

# SELLING BY MAIL ORDER

*Marketing Series*

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## **INTRODUCTION**

This publication provides basic information on how to run a successful mail order business. It includes information on selecting, pricing, testing and writing effective advertisements for your products.

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## **MAIL ORDER SUCCESSES**

Almost a hundred years ago, Richard Sears and Julius Rosenwald founded Sears, Roebuck and Company, which eventually became a \$10 billion corporation. At the same time Aaron Montgomery Ward started his company, which also became a multimillion dollar operation. These three entrepreneurs were the world's first mail order millionaires.

Since then, countless part-time and full-time entrepreneurs have been attracted to the mail order business. Although many have failed, a surprising number have succeeded in both good times and bad. Today you can buy everything from clothes to insurance to live lobsters through the mail.

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## **WHAT QUALITIES ARE REQUIRED?**

For marketing wizards, a mail order business can be highly profitable. Melvin Powers, a mail order publisher, started with a single book. Today he has more than 400 books in print and has sold millions of copies. Another marketing genius, Richard Thalheimer, built a multimillion dollar company, The Sharper Image, starting with a chronograph watch and an advertisement in Runner's World. He now sells not only by mail but also through retail outlets across the country. Although everyone cannot expect to achieve the same level of success as these exceptional entrepreneurs, your chances of building a profitable mail order business increase if you possess the following essential qualities: imagination, persistence, honesty and knowledge.

## **Imagination**

Imagination is needed to visualize the special appeal that will compel a potential customer to buy your product. In *How I Made \$1 Million in Mail Order*, Joe Cossman described how someone once offered him the rights to sell earrings with little bells attached, a previously unsuccessful mail order product. Cossman turned this product into a mail order winner simply by renaming the product mother-in-law earrings and selling the earrings to newlyweds.

## **Persistence**

Persistence is required because success is rarely instantaneous. There are always obstacles and setbacks. Cossman struggled over a year before his first success. While holding down a full-time job, he worked at his kitchen table, tackling false leads, problems and failures. He did nothing but lose money. Less persistent entrepreneurs would have given up much sooner. But when he finally was successful, his first product made him \$30,000 in less than a month.

## **Honesty**

Absolute honesty is necessary because a successful mail order business is built on trust, satisfied customers and repeat sales. Cheat your customers even a little and you've lost them forever.

In addition, federal, state, and local government agencies, as well as Better Business Bureaus and consumer groups constantly monitor advertising and are quick to act against unsubstantiated claims or infractions of laws.

One of the most well-known laws applicable to the mail order business is the Federal Trade Commission's (FTC) Thirty-Day Delay Delivery Rule. Basically, if you don't mention a specific delivery period in your advertisement, you have 30 days after receipt of an order to ship it. If you can't make shipment within 30 days or by your stated date, you must notify the buyer of the new shipment date before the original date passes. You also must enclose a self-addressed stamped envelope and give your buyer a chance to cancel the deal.

This rule is nothing to fool around with. A well-known, very reputable mail order firm in Chicago was forced to pay a fine of several hundred thousand dollars when a snowstorm caused mailing delays and the firm didn't notify customers of their cancellation rights using the required method. The fine wasn't meant to reflect on the firm's integrity, but it showed that no company is exempt from the rules.

## **Knowledge**

Without proper knowledge your chances for success are minimal. Success stories like Ward's, Sears' and Cossman's are built around those individuals' constant search for the answer to one important question: What works?

You must continually increase your knowledge if you are to succeed. You can do this through both reading and experience. Experience is a valuable but expensive way to learn. Because you can save time and money learning through the experiences of others, extensive reading is highly recommended.

You can also learn from successful competitors. Thoroughly study advertisements in magazines and newspapers, over a period of time. Note those that run consistently month after month or several times a year. Answer advertisements that are particularly interesting. Carefully study the catalogs, sales letters, brochures and other literature you receive. Particularly study all follow-up mailings. Know what your competitors are doing.

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## SELECTING A PRODUCT

It may appear that you can sell almost any product through the mail, but this isn't true. To develop ideas for products, study trade publications, attend product shows, contact manufacturers and answer advertisements. To increase your chances of picking a winner, look for a product that

- ! Is lightweight.
- ! Is nearly unbreakable.
- ! Has a broad appeal to a large, specific segment of the population.
- ! Has a large profit margin.

To maintain a high enough profit margin to offset the cost of advertising, you should select a product that will sell for three or four times what you pay for it. (Retail merchants can usually sell at about twice their cost.) Although you can't get this kind of markup with all products, you can charge even more for many products. If customers won't pay the price you need to make a profit, sell a different product.

However, many mail order advertisers are willing to lose money on initial sales to obtain a customer's name. They hope to make up for the loss by selling other products to that customer in the future. Without the high cost of advertising, direct mail repeat sales can be made at much higher profit margins. Again, this is one of the reasons honesty and efficiency in mail order operations are so important.

### Evaluating Your Products

If you have many products to promote, decide which are your best. Do this with a two-step process: first, rank all factors that apply to a certain type of product in order of importance, then grade your particular product for each of those factors on a scale of zero to four (zero meaning poor and four meaning excellent). The result of your calculations, a value rating, will help you determine which products to sell.

For example, let's say you decide four factors are important and you determine their relative importance as follows:

Broad appeal	30%
Large profit margin	30%
Light weight	20%
Breakability	<u>20%</u>
	100%

Now take two candidate products. One is a beautiful vase imported from Japan and the second is a gold plated lucky coin manufactured in your city.

