

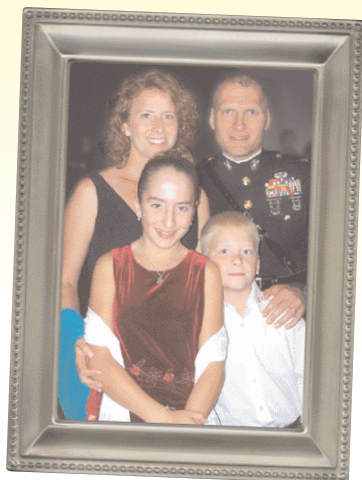
Working from Home

Why military wives do it, how they do it, and what you need to know before getting started

Photos provided by Tim & Shannon Maxwell and Lynda Modaff

By Hope Katz Gibbs

Maureen Ziobro has been happily married to her military man for decades, and couldn't have been more willing to move with him the five times during his 24-year Army career as he rose to the rank of Lt. Colonel.



But Maureen also wanted something for herself.

"I felt it was really important to earn my own money and contribute to the financial well-being of my family," says the mother of three, who is now based in Northern Virginia. "I also needed to have a sense of control. When you move around a lot, it's nice to have a little consistency in your life."

So in 1997, while husband Marty was stationed in Colorado Springs, Colo., Maureen turned her hobby into a business when she signed up to be a representative for a crafty company called Stampin' Up.

"I got into using their decorative stamps and other supplies and became a Stampin' Up queen," she says. "To support my habit I decided to become a rep. It was pretty easy, because my girlfriend had done it and she insisted I go to a Stampin' Up convention with her in Las Vegas. I figured the worst thing that could happen is that I'd have a nice vacation."

Maureen was so impressed with the company that she signed up on the spot. Ever since, she has been hosting home parties and workshops, and every week takes several orders for stamp sets and accessories for greeting cards, craft projects and scrapbooks.

Stampin' Up, a Utah-based corporation founded in 1988, currently has more than 50,000 representatives in the U.S., and is one of several direct sales firms that has proven to be the perfect part-time job for military wives wanting to keep their hand in the job market. Other firms include Pampered Chef, Mary Kay Cosmetics, Longaberger Baskets, Silpada Jewelry, and, the mother of all work-from-home businesses, Avon.

One company new to the direct sales scene is Taste of Home Entertaining.

That's the firm Joanie Grimm believes will be her ticket to success.

"I'll be selling a line of upscale kitchen products, but instead of hosting home parties I plan to target realtors and mortgage brokers who always need gifts for their customers," says Joanie, noting this isn't the first job she's had since being married to her Navy man, Bob. "In the beginning of my marriage, I worked full-time at companies such as Pontiac as a customer service rep when we were stationed in Jacksonville, and in the purchasing department of a computer company when we were stationed in Silicon Valley. But once I had our three sons, it got really hard to juggle an eight-hour work day and motherhood."

So, Joanie took part-time jobs when she could – working for a time as a substitute teacher, selling Mary Kay Cosmetics for a while, and most recently answering technical questions from home for a computer company owned by a neighbor.

"This isn't the first time I've worked from my house, and the good news is that I know about some of the pitfalls," she says.



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Her number one rule is to only work while her kids are at school or with a babysitter. “After all, there’s nothing more frustrating than trying to answer homework questions when you are on a business telephone call,” she believes.

Joanie also finds it tough to stay focused on her work when a pile of laundry is staring her in the face.

“As long as my business is something I really love, I can stay organized,” she shares. “Besides, getting that extra load of laundry done is one of the benefits to working from home.”

Married to the Military

Working from home is probably the best option for a business-savvy military wife who moves a lot and also wants to stay home with her children, says Meredith Leyva, author of *Married to the Military: A Survival Guide for Military Wives, Girlfriends, and Women in Uniform*.

“One of the great things about this new generation of military spouses is that there’s an increasing tendency to take our professional skills and create a business that will travel with us,” says Meredith, 35. “I know a number of military wives who have done this in well-paying fields such as public relations, marketing, and in the virtual assistant field.”

Meredith has taken her own advice.

In 1998, she was vice president of technology at one of the world’s largest public relations firms, Fleishman-Hillard. She’d been working at its Washington, D.C., headquarters for about two years when her new husband, Fernando, received new orders.

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Ten Tips to Make Working from Home Work for You

1. Have a schedule.

If you don’t, you won’t get the work done.

2. Create a separate space that’s just for you.

It’ll be that much harder to concentrate if you have to step over toys to get to your files.

