography; it would offend all of your typists. He says there's a lot more work if you'll agree to do this one, because he's been having trouble finding a service that will type for him. What do you tell him?

Group Activity

Part of your job as an owner will be to do many things that keep the business going. Here is a list of some of them. As a group, see if you can estimate the amount of time you would spend on each activity.

1. Writing out the weekly payroll checks for four employees
2. Calling the Yellow Pages ad consultant about re-designing your ad
3. Dealing with an angry customer who wants his letters re-typed
4. Talking with one of your typists who came in an hour late
5. Meeting with a tax consultant about getting a better tax break
6. Reading the morning mail--three bills, two letters, and six pieces of junk mail.

If this all happened in one day (which is not likely, but possible), how much time would you have left for doing secretarial work? If you were completely swamped with work, which of these tasks could be put off for another day?

UNIT 6

Setting Prices

Goal: To help you set prices for your secretarial service.

Objective 1: List three things to consider in setting prices for your service.

Objective 2: Set prices for your secretarial service after being given certain "facts."

A DOLLAR A PAGE, OR HOW NOT TO DO IT

Teresa discusses her pricing strategy.

"Since most of my work is by the page, it always seemed the easiest way to charge. At first I was charging \$1 a page. Then, with inflation and all, I went up to \$1.50. Now there was no reason why I charged \$1.50 a page. It was simply the going rate.

"When I moved into my office, I decided to really take stock of things. I had more expenses, and I had workers to pay. I also had a lot more experience about all the kinds of jobs I got. Sometimes we typed from typed copy. That's easy. I could crank out 10-12 pages in an hour, and sometimes more. But some people brought in the most raggedy looking things you ever saw--written in pencil, scratched over, with footnotes, and with special spacing instructions. In those cases I couldn't do more than three pages an hour.

"My pricing now is based on something called break-even analysis. Exactly how much money do I need to break even and not be in the red or in the black? Obviously, if you want to have a paycheck too, you have to charge more than your break-even point.

"I charge \$13 an hour. And believe it or not, I'm one of the cheaper services. I also charge extra for special requests, editing, or anything that takes extra time. I give discounts to students. It brings them to my service, and I like that kind of work.

"Some businesses just charge twice what they pay the person who types. A lot of people don't like to do the figuring it takes to be more exact than that. But I do.

"I like it even more when I see the money coming in. All you have to do is figure out how much it costs to run your office by the hour. In our office we're open 9-5; but with lunches and breaks we have 145 billing hours every month. You just figure out your monthly expenses and divide that amount by 145; the answer will be how much it costs you to run your business every hour that you're typing."

Setting Prices

All secretarial service owners go about setting prices for their services in slightly different ways. Everyone, however, wants to make enough money to stay in business and go to a movie once in a while. These are the most important questions to ask in determining prices.

- What are people willing to pay for your services? What does your competition charge?
- What do you need to cover your expenses?
- How much do you want for profit?
- What other factors make your price go up or down?
- Exactly what services are you going to charge your customers for?

What Are People Willing to Pay?

In most businesses there is a "going rate." It is the average that is charged by other secretarial services. All you have to do is call or go to the other services in your area (your competitors) and ask what they charge for their services. In big cities the "going rate" is between \$12 and \$18 an hour. People who work in their homes can generally charge less, but they usually don't offer as many services.

The Break-Even Point

Most secretarial services like Error-Free charge by the hour so they do not lose money when they are typing from hard-to-read copy.

It is possible to find out how much it costs to run your office for each hour you are open.

Just what does it cost to keep your business open every hour? Start with bills you pay by the month.

Monthly expenses--the bills that come every month: rent, electricity, phone, garbage pickup, salaries, rental charge of your machines, Yellow Pages ad, cleaning service, etc. When you get the total for your monthly expenses divide by 145 billing hours in a month. That becomes your hourly expense.

Yearly expenses--these bills come every year. You have to find out how much they cost per hour too. Insurance, taxes, advertising campaigns, goodwill activities, paper and other supplies (ordered four times a year), theft, bad accounts, service warranties on equipment, etc. This total has to be divided by 1740. That's the number of billing hours in a year (145 hours x 12 months)!

Other money spent or lost--these expenses are not exactly "bills." They are ways your business "spends" money every year even though a bill doesn't come in. They have to be counted as expenses. Examples are theft, bills that customers haven't paid, money lost because equipment is getting older (depreciation), vacation time, and sick leave. This total also has to be divided by 1740.

Here is a part of Teresa's expense sheet and the "cost-per-hour."

