
THE LITTLE BOOKS OF BIG BUSINESS



BOOK #3

MAX ENGLAND
TURNS A PET PROJECT INTO PAY

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**MAX ENGLAND
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INTO PAY**

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PROJECT INTO PAY**

MARA
WILLIAMS

Illustrations by Fiona Reed

Success Street Coaching LLC

To my two boys...who know this mom, through our nightly reading time, better than anyone else.

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My name is Max England, and I'm eleven years old. I live on a farm with my mom, dad, and brother. It's not a traditional farm with wheat fields or a barn full of horses, but simply a big backyard. We call it "the farm" because it's full of farm things like animals and gardens.

We have three chickens, two cats, and one dog. There is a big cherry tree in the back right corner and two apple trees on the other side. A vegetable garden stretches down one side of the house and the chicken coop runs down the other. Wild bunnies, birds, deer and squirrels live among the animals and the garden. My pet fish, Goldenrod, lives in my room.

Spring is coming and I want to buy a new bike. The new bike cost \$250, but I only have \$60 saved up. I have three jobs to do today, but I only will get paid for one of them. That will put me \$10 closer to buying the bike, but I need to find a way to come up with \$180 more.

CHAPTER 1

My first job this morning is feeding the animals. Goldenrod gets his breakfast flakes sprinkled over his bowl before I head downstairs. Bandit, our slender Siamese cat and Tux, his black and white older cousin, eat their breakfast on the back porch. Bandit thinks the porch is his castle. He perches on the top porch railing and looks across the whole farm. If a bunny or a mouse catches his eye, he will wait patiently and pounce when they least expect it. He is fast. Bunnies are faster. He is an excellent mouser. Mice don't stand a chance with Bandit patrolling the farm. He gets at least two per week which he proudly likes to leave on the porch for us all to see and give him the proper thanks.

Last week he spent his afternoons dreaming up ways to reach the hummingbirds that zip back and forth to our red feeder. The hummers hover and drink the liquid right above the porch rail. For all his thinking, stretching, and studying, he can't quite figure out how to reach up and catch those small quick birds.

After I feed the cats, I watch my brother head to the hen house with a pail of chicken food, then I whistle for Sammy. I call him Sammy the Smart because he is a border collie, a super-smart dog breed. Sammy likes to work, so he comes running when I whistle. I trained Sammy from a pup and taught him to do over twenty tricks. He can sit, shake, roll over, give you a high-five and play dead, to name a few. I made him an obstacle course out of

wood planks and plastic pipes. I run him through the obstacle course each morning, and then we go to the back porch, where he gets food and water.

Next, it's on to job number two, going to school, which I call "going to work." My mom goes to work at her bookstore, and my dad goes to work in his electrician's truck. When I was little, they'd call up the stairs and say, "time to go to work," and we would all get in the car to go to work and school. It became a common saying in our house. Whether it was school or work, both my brother and I say we are "going to work." Even my dad, who took evening classes at the local college last year to maintain his certification, would come home, eat dinner, and then say he was going back "to work."

I meet up with my friends Cat, Emma, and Nick every morning by the big tree in Emma's yard and we walk or ride our bikes if the weather is nice like today.

This morning, Cat had a small treat bag with a brownie in it for each of us to add to our lunch boxes. She spent last night making a sample batch of brownies with candy flowers baked on the top of each one. She received a new order for 250 Twinkle Bars for the Ladies Spring Luncheon and is trying a new recipe.

Cat and Emma were talking about Emma's bookkeeping business. Emma started helping her grandma over the holidays and has built a solid list of clients she regularly helps with their bookkeeping, including my mom.

I like the idea of finding a business or work that I can do to earn money. I want to buy myself a new bike so badly. The one I'm riding this morning is too small, and I'm going to hand it down to my brother as soon as I get a new one. So far, the

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only thing I have come up with for making money is feeding my neighbor's cat Alley while she is away. That will be job number three for me today, and I will do it on my way home from school.

CHAPTER 2

As the four of us ride to school, we talk about our plans to create a new talent show act at “Winner” in two days. Our four families have gotten together every Wednesday night for as long as we can remember. We tried to say Wednesday Dinner when we were little, but it was easier to call it “Winner,” and it stuck.

The act is part of our show where we sit upside down on a couch or chair and sing silly songs. We tie a scarf or bandana over our eyes and nose and paint eyes on our chins with Halloween makeup. We call these little upside faces the Chin-a-kins and perform at our school and local talent shows. We decided it was time for a new song or act for the Spring assembly. We plan to set up four chairs in a square and try bouncing a red rubber ball back and forth to each other with our chins.

“I don’t know if we will be able to catch the ball with our chins,” said Nick.

“Maybe we can use our teeth to catch it,” said Emma.

Cat wrinkled her nose. “I don’t think we want to catch it with our teeth after it’s been in another person’s mouth.” We all laughed.

“Let’s keep coming up with ideas, and we will try them out at Winner,” I said. We agreed to think more and split off towards our classes.