3. Make your work space comfortable, and keep it organized.

Just because you are working now, it doesn’t mean you have to suffer. Get yourself a nice desk and put it in a quiet place. Decorate it with your favorite things. That will inspire you, and even make you smile when you sit down to work.

4. When it’s time to work, try to “leave” home.

Even if you don’t actually put on your coat and grab your purse, be sure to separate your self mentally from the things you need to do at home. Yes, it’s ok to finish off a few loads of laundry — but don’t let the dirty clothes keep you from completing the things on your to-do list.

5. Remember, working from home is working.

Be sure to tell your friends that you are working, and aren’t available to run errands for them or be ready to take their phone calls during business hours.

6. Schedule business meetings out of the house.

It’s easy to feel like a shut-in when you aren’t getting out of the house every day. At least once a week, meet a client or colleague somewhere other than your kitchen.

7. Join, or create, a group of other work-from-homers.

There’s nothing worse than feeling isolated. Find other women who are working from home, and set up a time to meet once a month to talk about the joys and frustrations of your new career.

8. Involve your children in your business.

You are a role model to your kids. Owning your own business is a great way to show your kids that mommy or daddy is smart, efficient, and making his or her own money. If you have space in your at-home office, set up a little spot for them to join you at work, too. Or, let them in some aspect of your business such as counting inventory or helping you finish up a bulk mailing.

9. Set goals for yourself.

It’s too easy to feel like you are spinning your wheels when you don’t have a boss telling you that you’re doing a nice job. Write a list of the three things you’d like to accomplish this week, this month, and this year. As you do them, check them off the list and put it in a binder. At the end of the year, you’ll be amazed at all you have accomplished.

10. Reward yourself.

Even if you’ve accomplished only a few little things today, give yourself a pat on the back — or better yet, a bubble bath!

11. Don’t feel guilty.

Yes, you are juggling work, the kids’ homework, soccer practice, and getting dinner on the table. But don’t add any more stress to the situation by feeling that you aren’t doing enough. You are doing great. Just take it one day at a time.

“It was a very strange feeling to know that I had to drop my great job and leave all of my friends to do what the military said,” she admits. “I needed to do *something* so I’d still have control over my life.”

With a few girlfriends who were also military spouses, Meredith launched a website called www.CinCHouse.com (Commander in Chief of the House). Today, it gets about 900,000 visitors monthly, and offers articles and tips on everything from cooking and books, to advice on deployments and a couple’s love life.

“We set up the site initially so we could keep in touch with each other and share thoughts and ideas in a chat room,” she explains. “But in the first month, we got 400,000 hits from women around the world. The instant popularity of the site made us realize that we weren’t the only women out there feeling frustrated and isolated.”

Her experiences, in fact, led her to write her book, which was published in 2003 and has sold thousands of copies.

“Many people don’t realize that many military wives actually earn more than their husbands,” says the mother of a three-year-old and a newborn, who in addition to running a growing Web company and writing books also owns several real estate ventures around the country. “Depending on what statistics you read, about 75-90 percent of us work. We are smart, capable women who can do whatever we set our minds to.

Meredith’s advice to other military spouses: “Stay engaged, figure out what you love, and find what you do best. Then start a work-at-home business and take back your life.”

Buyer Beware

Experts agree that before embarking on any business venture, it’s essential to do a lot of homework. Useful tips can be found in some of the popular business books written by Paul Edwards, including: *Working from Home*, *Making Money with Your Computer at Home*, and *The Entrepreneurial Parent*. (His more than a dozen self-help paperbacks; are all available through Amazon.com.)

Other essential advice can be found on the website of the National Fraud Information Center’s website www.fraud.org. In a section entitled, “What You Should Know About Working-at-Home,” it lists the following tips:

- Don’t believe promises that you can make lots of money easily by working at home.
- Get all the details in writing before you pay for anything.
- Find out if there is a market for the work you’ll be doing.
- Be aware of legal requirements.
- Ask for references of other people who have been doing the work you hope to do.
- Get the refund, buy-back, and cancellation policies in advance.
- Be wary of costly seminars that promise to help you make money.
- Know that if the paperwork says, “this is perfectly legal,” it probably isn’t.

Hope Katz Gibbs is a freelance writer in Clifton, Va., who, along with her freelance illustrator husband Michael (www.michaelgibbs.com), has worked from home since their first child was born in 1995. In 2001, Hope launched a work-from-home network, www.greathandmadegifts.com, to help artistic moms sell their art and crafts online.