	<u>Cost</u>	<u>Math problem.</u>	<u>Cost per hour</u>
Rent	\$300/mo	$\frac{300}{145}$	\$ 2.07
Salary for 3 typists	\$2610/mo	$\frac{2610}{145}$	18.00
Yellow Pages ad	\$60/mo	$\frac{60}{145}$.41
Paper & Supplies	\$1000/yr	$\frac{1000}{1740}$.57
Insurance	\$250/yr	$\frac{250}{1740}$.14
Bad Accounts	\$200/yr	$\frac{200}{1740}$.11

When Teresa added-up this list and all her other expenses, she came out to \$32/hour. That means that in every billing hour she spends \$32. Since she has four typewriters, each typewriter must take in at least \$8 every hour for her to break even. Teresa added \$5 an hour for money to put back into the business, to pay her salary, and to cover "slow times." This money is also called profit.

Things That Make the Price Go Up

1. You can raise your prices a bit if you think the price you chose won't last for long. If the state of the economy is such that expenses are constantly going up, you can add more to your current price so that you won't have to keep raising prices.
2. You can set higher prices if you are the only secretarial service in your area.
3. You can set higher prices if you provide special services such as, changing copy, doing layouts, or typing in another language. This is because you probably will have to pay more salary to a more experienced typist.

Things That Make the Price Go Down

1. You can charge less than what you calculated if you have a very efficient method of typing, such as providing special instructions to your customers so their copy is easy to work from.
2. You should charge less if there are so many secretarial services in the area that you will be using prices to bring in customers.
3. You can charge less if you decide that you don't want your business to expand at a fast rate.
4. If you enjoy working with a particular kind of client, you might charge less to get those customers to try your service.

Finally, you must decide on prices and develop a price list. Here is Teresa's final price list:

ERROR-FREE PRICE LIST

Typing from typed copy or dictation	\$13/hour
Rush jobs	\$16/hour
Editing, layout	\$16/hour
Proofreading	\$13/hour
Statistical typing, medical reports	\$14/hour
Hard-to-read copy	\$15/hour
Special student discount for easy-to-read copy	\$10/hour
Correcting errors	Free

Summary

To set prices, you must know your expenses, the competition's prices, your desired profit, and the demand for your services.

Learning Activities

Individual Activities

1. Why have most secretarial services stopped charging "by the page"?
2. What does the term "break-even point" mean?
3. When Teresa finally got her cost-per-hour, it was \$32. She then divided it by four to find out her hourly break-even point. Tell why she had to do that.
4. Name two kinds of expenses that have to be counted that are not "bills."
5. Why should you charge more for special services?

Discussion Questions

1. You have just found out that there is a new secretarial service opening in your area. It is going to give a special \$6 an hour rate for the first month. As the owner of a secretarial service that charges \$14 an hour, how do you handle that? Are you also going to lower prices for that month?
2. If all the services in your area charge the same rate of \$14 an hour, what would you do? How would you justify asking for more? Why do you think you might charge less?
3. Name as many things as you can that might make your prices go up.

Group Activity

Here are some "facts" about your business. You have two typewriters in your office. Each month you pay out about \$1,450 in bills. You pay out about \$3,480 in yearly bills. Other money you lose (through depreciation, etc.) in a year is \$348.

- a. Figure out what each typewriter has to bring in per hour for you to break even.
- b. Other things to consider are: there are lots of secretarial services in your area; inflation has been going up at the rate of 10% per year; you've always enjoyed doing legal work because you were once a legal secretary; and no other service specializes in work for lawyers.

Write out a price list based on your break-even point and the other facts listed. Explain the reasons for your final prices.

UNIT 7

Advertising and Selling

Goal: To help you learn ways to advertise and sell your services.

Objective 1: Pick one way to advertise your service.

Objective 2: Design a printed ad for your service.

GETTING THE WORD OUT, AND
BRINGING THE CUSTOMERS IN

Teresa has a flair for advertising.

"Like most other small service businesses, I use the Yellow Pages for advertising. I worked hard on my ad. I know that all the other secretarial services do the same. You put in all the goodies that make you special--how fast you are, how accurate you are, how much you care. You put down all the special services you will give to your clients. And then you try to make the whole thing look 3-D so it sort of pops out at the reader!

"Fortunately, advertising was the part of the business I considered to be the most fun. I love it. I try to think of new ways to put my name out there. Whenever you advertise, you want to know how effective it is. You don't want to be spending your money on a newspaper that everyone uses just to wrap their fish bones in.

"Once I hired high school students to do some door-to-door selling. I gave them each a folder with samples of our work in it. Then I sent them to all the businesses in the area. If they made a contact with someone, they were supposed to ask for their business card. That way I got a list of people whom I knew had been contacted personally. If we ever got work from those people, I knew it was probably due to our door-to-door technique. Clever, don't you think?

"I always ask people how they heard of us. I keep a tally--Yellow Pages, the flier I sent out, a customer recommended us, the bulletin board at the University. You've got to know what's working:

"The good thing about a secretarial service is that, except for radio and television, which are much too expensive, you can experiment with all different kinds of advertising--that is, after the Yellow Pages. You have to have a Yellow Pages ad."