After school, Emma and Cat headed to Main Street to meet with some of their business clients. Cat stopped to talk with Mr. Adams at the Blue Moon Cafe. She usually meets with him once a week since she does most of her baking in his kitchen. Emma typically meets with her clients on Main Street on Saturdays but needed to drop off some paperwork at the Hanson Scissor's Salon.

Nick stayed after school for Math Club, so I rode down Main Street with the girls and waved as they both turned off. I was headed straight to feed Alley the cat, but I saw something blue and shiny in the Two Wheels Bike Shop out of the corner of my eye. I turned my handlebars and rode straight over to the window.



It was here...the new Ultra Max Legend bike, propped up in the window like it was doing a wheely. I had seen the bicycle in the season's latest catalog, but here it was in real life. As soon as I knew the bike had my name "Max" on it, I knew it was for me. Plus, it was my favorite color, so I wouldn't have to order one.

I stashed my little bike on the rack and headed inside to talk to Tim, the sales manager. Tim and I had already looked over all the "specs" (that's what we call the specifications) in the catalog a few weeks ago.

“Hello Max,” Tim called from behind the counter when he heard the bell over the door chime.

“Hi Tim,” I said. “You got the Ultra Max Legend,” I grinned as I headed to the window.

“Yep,” Tim agreed, “it just arrived this morning, and I put the wheels on to show it off in the window.

I stood and stared at the bike and imagined riding to the park. There was a bike path at the park that all the kids rode. It looped through the trees, and there were jumps and winding trails that the Ultra Max Legend would master in no time.

“Has anyone else come in and looked at it yet?” I asked Tim.

“No,” Tim said, “you’re the first. I think the Everson’s might come by on Saturday to look for a new bike for Evan Everson’s birthday, though.”

I looked at the bike for a few more minutes and then started to head towards the door.

“You can buy the bike on credit, you know,” Tim said as he started to polish it with a soft rag. “You can use the money you have saved as a down payment and then pay the rest off over time.”

I stopped in my tracks. “You mean I could buy this tomorrow with my savings and then pay the rest off later?”

“Sure,” said Tim. “We want to make it easy for people to get what they want. All you have to do is bring in the down payment. I will write up a receipt that includes a contract that says you will make a payment to the bike shop every month, but in the meantime, you can start enjoying the bike.”

“Fantastic!” I said. “I’ll be back with my downpayment, so I can have it and ride those trails on Saturday.”

I jumped on my old bike and peddled hard. I needed to feed Alley and then get home to tell my family.

CHAPTER 3

I was scheduled to watch Alley the cat every day this week while Mrs. Reed was out of town. I reached for the hidden key behind her garden pot and went in the back door. Alley was curled up, sleeping on the couch across the big back cushion. She started to purr as I stroked her soft fur and then gave a big stretch.

Mrs. Reed has a stick with a string hanging down like a fishing pole. A feather is attached at the end of the line, and Alley loves to chase it. I pulled it across the floor past the couch a few times, and pretty soon, Alley was crouching and hiding, then pouncing on the feather. We played “cat & feather” for about twenty minutes, and then I fixed her dinner and set down her bowl of food.



While she was eating, I sat at Mrs. Reed’s table and pulled out my sketch pad and pens from my backpack. I drew Alley playing with her feather toy and signed my initials at the bottom “ME” for Max England. I propped the picture against an empty vase on the table, said goodbye to Alley and went out the back door. I fin-

ished my job for the day and went home to tell my family about my new bike.

After we sat down and dished up our plates, I told my parents and brother about my new Ultra Max Legend bike.

"It's the most beautiful color blue, and the black tires have that new rubber smell," I said as I dug my fork into my baked beans.

"Is it fast?" my little brother asked.

"It's super-fast," I told him. "When I ride on the trails, it will be able to switch gears quickly and go around the corner without slowing down."

"How much does it cost?" my mom asked.

"\$250," I told her. "I already have \$60 saved from birthday money, and Mrs. Reed owes my \$10 for watching Alley."

She looked up over her glasses. "What about the remaining amount?" she asked gently.

"Well, Tim is going to let me buy the bike with only a down payment and pay it off over time," I said. "It is like buying a car. He explained it to me when I was at the bike shop. He will write up a contract so I can make payments to the shop every month."

My dad took a drink of his water and wiped his mouth on a napkin. "How much will your payments be each month?" he asked.

"I'm not sure," I admitted. "I am thinking of starting a business like Cat and Emma, so I will have money to make the payments. I figure if I can make \$10 or \$20 a month somehow, I can make my monthly payments."

My mom reached behind her and grabbed a notepad from the side table. "Let's look over the numbers for a minute," she said. She wrote down the bike's price and subtracted the \$70 I planned to use as my down-payment. "So you will owe a total of \$180," she said.

"Yes, that's right," I agreed.

"And if you divide \$180 by \$10 per month, that will take you eighteen months to pay off the bike or a year and a half."

That was longer than I realized, but I hoped to make larger payments. "What if I make \$20 payments per month?" I asked.