Advertising and Selling

Every service business needs clients. Until you have a number of steady clients, you need to spend a lot of your time, energy, and money getting the word out. Even after your business is rolling, you need to spend some time on advertising.

What Kind? Where?

Like other businesses, you have to advertise where the action is. Most secretarial services rely on:

- an ad in the Yellow Pages;
- direct mailing to and personal contact with small businesses;
- a letter or flier on bulletin boards at universities, copy shops, and print shops; and
- goodwill.

The Yellow Pages. An ad in the Yellow Pages is very important--no ad in the Yellow Pages, no secretarial service. Seventy percent of your clients will get your name that way. Most secretarial services delay opening their businesses until the new edition of the Yellow Pages has their name in it. The Yellow Pages sales department will help you design an ad. But you need an idea of what you want. Your ad should have the following parts.

Headline. Your headline should attract attention. It should make people want to read the rest of the ad.

Illustration. Your illustration should help people remember your service.

Copy. This is what you write about your service. Your copy should:

- appeal to customers' needs;
- describe your services; and
- call for customer action.

Layout. This is the way you organize your ad on the page. Your layout should make your ad attractive and easy to read.

Identification. Give the name, address, and phone number of your service so customers can contact you.

What's the most important information? You must tell people:

- who you are;
- where you are located;
- what services you provide;
- what hours you are available; and
- why someone would want to choose your secretarial service.

The ad must be eye-catching and honest. Many companies know that being near the beginning of the list is also a plus. Think of a name that begins with A or B.

Direct Mail and Personal Contact

Once you've written your Yellow Pages ad, you can use a variation of it on a postcard (4" x 6") or a flier (8½" x 11") to send to small businesses in the area. Don't send it out to every listing in the Yellow Pages. Begin with people who are probably self-employed and could use a secretarial service occasionally--accountants, doctors who are not part of large hospitals or clinics, psychologists, and other small businesses. Since you can expect (roughly) a 1% return on your mailings, you should send out between 500 and 1000 per week.

Personal contact always makes the most impact. It is also the most time-consuming, and it can be discouraging. If you hear a lot of

"Thanks, but no thanks" in one day, you may decide to throw your typewriter out the nearest window. When you do venture out, however, be sure to plan your visits carefully and have a sample of your work you can leave with the business you call on. Keep track of whom you see and of what they say. You may want to follow up on people later.

The Writing on the Wall

Don't forget the lowly bulletin board. There are particular places that are perfect for posting your flier. If there is a college or university nearby, you should make a day of it. Go to every office, every department, all the dormitories, and all the general boards.

Print and copy shops usually have bulletin boards or places to leave your business card. You can also offer the print shop owners and copy shop owners a sort of "reciprocal trade agreement." You will tell people about them, if they will tell people about you.

Other places you might check out are employment agencies (for those resumes), barber shops, or even supermarkets.

To make your flier or poster really work, you might want to figure a way for people to take your name and address with them and still leave the flier posted. These boards also get cleaned regularly, so at least once a month you should make the rounds again.

Goodwill

Goodwill means generating good feelings about your business. It is the thing that makes people think of you as "that nice person over at the secretarial service." Everyone who thinks about generating goodwill as part of his or her advertising does it differently. Dana Street Secretarial Service had little key ring typewriters made up and gave them away. The Office Place, a very successful secretarial service,

sponsored a soccer team for a year. The owner of Letters Unlimited had a Christmas party. She invited all her current customers.

Sometimes it doesn't seem as if these activities bring direct results, but they do. The more general contacts you make, the more people will remember you when they do need an answering service.

How much money does it take? Here is a list of costs for some of the ideas mentioned.

MEDIUM	COST		
Yellow Pages	1/4 page	1/4 column	Bold Face
Population 14,000	\$ 40/mo.	\$10/mo.	\$3/mo.
Population 110,000	\$115/mo.	\$29/mo.	\$4/mo.
Population 700,000	\$193/mo.	\$49/mo.	\$5/mo.
Direct Mail	\$.20/item--includes printing, postage, and handling (your time counts)		
Goodwill (for example, 8 hours of free service)	\$100/per person		
Letters Unlimited Christmas party	\$125		
Key ring typewriters	\$.75 each		
Sponsoring a soccer team	\$1000		

Summary

The most successful secretarial services are ones that advertise in the Yellow Pages and in other ways. Money spent on advertising is not "extra money." It's as important as the money spent to buy your typewriter.

Learning Activities

Individual Activities

1. What are the five parts of an ad?
2. Design an ad for the Yellow Pages.
 - Use 8½" x 11" paper. (Most people compose the ad larger than it will actually be. A special camera reduces the size later.)
 - Be sure to include all the important information about your service.
 - Include all parts of an ad. Even if your artwork is not perfect, draw a sketch to show your ideas.
3. Call the Yellow Pages sales department in your area. Ask for a price list on different sized ads.
4. Name three ways to inform people of your service.

Discussion Questions

1. Read the section on "Goodwill." What are ways to advertise your service that could come under this heading? Remember, "goodwill" is anything that makes people feel good about your business.
2. Refer to the advertising price list on page 67 and plan a good advertising strategy for the following two people.
 - a. Shelitha Johnson is just starting her secretarial service. She is going to spend \$3,000 to advertise for the entire first year. Plan an advertising strategy for her. Name four

different things she can do. At least one should be goodwill. Remember to multiply by 12 (months in the year) the monthly amount for a Yellow Pages ad.

- b. Ramon Garza has been in business for four years in El Paso, Texas. There are several new office buildings going up, and he wants to reach them before his competitors. Plan an advertising strategy for him. He is going all out and spending \$5,000. Name three things he can do.

Group Activity

Businesses use different themes in their ads to get customers to buy their services. They use these themes to appeal to different human needs and desires. They may take the "no frills, no extras" approach to appeal to the customer's need for basic services at a low price or the "in by 9, out by 5" approach to appeal to their desire for convenience. Or they may try to fulfill the customer's desire for social status by presenting a high-priced, "exclusive" image. They may also use themes that are not at all related to their business--such as "sex appeal" or the desire to travel to exotic places--to attract customers.

Look at a few ads for secretarial services (or for other related business services such as bookkeeping services) and see what different approaches are used. How do you feel about these? Which of these themes would you use for your business? Which would you not use? Why?

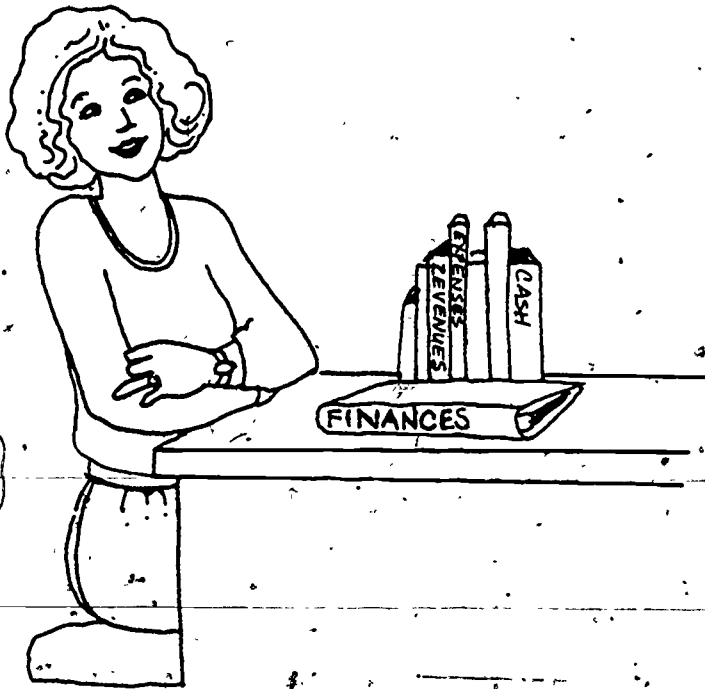
UNIT 8

Keeping Financial Records

Goal: To help you learn how to keep financial records for your secretarial service.

Objective 1: Fill out a bill for a customer.

Objective 2: Fill out a daily cash sheet that records money coming in and going out of the business.



67

DOING THE BOOKS

Teresa likes bookkeeping and is quite organized.

"Most people hate keeping records, writing out the bills, and keeping track of everything. For me, it's a nice break from the hassles of liquid paper and erasers."

"When you pay attention to the books, you also learn where all your money is going and who your best customers are. I never do the bookkeeping quickly. I never think of it as a job that I should rush through. I'm not in the business to give out free service, and unless I keep good records, that's what I'll end up doing."

"Unless you know bookkeeping, you need an accountant to set everything up for you. When I spoke with her, I had her explain everything to me--how I bill, how I pay my workers, the monthly balance sheets, the cash flow charts, everything. It was money well spent, and I learned a lot."

"The first step in good billing practice is telling your typists how to record the time they spend on a project. We do it in 15-minute intervals. That gives us more flexibility than if we did by the hour. They put the time spent on a 3 x 5 card that has the client's name on it. I make out the bills once a month from the index card."

"The one-time-only customers have to pay when they pick up their work. I ask new clients if they think they will return during that month. If they say yes, I tell them that the next time we can establish a credit system if they want to. Credit billing takes time and costs you money, but big businesses expect that service."