She pushed the paper over to me, and I did the math. "That would take nine months," I announced. That seemed better, I thought.

"How much is the interest?" my dad asked.

"What is interest?" I asked him.

"When someone extends credit to you, they don't get their money right away, so they charge you a percentage every month that you have the loan," he explained.

"Tim didn't say anything about interest," I said.

My mom took the notebook back to her side of the table and wrote down 5%. "We can call the bike shop tomorrow to find out the exact amount, but let's use five percent as an example." She started to make out a chart she called amortization*. When she finished calculating, she showed us her numbers.

"If you take out a loan for \$180, and you have a 5% interest rate, your payments will be \$10.40 per month. At the end of your year and a half, you will pay \$7.21 in interest. Instead of \$250, the bike will cost \$257.21."

“The sales tax in our city is 5% as well,” she said. “Every time I sell a book, I charge five percent tax and set that aside to pay to the state each month. You will be paying tax on a total of \$250, so the tax on your bike will be \$12.50. That means the total cost for your bike will be \$269.71.

Down Payment	70.00
Loan Amount	180.00
Interest	7.21
<u>Sales Tax of 5%</u>	<u>12.50</u>
Total	\$269.71

I looked over the numbers again. The bike price was going up, and I didn’t even have a way to pay the monthly payments. I sat quietly and chewed the rest of my dinner. I needed to come up with a plan. The bike was still calling my name.

Two nights later, at Winner, Nick shared his new idea for our Chin-a-kins act, a baseball game. He had the idea of using back scratchers as bats to hit the ball to each other. The scratchers were long bamboo sticks with a small hand on the end that you could use to reach around and scratch your back.

He gave each of us one to use, and we tried to use the sticks. We started laughing and couldn’t stop as the ball went flying past the scratchers every time. Sammy the Smart thought it was a game just for him. He ran to the ball and brought it back to me each time. The bamboo back scratchers were fun, but they would never work at a talent show. We would have to keep thinking of a way to make the game work.

“How did you all like my Spring Twinkle Bars?” asked Cat once we all were sitting upright in our chairs.

“Your brownies are the best!” said Nick. I wasn’t sure I would like a brownie that wasn’t chocolate flavored,” he said, “but it was rich and gooey, just like all your Twinkle Bars.”

“I agree,” said Emma. “I liked the blondie recipe. It tasted delicious, but the candy flowers were melted across the top. Is that how you want them to look?”

“Not really,” confessed Cat. “They are candy-coated chocolate bits that I arranged on top. I tried them out because they were on sale, and I thought they would give me a little more profit if I had a lower “Cost of Goods Sold” per brownie.

We nodded our heads. We knew the brownies (or as Cat called them “Twinkle Bars”) cost money to make. Cat only made a profit if she was careful to control the cost of her ingredients. After she paid for the ingredients, the amount left would be her profit. If she could find a lower price for one of the items, that would help her make a larger profit.

“The bike store must have a high “Cost of Goods Sold,” I said. I had told them about the bike I wanted to buy on our way to school yesterday, but I hadn’t had a chance to tell them about the price, including the interest and the tax.

“I called Tim when I got home from school yesterday, and he told me that the interest rate for them loaning me the money for the bike is actually 10%,” I said glumly. “Because I don’t have any credit history, showing that I would make my payments on time, they have to charge me a higher percentage rate. When I recalculated the rate, the interest will now cost \$14.58. The total price of the bike, with tax and interest, is up to \$277.08.

“You also have to think about the opportunity cost,” said Emma, and she smiled at Cat.

“What is the opportunity cost?” Nick and I asked at the same time.

Emma said, “Remember when I made my first \$30 when I worked for your mom at the bookstore? Cat and I went to the General Store, and I found a cozy robe with matching slippers. I was going to buy them for \$25, but Cat explained that I should consider what else I could do with my money. I ended up purchasing the business cards to start my business and the envelopes at Mayfield’s Stationery Store. I used the opportunity to spend the money on my business, which helped me make more money. I ended up getting the bathrobe and slippers a few weeks ago. I saved up money in my Personal Fund envelope from my other jobs and bought them both on sale for only \$15.”

The cost of my bike kept going up each day, I still didn’t have a way to make the monthly payments, and if I put all of my money toward the bike, I wouldn’t have the opportunity to buy anything else for a year and a half.

“Kids, it’s time for dinner,” my dad called down. I would have to think more about my plan to buy my bike, and we would all have to come up with a better idea for our talent show act.

CHAPTER 4

On Thursday, I fed my animals, “went to work,” and headed to Mrs. Reed’s house. I rode my little bike past the bike shop, and my Ultra Max Legend was still propped up in the window. Mrs. Reed had come home today and wanted me to swing by so she could pay me.

I knocked on the back door, and Mrs. Reed opened it with a big smile.

“My dear Max, please come right in!” she exclaimed. You are such an excellent pet sitter. Alley was in such fine shape, but what I most adore is the sketch you made of her. I am going to frame it and hang it in the living room.”

I was surprised she made such a big deal about it. I constantly sketch my animals at home and take my paper and pens with me everywhere I go.