Keeping Financial Records

Keeping financial records is a must for any secretarial service. In this section you will learn how to bill your customers so you can get paid for the work you do. You will also learn how to complete a cash sheet that records the money coming in and the bills paid on a given day.

How to Bill

How your bill looks depends on your method of pricing. Every customer should have a bill, even if he or she pays you in cash over the counter. That way you'll have a record of what you do for whom. A bill should also be itemized. That means that you should write down the reason for every charge. Here is Teresa's billing form.

CUSTOMER BILLING FORM				
Customer: _____				
Date	Description of Work	Amount Charged	Payment Received	Balance Due

Keeping Track of the Work

When Desai began to do Jim's medical report, she checked the files for a 3 x 5 card on him. Since he didn't have one, she made one up. This is what his card looked like when she finished the report.

Jim Marcello
5549 Tree Lane Drive
El Paso, TX
896-8849

Date	Work	Time	Typist	Comments
5/3	Med. Report 22 pages	2 hr.	Desai	Careful with medical words

If there are any questions, Teresa can check with Desai. The column for comments is to alert Teresa to any problems so she can serve her clients better.

Jim paid for the medical report when he picked it up because it was his first time at Error-Free. Since he liked Teresa's work, he came in twice more. Teresa then set up a credit account for him. Having a credit account means that Jim doesn't have to pay each time he has work done at Error-Free.

Easy Come, Easy Go--the Daily Cash Sheet

Hopefully, you will be receiving money every day that you are open. Some people will pay when they pick up their work. Others will send you checks in the mail. Keeping a daily record means that you'll know exactly what is going on in your business.

On the other side, you will also have to pay your own bills. While you may not do this every day, you will be doing it throughout the

month. Your telephone bill will be due one day, while your rent will be due on a different day.

The daily cash sheet is filled out at the end of every business day. You clear out the money and checks in your locked drawer, get your business checkbook in hand, and fill out the cash sheet. One day Teresa received \$355.00 in cash and \$235.00 in checks for a total of \$590.00.

These are the checks she made out for the day.

Sally Newcombe (landlady)	\$300.00
Lad Wholesale Office Supplies	125.00
The College Book Store	80.00
The Copy Shop	<u>50.00</u>
Total	\$555.00

This is what Teresa's cash sheet looked like.

DAILY CASH SHEET			
<u>Cash Receipts</u>		<u>Cash Payments</u>	
Cash Sales	<u>\$355.00</u>	Salaries	
Credit Accounts	<u>235.00</u>	Building Expenses	<u>\$300.00</u>
		Equipment and Furniture	
		Supplies	<u>205.00</u>
		Advertising	
		Other (copy service)	<u>50.00</u>
TOTAL CASH RECEIPTS	<u>\$590.00</u>	TOTAL CASH PAYMENTS	<u>\$555.00</u>

If you look at this, it doesn't seem as if Teresa made much money. Most businesses, however, do not look at their profits on a day-to-day basis. For that, Teresa would have to look at her yearly profit/loss statement. That is in the next unit. She will use her daily cash sheets to help her keep monthly and yearly records.

You will also want to fill out a balance sheet every year. If you go into business for yourself, get the advice of an accountant about how to complete your balance sheet.

There are lots of other records to keep, too. You will have to complete employee records, payrolls, income tax forms, and others. Keeping good records--rather than making your life harder--should make it easier.

Summary

Customer bills and daily cash sheets can help you keep clear financial records.

Learning Activities

Individual Activities

1. Why do you think Teresa doesn't give credit accounts for first-time customers?
2. Why does Teresa record time in 15-minute intervals? If she were charging \$14 per hour, how much would 15 minutes cost?
3. Here is Teresa's 3 x 5 card for Luis Santo.

Luis Santo
449 University Way
El Paso, Texas
489-6637

<u>Date</u>	<u>Work</u>	<u>Time</u>	<u>Typist</u>	<u>Comments</u>
5/4	Master's	6.5 hr.	R.D.	Some single spacing
5/5	Master's	7.0 hr.	R.D.	
5/8	Master's	5.5 hr.	R.D.	

Fill out a customer billing form for Luis. Use Teresa's billing form in this unit.

4. Fill out Teresa's daily cash sheet for May 16.

Cash received	\$400.00
Checks received	
Willy Smith	26.00
Norma McCurdy	78.00
Al Fukawa	455.00
Checks paid out	
A.R. Typewriter Service	560.00
Desai Armitaj (salary)	400.00
All-Farm Insurance	83.00

DAILY CASH SHEET	
<u>Cash Receipts</u>	<u>Cash Payments</u>
Cash Sales _____	Salaries _____
Credit Accounts _____	Building Expenses _____
	Equipment and Furniture _____
	Inventory or Supplies _____
	Advertising _____
	Other _____
TOTAL CASH RECEIPTS _____	TOTAL CASH PAYMENTS _____

Discussion Questions

- Many secretarial services charge a \$5.00 minimum fee. That means that even if they type for only 15 minutes, they will charge \$5.00. From what you know about keeping records, why do you think this is so?

2. Lately, more and more people have been asking Teresa for credit accounts. Some claim it is "easier" for them to write one check at the end of the month. Others say that they are "short of cash." Discuss the advantages and disadvantages of having lots of credit accounts.

3. Tight Tilly never offers credit. She claims that the added time spent on bookkeeping and the rotten accounts are not worth it. Loose Larry gives credit as if it were water. He says it makes people feel good about themselves and brings in lots of business. What do you think? What would be the things you would look for in a person in deciding whether to offer him or her credit?

Group Activity

Many times people are given credit or refused credit based on people's prejudices. Women and minorities have had a particularly hard time getting credit extended to them. What effect do you think this has on the people who are refused credit? What can these people do to establish credit?

UNIT 9

Keeping Your Business Successful:

Goal: To help you learn how to keep your business "in the black."

Objective 1: Figure out the net profit, profit ratio, and expense ratio after being given a specific business situation.

Objective 2: State one way to increase profits in a business that is losing money.

Objective 3: State one way to increase the number of clients you have by changing or improving your service.

PROFIT AND LOSS: THE NAME OF THE GAME

Teresa admits she loves making money.

"You know, it's very exciting getting that first check. No matter how small it is, you have a feeling that you're successful--that your business is going to make it. And if your typists are busy, if you're rushing to meet deadlines, you never stop to think about whether you're making a profit.

"Profit is a strange thing. You can type a lot of papers and be busy all the time and still not make a profit. What's worse, you may not even know that you're losing money! Hard work does not guarantee a successful business.

"About a year ago I was working like crazy; the business was bringing in lots of money, yet I was barely meeting my expenses. My profit/loss statement showed me why. Every single one of my expenses was slowly going up. The landlady raised my rent, the cost of paper was going sky-high, and I had given everyone a raise because I thought we were doing so well!

"Also, when I calculated the cost-per-hour of running my shop, I thought I would be on a typewriter most of the time. But between bookkeeping, advertising, and dealing with the customers, I could type only about five hours a day tops. I was losing \$15 a day just because of that!

"Most people think that you have to raise prices to make more money. But there are lots of other things you can do besides that. I took a very long look at my expenses. I vowed I would cut each one of them down some way. I looked at the types of clients I was attracting--perhaps there was more money there. Being a good business person is more than just raising prices."

Keeping Your Business Successful

In this unit you will learn how to judge whether your business is financially successful.

The Profit/Loss Statement

A profit/loss statement shows: how much people paid you in cash and credit sales (revenues); how much you paid for paper (cost of goods sold); and how much you paid out for different bills (expenses).

It would be wonderful if you could look at all the money you made and call that your profit. But you can't. Once you pay all your bills, you might have made nothing or have even lost money. You must look at your net profit, which is the money left after you pay your expenses. Net profit is revenues minus cost of goods sold and expenses or:

$$\text{Net profit} = \text{gross profit} - \text{expenses}$$

Figuring Your Profit Ratio

To know how successful your business really is, you should look at your net profit and some important ratios. Ask yourself, "What percent of my income ended up as profit, and what percent ended up going for expenses?" Look at Teresa's profit/loss statement for the first two years. Then compute her profit ratio and expense ratio.

PROFIT/LOSS STATEMENT

	<u>Year 1</u>	<u>Year 2</u>
<u>Revenues</u>	\$80,000	\$90,000
<u>Cost of Goods Sold</u>	<u>2,400</u>	<u>2,700</u>
<u>Gross Profit</u>	\$77,600	\$87,300
 <u>Expenses</u>		
Salaries	\$27,650	\$32,400
Rent & Utilities	4,100	5,000
Equipment Repair and Depreciation	2,000	2,000
Supplies	2,000	2,500
Advertising	2,400	2,700
Payment on Loan Debt	2,000	2,000
Other	<u>1,450</u>	<u>2,000</u>
TOTAL	\$41,600	\$48,600
 <u>Net Profit</u>	 \$36,000	 \$38,700

These are the equations for figuring out Teresa's profit and expense ratios.

	<u>Year 1</u>	<u>Year 2</u>
Profit ratio = $\frac{\text{Net profit}}{\text{Revenues}}$	$\frac{36,000}{80,000} = 45\%$	$\frac{38,700}{90,000} = 43\%$
Expense ratio = $\frac{\text{Expenses}}{\text{Revenues}}$	$\frac{41,600}{80,000} = 52\%$	$\frac{48,600}{90,000} = 54\%$

Teresa's business brought in more income and profit dollars during the second year, but her profit ratio was lower. This was because her expenses increased a lot. She enjoyed the extra profit, but decided she should work on raising her profit ratio a bit too.