“Here is the \$10 I owe you for the days I was away. Plus, I am adding \$20 for the good job you did and the artwork. I will cherish it for many years to come.”

Wow, a \$20 tip! I thanked her and ran home to tell my parents the news. Now I had \$90 to go towards my bike. Plus, I had something even more crucial. I had an idea.

As we rode our bikes to school the following day, I told my friends about my idea. “I really love animals, and it was easy to take care of Alley. I think I will start a pet sketching business and

find a few other neighbors who want me to draw pictures of their animals.”

“Great idea,” said Nick. “You have had a lot of practice with your animals.”

“It’s great to get paid for providing a service,” said Emma. “You don’t have to buy ingredients like Cat does to make her Twinkle Bars; you just have to bring a sketch pad and pens and spend your time.”

“I bet you could put up a flyer at your mom’s bookstore to get some clients,” said Cat.

That sounded like a brilliant idea, so I rode straight to Main Street after school. When I walked in, the bell over the door chimed just like the bike shop, and my mom and Mrs. Toffer looked up from a book they were discussing.

“Oh good,” Mrs. Toffer said first. “I’m so glad I caught you. “Mrs. Reed showed me the picture of Alley, and I would like to hire you to come to sketch Mr. Anders.”

Everyone in town knew Mr. Anders. He was a big black curly-haired dog that Mrs. Toffer treated like royalty. She thought of him as a show dog, but mostly she just took him to local county fairs. He had a reputation of being uninterested in people and not friendly, the opposite of Sammy the Smart.

Before I had a chance to reply, I looked at my mom, who just winked, while Mrs. Toffer continued. “Now Saturday is Mr. Anders grooming day, so late afternoon, when he is fresh, would be perfect. Shall we say two o’clock? Just ride your bike to the gate, and we will meet you in the yard.” A new job just landed in my lap.

The following day, after doing my number one job of feeding my animals in the morning, I rode my little bike out to play frisbee with some friends. I took my backpack with a lunch and my sketch pad and pens.



At two o'clock sharp, I rode up to the white iron gate in front of Mrs. Toffer's house. The gate was latched to keep Mr. Anders in his yard.

Mrs. Toffer had set up a chair for me to sit on, and Mr. Anders just stood there looking at me. He looked so sad and bored. I wondered what tricks he could do?

I had a few treats still in my jacket pocket from Sammy's training this morning, so I offered one to Mr. Anders with a simple, friendly command to "sit." He came over and sat in front of me, so I gave him the treat. I asked him to spin and shake, but he didn't know how to do either. We could work on that. Then I pulled the red rubber ball from Chin-a-kins practice out of my backpack, and we played hide and seek.

Mr. Anders had so much fun. Instead of acting like a prince just sitting on his pillow, he ran around playing like a puppy.

When we finally took a break, he curled up at my feet while I sketched him jumping in the air, catching the red ball.

When Mrs. Toffer came out with a glass of lemonade for me and a biscuit for Mr. Anders, she was so happy that her boy had had so much fun. She hired me to come back for more lessons and another picture the following Saturday.

I charged her \$20 for the sketch, the same amount Mrs. Reed had given me as a tip. She was thrilled Mr. Anders had playtime and learned some new tricks. I was excited that she wanted me to come again the following week.

My idea was starting to come together. Cat and Emma both earned money by being in business. Now I was officially going to start my own business.

At Winner on Wednesday, Emma brought another idea for our Chin-a-kins baseball game. She had oversized gloves leftover from her family's Halloween costumes. They looked like big cartoon hands. We each grabbed a pair of gloves and flipped upside down in our chairs to pass the ball around. The gloves were stiff, and we ended up swatting the ball more than catching it, and pretty soon, Sammy was tired out from chasing it again.

Later, as we cleaned up the kitchen while our parents set up a card game in the living room, I told them my idea for a new business. "I've had two customers each pay me \$20 to sketch a picture of their pets. I think other people might like one too. I'm thinking about calling my business Pet Portraits by ME, I said. "The M E is my initials but also spells "me," I explained.

“Great idea!” said Emma. “But don’t forget that you also did something else with each of the animals. In both cases, you played with the pets. With Mrs. Reed’s cat, you were hired to pet sit, but you added value by sketching Alley. With Mr. Anders, you were hired to draw him, but you added value by playing with him.”

“Rather than limiting yourself to pet sketches, you could offer several different services, and people can choose. Then you can upsell them a second service at the same appointment,” said Cat. “I offer an upsell now to my clients who order Twinkle Bars. I figured out that many people who order dessert also want something refreshing to drink. For the ladies’ luncheon, I offered them a choice of lemonade or iced tea. They chose the lemonade because they thought it would go well with the vanilla-flavored Twinkle Bars. I will make an additional \$.50 (fifty cents) profit on each glass of lemonade, and I’m already delivering baked goods, so it doesn’t take that much extra time.”