How to Raise Your Profits

There are four ways to make your profits and profit ratio higher:

- (1) increase your number of customers (sales);
- (2) raise your prices;
- (3) lower your expenses; or
- (4) expand your services.

Increasing your number of clients means doing more selling and advertising and probably investing more money. You may join civic groups, do door-to-door selling, or send out more fliers. You will have to look at how each of your clients found out about your service in the first place and put more energy into those areas of advertising that were most successful.

Raising your prices may seem the easiest way to raise your profit ratio. It's not that simple. If you become one of the more expensive secretarial services, you may lose customers.

Reducing your expenses can help. Look carefully at each expense and decide where you can save.

Expanding your services can help. Decide what new services you can offer.

- Do any of your typists know a foreign language? You could offer to type copy in different languages.
- What type of businesses are in your community? Can you focus on one special type? In Los Angeles and New York, for example, many secretarial services do movie and TV scripts.
- Can you offer pickup and delivery service? Then some people will use your service just out of convenience.
- Do you know someone who does bookkeeping? Can that person refer people to you?

A note on the future--word processing and computers. Many secretarial services do just fine working out of their homes with their electric typewriters. But computerized word processing is on the way in.

Summary

A profit/loss statement shows you how you're doing. Keeping a small business successful isn't easy.

Learning Activities

Individual Activities

- Here is a profit/loss statement for Wilshire Secretarial Service--a shortened version. Compute the net profit (in dollars), the profit ratio (in percent), and the expense ratio (in percent).

TWO-YEAR PROFIT/LOSS STATEMENT				
	<u>Year 2</u>		<u>Year 3</u>	
<u>Revenues</u>	\$50,000	100%	\$60,000	100%
<u>Cost of Goods Sold</u>	<u>1,500</u>		<u>1,800</u>	
<u>Gross Profit</u>	\$48,500		\$58,200	
<u>Expenses</u>	<u>26,000</u>	__%	<u>30,000</u>	__%
<u>Net Profit</u>	\$ _____	__%	\$ _____	__%

- Which year was a better one for Wilshire Secretarial Service?
- Name two ways to increase your profits.

Discussion Questions

- Many secretarial service owners do not want to "go big." They don't want to use word processing machines or to hire more people. Can you give some reasons for this?
- Teresa's husband wants her to get out of the business. He claims that since her profit ratio went down from Year 1 to Year 2, she isn't much of a businessperson. What advice would you give Teresa? Does it matter that she is losing support at home?

3. Teresa heard that she is losing some money because she "doesn't dress like a proper businessperson." What would you tell Teresa to do? Do you think appearance counts?

Group Activity

List as many different things as you can that you would have to do if you owned a secretarial service. Here are some examples to get you started.

- Call the telephone company to get hooked up.
- Check out several places for the best location.
- Interview people to work for you.
- Order paper and supplies.

After you have your list, see how you feel about doing each thing. Give yourself three points if you would enjoy doing it, two points if you wouldn't mind doing it, one point if you would do it but wouldn't like it, and 0 if you wouldn't do it, no matter what! There are no "correct" answers. The person with the most points doesn't "win." The point is for you to see if owning a secretarial service might be for you.

SUMMARY

This module has been about owning a secretarial service. To start a small business, you need to do lots of planning. First you have to be sure that owning a small business is right for you. Then you have to decide what services to offer, how to compete, and what legal requirements to meet.

To pick a good location, you have to find out if customers would use your business. Then you have to get money to start. That means showing a banker that your idea is a good one.

Being in charge means dividing the work and hiring good workers. Then you must keep track of jobs to be done and who will do them.

Setting prices means figuring out the lowest price you can charge to meet your expenses and the highest price you can charge and still be competitive. To do this you need information on your expenses and on your competition's prices.

Advertising and selling are the ways you get customers. The good things your business does in town are called goodwill. These are all important ways to help your business succeed.

You should keep good financial records so you will know how the business is doing. Then you can decide if you can expand your business or if you need to cut it back.

In order to own and operate a successful secretarial service, you need training in secretarial skills, work experience, and the special business management skills we have covered in this module. If you have not had a secretarial course, you should take one before deciding to own a secretarial service. You can learn business management skills through business classes, experience, or by using the advice and example of an expert.

You may not make a lot of money by owning a secretarial service. However, you will have the personal satisfaction of being responsible for your business and making your own decisions. Think about how important these things are to you in considering whether you should start your own secretarial service.