I grabbed a paper and pencil from the bookshelf and started to write out a list of pet services I could offer:

- Pet Portraits
- Pet Playtime
- Pet Training
- Pet Sitting
- Pet Walking

“You are good at all those things,” Nick said. “My dog loves to come to stay at your house when we are on vacation. Plus, you taught Sammy the Smart everything he knows.”

I smiled and petted Sammy.

“You should do a grand opening party to let people know you are in business,” said Cat. Mr. Adams hosts parties at the cafe for business owners in town. They come together and exchange business cards and show off their products.”

“I don’t think Mr. Adams would want to invite a bunch of animals into the cafe,” I said.

“I have an idea,” my mom said from the doorway where she had been standing and listening. “I heard about the open house when I came to tell you the card game is ready. You could do your party in our backyard. The cherry tree is starting to bloom, and you could show off some of Sammy’s tricks on his obstacle course.”

“That’s a great idea, Mrs. England,” said Nick. “I could come and help you set up and throw the ball to some dogs.”

“I can make special Twinkle Bars for you,” said Cat.

“I can help you write up a price sheet to give as a handout,” said Emma.

This was starting to feel like a real business. I liked the idea of offering pet services to friends and neighbors. But an event in my backyard seemed overwhelming. The only party or events I ever go to are huge. We have our weekly Winner event, but it is just dinner and visiting. Of course, I did just make \$50 between Mrs. Reed and Mrs. Toffer, so maybe this was my opportunity to start a business the right way, just like Cat and Emma. If only I knew how to plan an event.

CHAPTER 5

My dad was in his garage the next night, getting his trucks ready for the following day. He owns Spark Electric, which installs electrical wiring in homes and businesses. He started the company the year before I was born and, over the past 12 years, has added two electricians to his staff. They each have a work truck, and they park them in his oversized work garage behind our farm.

“Dad,” I said as I sat on the stool at his workbench while he loaded boxes of supplies into each truck. “Mom and my friends suggested that I put on an event of some kind to launch my pet business, but I’ve never run an event before.”

My dad looked up thoughtfully. “Running an event is just like running a project,” he said. “I suggest you think back to when you were in scouts last year, and you were working on your model cars. Remember how it was taking a long time for everyone to get their cars done, so your group put together a plan to manage the project?”

I perked up. “That’s right,” I said, “We took turns taking the cars home and using the technique of mass production to be more efficient.”

“Who came up with the idea and was in charge of planning and scheduling the production?” my dad asked.

“Our scout leader,” I said. “He knew we were running out of time to finish, so he made a chart with the name of who would take home the cars, what they would work on each night, and who to give it to the following day.”

“Then he was your project manager, just like I am the project manager for the ten houses we are wiring this month. I created the plan, scheduled which of my staff would work on which house and ensured we had all the supplies ordered, so we have everything we need each day.”

“So, I should just treat the event like a project and manage it?”

“Sure,” my dad said. “Here, take this paper and make yourself a plan. At the top of the page, write down your name. Next to your name, write down Project Manager. Underneath that write down what your goal is for the event,” my dad said.

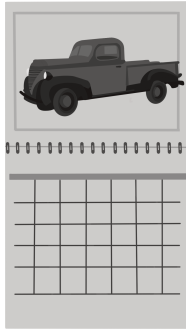
I followed his instructions then said aloud, “My goal is to let people know I am in business.”

“Are there any other goals for your event?” dad asked.

“I would like to get a few new clients,” I said. “I still want that bike, but maybe I could earn more money, so I don’t have to get a loan.”

“Good start,” my dad said. “Now you know your goals and whose in charge.”

“The next thing to write down is your timeline. When do you want to have your event?”



He pointed to the calendar hanging on the wall. I looked at the word “March,” written in big letters across the top with a picture of a yellow pickup truck. Then I flipped the calendar forward to see what was on the next month, and it was a blue truck, the same color as the Ultra Max Legend bike. But that’s not all. The box marked April first said Saturday, which seemed like a good day for an event. It also said “April Fool’s Day,” and I knew that would be the perfect day for my event, so I wrote that on my paper.

“Ok, what’s next?” I shouted since dad was loading the back of the truck.

He looked at my paper. “Very nice,” he smiled. “How about your budget?” asked. “What are you willing to spend on your event?”

That was a hard one. I have money saved for my bike, but I knew that the opportunity to make more money would only happen if I got more clients. I just earned \$50 from Mrs. Reed & Mrs. Toffer and would invest this money into starting my business.

“One more thing to write down tonight,” my dad called as he loaded his last box. “What are the risks of having this event? What could go wrong?”

“Why do I need to think of the problems, Dad?” I asked. “It’s going to be a fun event with animals and people.”

“That’s exactly why you need to think through any problems you might face. When you think ahead about what the risks are, you can find ways to prevent problems before they happen.”

I tapped my pen on the paper for a few minutes and then started to write:

- No one would come
- It could rain
- It might cost more money
- No one hires me

“Good thinking,” my dad said as he handed me his jacket, hat, and wallet. “Carry this inside for me while I lock up the garage. Tomorrow we will talk about putting together your team.”

At breakfast, I pulled out the paper from last night’s planning session in the garage. While we ate and made lunches, I asked my dad what it meant to have a team.

“Now that you have defined your project, the next thing you can do is bring people together to help you with your plan.”

“I’ll help,” said my little brother. “I can brush Sammy and make him look good for the party.”

“That’s nice of you,” I said and wrote down his name on my paper.

“I’ll help too,” my mom said as she flipped an egg in the pan. “I can make sure all the garden furniture is cleaned up and plant some flowers in the pots on the stairs. That will make the farm look nice.”

I finished breakfast and met up with my friends on our way to school. We were walking since Cat and Emma carried school projects in their hands. I told them about my event, and all three volunteered to help. They had so many ideas going so many ways that I couldn’t keep everything straight. “I know,” I said, holding my hand up for everyone to stop talking at once, “let’s meet in my backyard after school so we can have more time to talk through the plan.”

Setting up the meeting in the backyard was one of my first steps as a project manager. My dad told me that the manager has to take charge and help the group work together. We sat on my back porch, and my mom and brother joined us. The planning started to flow.

They came up with the idea to call the event “Pet Services by ME Open House.”

I showed them the overall goals of the event I had written out the night before, and they started coming up with strategies and solutions.

Nick said he could borrow four pop-up tents from the community center. He would bring them over the day before the event to set them up. People could stay at the party without getting too wet if it rained.

Cat said she could provide Twinkle Bars as a treat for guests. She wanted to try a recipe for dog treats, so she said if I paid for the ingredients for both the brownies and the dog treats, she would only change the cost of the supplies.

Emma suggested we make a chart of expenses to stick within my budget. So far, we had free tents, and Cat would put together a quote with the cost of the brownies and dog treats to see if they fit my budget.

My mom suggested we display some of my sketches in one of the pop-up tents and make it look like an art show. The more people could see what I could do, the more interested they would be in hiring me to sketch their pets. My mom is an expert at displaying items as she does it all day long at the bookstore. She planned to hang a few clotheslines throughout the tent and pin-up the artwork. I started a list of which tasks belonged to each team member.

Then a big question came up; how would we let people know about the event? Because I like to sketch, we agreed I would draw up a flyer. My mom would make copies at the bookstore, and she offered to donate the paper and printing cost this one time. I already had a picture started of my back porch with Sammy curled up sleeping and Bandit stretching up to see the hummingbird feeder. I added some words across the top that included the date, time, location, and my name and home phone number in case anyone had any questions.

My dad came home just as we finished and gave us a thumbs up on our initial planning phase. "Now it's your job as the project manager to track everything that happens and follow-up to make sure it all gets done."

We had two weeks to go until my open house event. I told everyone to come with an update next Wednesday night at Winner. That would be our first check-in meeting.

CHAPTER 6

Over the weekend, I made my event flyer. On Monday, I went to the bookstore, and we printed out 100 copies. As I rode my old bike home, I passed by the bike shop and noticed the Ultra Max Legend was no longer in the window. Instead, there was a yellow bike with a long banana seat. I was a little disappointed, but I had also made a decision.

My dad and I talked about the value of earning money before you buy something and then paying what is within your budget. He told me how he started his company using his personal truck when he went to job sites. He wanted a work truck that had boxes to lock up his tools. He also wanted to paint the truck with Spark Electric on the sides to look professional. Then he did something clever.

As he built his business with clients Monday through Friday, he added a side job every Saturday, wiring a new hotel that was going in about ten miles away. A regular crew worked during the week, but the project manager had a short timeline and wanted extra help on the weekends. My dad worked for six months straight every Saturday, and when the job was complete, he walked into the dealership to buy his truck and paid all cash for it. It wasn't a brand-new truck, but it was a work truck with boxes that locked, and he had it painted with his logo on the sides.

After we talked, I decided that was what I would do too. The blue Ultra Max Legend was beautiful, but it wasn't worth having to pay for it on credit. I might need money for other things, and I didn't want to pressure a monthly payment.

I stopped at the General Store and asked Mrs. Patch if it was alright with her if I put my flyer up on her bulletin board. I stopped at the bakery and gave one to Mrs. Birdsey. The Hanson Sisters were outside doing some spring cleaning and agreed to put a flyer up on their window for me. I rode my little bike around the neighborhood and tacked flyers on mailbox posts.

I still had a stack of flyers left on Winner, so I divided it up and gave some to Emma, Cat, Nick, and my mom. My brother took one to put up in his school classroom.

I checked in with everyone about the status of our plan. Some things were going well, and some things weren't.

Cat gave me a proposal for the Twinkle Bars and the Bark Bars (her new invention for dog-friendly treats). The cost was \$45 for both items, which would use up most of my budget. I thought about ordering fewer brownies, but it wouldn't be very nice if there weren't enough for everyone. I didn't know how many people were coming and realized I should have asked people to let me know if they planned to attend my event.