QUIZ

1. List three kinds of people who would probably use a secretarial service.
 - a. _____
 - b. _____
 - c. _____

2. List three skills the owner of a secretarial service should have.
 - a. _____
 - b. _____
 - c. _____

3. Which of the following is probably the most important for being successful?
 - a. Doing error-free work
 - b. Having a good-looking office
 - c. Becoming close friends with your customers

4. Which one of the following would a secretarial service probably do?
 - a. Lay out and design an advertising flier
 - b. Make calls for a doctor who had an emergency
 - c. Type a resume for a law student looking for work

5. Which of the following would be a good place for a secretarial service?
 - a. A city of about 25,000 with a small college
 - b. A city of about 35,000 of mostly retired people
 - c. A small farm town that has no other secretarial service

6. List at least three of the important parts of a business description.
- a. _____
 - b. _____
 - c. _____
7. Which of the following should be included in your statement of financial need?
- a. How much your parents make
 - b. How much you made on your last job
 - c. How much you'll pay for your office
8. Which information would you need to put on a job description?
- a. Salary, benefits, and hours
 - b. Personality type, age, and sex wanted
 - c. Directions to the office
9. If this were the only information you had, which person would probably be the best typist for you to hire?
- a. A salesperson who wants to be a secretary
 - b. A high school student who types slowly but accurately
 - c. A married woman with small children who types fast but makes mistakes
10. Maria Carter's starting expenses for her new secretarial service are \$24,000. She has \$8,000 of her own money to invest and \$3,500 from her parents. How much money will Maria need to borrow?

11. Which statement is most true?
- a. Each typist should have a dictionary.
 - b. Each typist should be a perfect speller.
 - c. Each typist should know another language besides English.
12. List three things to consider in setting prices for your secretarial service.
- a. _____
 - b. _____
 - c. _____
13. Elmhurst Secretarial Service has one typist on its staff besides the owner. Which of these tasks should this person be assigned to do?
- a. Write an ad for the Elmhurst Tribune
 - b. Call a temporary agency for extra help
 - c. Prepare the staff paychecks
 - d. Fill out work order forms from customers
14. Which of the following is probably not a good way to advertise your secretarial service?
- a. A 15-second spot on television
 - b. A quarter-page Yellow Pages ad
 - c. Posting your flier at a print shop
15. Which of the following is an example of goodwill advertising?
- a. A flier put on cars
 - b. Door-to-door selling
 - c. Sponsoring a soccer team

16. List three types of information needed on a customer billing form.

- a. _____
- b. _____
- c. _____

17. Which statement is most true?

- a. Your daily cash sheet tells you what your credit customers owe.
- b. Your daily cash sheet records the money you took in that day.
- c. Your daily cash sheet gives you a good idea of the profit you are making.

18. Maria's 1981 records show total sales of \$50,000, gross profit of \$48,500, and total expenses of \$23,500. Compute the following:

- a. Net profit = \$ _____
- b. Profit ratio = _____ %
- c. Expense ratio = _____ %

19. Maria's profits decrease in her second year. List three things she can do to increase profits.

- a. _____
- b. _____
- c. _____

20. List two things Maria can do to increase sales.

- a. _____
- b. _____

PROJECT PRODUCTS

Entrepreneurship Training Components

<u>Vocational Discipline</u>	<u>Module Number and Title</u>	
General	Module 1 - Getting Down to Business: What's It All About?	
Agriculture	Module 2 - Farm Equipment Repair	
	Module 3 - Tree Service	
	Module 4 - Garden Center	
	Module 5 - Fertilizer and Pesticide Service	
	Module 6 - Dairy Farming	
	Marketing and Distribution	Module 7 - Apparel Store
Module 8 - Specialty Food Store		
Module 9 - Travel Agency		
Module 10 - Bicycle Store		
Module 11 - Flower and Plant Store		
Module 12 - Business and Personal Service		
Module 13 - Innkeeping		
Health		Module 14 - Nursing Service
		Module 15 - Wheelchair Transportation Service
		Module 16 - Health Spa
Business and Office		Module 17 - Answering Service
		Module 18 - Secretarial Service
		Module 19 - Bookkeeping Service
	Module 20 - Software Design Company	
	Module 21 - Word Processing Service	
Occupational Home Economics	Module 22 - Restaurant Business	
	Module 23 - Day Care Center	
	Module 24 - Housecleaning Service	
	Module 25 - Sewing Service	
	Module 26 - Home Attendant Service	
Technical	Module 27 - Guard Service	
	Module 28 - Pest Control Service	
	Module 29 - Energy Specialist Service	
Trades and Industry	Module 30 - Hair Styling Shop	
	Module 31 - Auto Repair Shop	
	Module 32 - Welding Business	
	Module 33 - Construction Electrician Business	
	Module 34 - Carpentry Business	
	Module 35 - Plumbing Business	
	Module 36 - Air Conditioning and Heating Service	

Related Resources

Resource Guide of Existing Entrepreneurship Materials
Handbook on Utilization of the Entrepreneurship Training Components