Emma suggested we start a list of the people we knew were coming. My mom heard from a few friends at her bookstore that they planned to stop by. She gave me their names, and I wrote them down. Cat's, Emma's, and Nick's families would all be at the event, and I guessed that a few of the neighbors would drop in as well. Cat and I reworked my order, lowering the cost to \$40. We both agreed that if more people arrived than expected, we

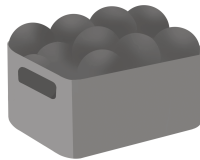
could cut the Twinkle Bars in half and stretch them so everyone could have one. I requested my favorite flavor, Double Twinkles, a rich, gooey chocolate bar with chocolate chips.

Nick reported that he was on the schedule to borrow the pop-up tents. He and his dad would pick them up the Friday before the event and come by to set them up. That way, we could decorate and put the items in the four tents on Saturday morning.

My mom had an extra clothesline and clothespins for the artwork set aside in a basket. I had rounded up twenty of my favorite animal sketches, and she put them in a big envelope next to the basket.

Emma volunteered to sit behind a table under one of the pop-up tents and welcome guests as they arrived. She would have them write down their names, their animal's name, phone number, and address. This way, I could follow up with everyone who attended by calling or sending them a thank you card. We also made a poster showing the different services I offered.

I added a final touch to the party plans. Earlier, when I dropped off the flyer at the General Store, I noticed a box of the same red balls we were using for our Chin-a-kins act. I used my remaining budget to buy enough for the event. The balls would be perfect for playing with the dogs at the event and I could send the balls home as thank you gifts.



Overall, we were in pretty good shape. We all worked on our tasks, checked in again the following Winner, and counted down until it was time for the big event.

CHAPTER 7

The final part of our event preparation was to get everything set up. Nick and his dad delivered the tents on Friday and staged them around the yard. On Friday, Cat & Emma baked the Double Twinkle Bars for the humans and Bark Bars for the dogs. They wrapped each of the brownies in Cat's signature packaging and stamped the tags with a cat that looked like Bandit. She shaped each Bark Bar like a dog paw print and put them in a big bowl that I could use for treats.

On Saturday morning, we finished setting up. The party would start at three o'clock after my mom got home from the shop. My dad put up some strings of lights across the deck and down the fence, making the farm shine.

The first surprise of the day was that the sun came out. We had planned for April showers, but instead, we had a bright day for the party. The tents still worked well because guests could easily focus on what I had to offer.

Mr. Anders was the first pet to arrive right as the party began. Mrs. Toffer led him in, and he followed her slowly, but when he saw me and the red ball, he started running and playing with Sammy.

Mrs. Reed came by to say hello but didn't bring Alley since she was an indoor cat. She brought her daughter Rosemary who had just adopted a new dog named Angel. Rosemary had a busy

job and was worried that Angel wasn't getting enough exercise. I showed her my menu of services poster on the front table, including dog walking services. She hired me on the spot to walk Angel three times a week starting the following week.

My mom's friend Julie from across town ordered a pet portrait for her mom for Mother's Day. She would give me a picture of her mom's cat and I would work on the sketch as a surprise.

We had a crazy interruption when my neighbors brought their new puppies to check out the party. They were new to owning dogs and didn't have them on a leash. The dogs started running full speed in a circle through the tents and under people's legs. Bandit went flying past me up the cherry tree. The puppies stopped and barked at the base of the tree, thinking Bandit was going to come down.

I grabbed two of Sammy's leashes and got the dogs under control. I let them smell the treats in my hand, which got their full attention. I didn't give them anything yet, but led them away from the tree and held my closed hand above their noses. They both sat down quietly, and I gave them each a treat. What started as a disaster was one of the best things because everyone saw how well I worked with dogs.

After a few more guests arrived, I decided it was time for a presentation with Sammy. I took him behind the shed and got out the little surprise planned for the party. I had borrowed a pair of my grandma's old reading glasses and put them on Sammy's nose. The glasses made him look smart, even though he wasn't really looking through them.



Everyone gathered around the obstacle course he runs every day, and I led him through his first round. The guests all clapped, and I gave Sammy a treat. Then I brought out a bandana from my back pocket and told them that Sammy was so smart, he didn't even need to see the course. I took off his glasses and put the bandana over his eyes like a blindfold.

I had told my little brother not to say anything. He had seen me working on this trick with Sammy all week. Sammy was not only smart, but he trusted me, and I trusted him. He knew the course by heart. He went blindfolded through the course without one missed section.

For the grand finale, I held up some sketches I had made of Sammy over the years. One was a picture of Sammy running his obstacle course. Another was a picture of Sammy on the back porch in the sun.

Then Sammy and I played a trick. I had sketched one of me going through the obstacle course instead of Sammy. I put a piece of rolled-up masking tape on Sammy's paw when no one was looking. Then I gave him the signal to do a high-five. He held up his paw and the sketch of me was attached. It looked like he was the artist, showing off his picture. The group laughed and cheered, and I yelled, "April Fools!"

The following week at Winner, Cat, Emma, Nick, and I were in the backyard at Emma's house. We looked through all of our

notes and talked about what went well and what we could do better next time. We agreed that Nick saved the day when the sun came out, and he put water in buckets for the dogs. Emma did a great job collecting names, and I had already called to follow up with everyone on the list.

Cat was pleased with her Bark Bars. She was able to add a new product to her bakery line. Mrs. Patch from the General Store loved the treats so much she ordered a batch for her old dog Lady. She also asked Cat to package them to sell them on the shelves at the store.

I got several new clients, including two reservations for cat sitting over the summer. Rosemary had a neighbor who also needed dog walking, so each time I walked Angel, I would make double the money because Pumpkin would walk with us.

I took orders for twelve pet portraits. Many people wanted sketches to give away as gifts for Mother's Day and Father's Day. My dad had given me a business tip the night before the event. He suggested that I request deposits to confirm the orders as I took them. I collected \$120 in pet portrait and \$60 in pet walking deposits for a grand total of \$180.

I stopped by and talked to Tim about bikes on my way home from school yesterday. I knew he had sold the bike in the window, but he surprised me when he told me that he had an Ultra Max Legend in the back that was last year's model. It was almost exactly the same as this year's model, but it was a darker shade of blue, and the handlebars curved out just a little bit on the sides. When I asked him how much it cost, I got the biggest surprise of all. It was half the price of the bike in the window. It was only \$125 because it was left from last year.

I couldn't believe that in less than a month, I had earned enough to buy a brand-new bike that was just as good, at half the price. I asked Tim to hold the bike through Saturday, when I would be back, with my all-cash payment of \$131.25, including tax.

"Hey, throw me the ball," yelled Nick. I had a red rubber ball in my hand and tossed it to Nick. He reached out and grabbed it with a mitt and then threw it to Emma. We each had a baseball glove from my family's box of sporting equipment. We played catch for a full round without Sammy fetching the ball once.

"I'm glad we can do a baseball theme for our talent show act," Cat said.

Emma ran back into the house and came back with baseball hats for us all. We started singing our favorite baseball song, "Take Me Out To the Ball Game," as we tossed the ball back and forth.

I had learned a lot about business, credit, and project management from my friends and family. I liked how Cat saved her money in categories in her kitty banks. Emma showed me the envelopes she uses to sort her cash and budget for different expenses. Now that I am making money providing pet services, I also want a good budgeting plan to sort my money and save.

I'm starting with the \$48.75 I have left after buying my bike this morning, plus my \$60 of birthday money, for a total of \$108.75. I found five empty mason jars in the pantry and sketched a label for each.



- First was my Savings jar. My dad said that he always puts money in this account first when he makes money. I put 25% of the \$108.75, which is \$27.19, into the jar with the picture of Sammy The Smart. This way, I will build up a reserve for things I need, like new tires for my bike when they get worn down.
- The second was my Personal Funds jar. That was another 25% or \$27.19 for things I want to buy soon, like a bike lock. This picture of my bike is perfect for this container.
- The third was a jar for Donations. I put 10% of the \$108.75 or \$10.87 into the jar with the picture of my fish Gold-erod. The bike store has a program that fixes used bikes for kids that can't afford them. It will feel good to donate to help other kids have their own bikes.
- I put the picture of a chicken on my Business jar. When I calculate my profit of each sale, I will put 25% or today, \$27.19 into the jar. I will use the money for dog treats when I train or walk them, rubber balls to give to new clients and art supplies for my sketches.
- The last jar has a picture of my cat Bandit and is my Long Term Savings fund. I love being around animals and have been thinking of becoming a technician at an animal clinic

or a veterinarian. Either way, I want to keep working in this field, so today's 15% or \$16.31 will be set aside for my future education.

Now I'm off to the park on my new bike to ride through the trails.

*Amortization is the amount of interest and principal paid each month throughout a loan. To learn more about how it works, (with an adult's permission) lookup an "amortization calculator" online, plug in the relevant numbers and look at an amortization chart.

The Little Books of Big Business series follows four friends in Main Town USA on their journey into business. Cat, Emma, Max and Nick each start their own business and learn key principles along the way. The series is perfect for anyone ages 5 to 105 who aspires to be an entrepreneur.

Book #1 - Cat Casey Turns Brownies Into A Business

Book #2 - Emma Mason Turns Paperwork Into A Profit

Book #3 - Max England Turns A Pet Project Into Pay

Book # 4 - Nick Frank Turns Carpentry Into Cash

For more information, activities and worksheets:
www.TheLittleBooksOfBigBusiness.com

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Author's Note: The Little Books Of Big Business series is intentionally set in a small town where characters can interact with local business owners. While this may not be as easy in today's world, kids can still experiment with business principles in their own neighborhood, school or local communities. The story purposely leaves out technology like computers and cell phones. Just as it is important to learn to calculate math with a pencil and paper before relying on a calculator, so it is with writing up an invoice, tracking your receipts in an envelope or receiving cash and counting back change.

About the Author

Mara Williams is a Professionally Certified Coach and Business Coaching Specialist. She is passionate about teaching women and kids about money and business principles through stories and fun activities.

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