We'll look at the vase first. Let's assume that the vase appeals to a reasonably broad segment of the population interested in art. So you assign the vase three points for that factor. However, due to the cost of the product, import duties and shopping, the product has only a fair profit margin -- this merits only one point. The vase is moderately light, so you give it two points for light weight. Finally, there is breakability. No matter how carefully you package the vases, you're going to have some breakage. So give the product zero points on that factor.

Use the same method to evaluate the lucky coin. Let's assume that you decide to assign one, one, three, and four, respectively, for the same factors.

Now you can build a comparison matrix like this:

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<b>Factors</b>	<b>Importance weighing x (% expressed in decimal)</b>	<b>Evaluation points</b>	<b>=</b>	<b>Value rating</b>
<i>Vase</i>				
Appeal	.3	3		.9
Margin	.3	1		.3
Light weight	.2	2		.4
Breakability	.2	0		<u>0</u>
				1.6
<i>Coin</i>				
Appeal	.3	1		.3
Margin	.3	1		.3
Light weight	.2	3		.6
Breakability	.2	4		<u>8</u>
				2.0

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Since 2.0 is greater than 1.6, this tells you that the coin is a better product at this time. If any of the factors change, you will need to do another analysis.

Of course, in real life there are many other factors you may want to include in your analysis, such as the total market potential, the need for the product, the availability of the product in stores, the potential of the product to create repeat business, the investment required, etc.

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## **PRICING STRUCTURE**

How you structure your sales offer is also important. You may have the right product and the right price but still lose customers simply by your presentation.

For example, you want to sell a widget at two for \$1.00. You could advertise your offer just like that, or you could advertise one widget for \$1.00 and a second widget free. Or you could sell one widget for

\$.99 and offer a second for \$.01.

All of these offers are exactly the same; however, they are perceived differently by your customers. Tests have shown that there can be a vast difference in response depending on the way you present an offer. Unfortunately, because every situation is different, no one can tell you which is the best offer without knowing the product and project intimately -- and without doing extensive testing.

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## **FORECASTING SALES**

Always be cautious when forecasting sales. Your break-even point (the number of units to be sold in order for a product to stop losing money and begin making money) should be set very low, at least while you are testing your probable level of response. For example, if your break-even point is 5 percent of the names on a mailing list, up to 5 percent of the people can respond to your offer and you still do not make a profit. Keep your expectations reasonable. For many businesses, one quarter of 1 percent is an excellent response.

The same idea is true in forecasting orders from magazine advertisements. One famous advertiser is happy if he gets 1.25 times the cost of his advertisement in sales. This means that if the advertisement cost \$100, he is delighted if the resulting sales amount to \$125. For one publication, this means .10 of 1 percent of the readership responded. However, many advertisements don't even bring in .01 of 1 percent of their readership.

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## **TESTING -- MAIL ORDER'S SECRET WEAPON**

Successful mail order operators test almost everything. They measure the response to an advertisement or mailing by testing all advertising variables, such as

- ! Offers.
- ! Headlines.
- ! Mailing lists.
- ! Formats.
- ! Prices.
- ! Advertising media.

Testing is a scientific approach to mail order selling. It permits a mail order entrepreneur to fail with four out of five products and still walk away with big profits on the fifth product.

How is it done? Spend a small amount of money for a test advertisement or mailing list. A complete failure tells you to drop the whole project. Marginal results tell you to experiment and rework some aspect of the project. A major success gives you the green light for a larger investment.

In this way, you can afford to lose money on several dismal failures. But when your testing indicates a clear success, you can move immediately to capitalize on what you know to be a winner. The idea is not to risk a lot of money until you are fairly certain of success.

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## **ADVERTISING**

Nothing determines the success of a mail order enterprise so much as its advertising, whether it be via magazines, newspapers, radio, TV, direct mail or some other form of promotion. Writing advertising copy, preparing art, selecting media, determining price and other aspects of creating ads usually require expert skills. If you decide to work with an advertising agency, select one primarily on the basis of its successful experience in producing profitable mail order advertising.

Whether you decide to use an agency or go it alone, there are some important points to remember.

### **Where to Advertise**

It is important to recognize that everyone is not a good prospect for your business. Concentrate your efforts on the media reaching those segments of the market that are more likely to buy your product or service. A good strategy is to advertise in the same place where similar items are advertised. This is true whether the media you are considering is a magazine or a list of names for a direct mail campaign.

### **When to Advertise**

The month in which you advertise a product or service can greatly affect the results. Follow these general guidelines:

1. *Seasonability* -- Although most products can be advertised all year, some should be advertised and sold only during certain seasons. For example, you should not try to sell garden hoses during the winter.
2. *Outside influences* -- Major events can affect the results of your promotion. For example, November is usually a good month for most products; however, depending on what you are selling, November sales may be better or worse in an election year. Similarly, a war, the death of an important person or other major events will affect the results of a mail order promotion.
3. *Best months for mail order business* -- Whatever your product, some months are

better for mail order sales than others. You can only find out the best months for your product by testing. Generally, months for mail order sales are ranked from best to worst as follows: January, February, October, November, March, September, August, April, December, July, May and June.

When starting with a new product or service, advertise during the logical months, considering your product and the season. Then analyze your response. If you test in a good month, the results may be much better than you can expect in an average or poor mail order sales month. In the same way, if your test advertisement appears in a bad month and the results are only marginal, you may get better sales in other months.

4. *Frequency of advertising* -- Depending on the strength of the response, you can estimate the most effective frequency for advertising. For example, if the response was strong, you may decide to advertise your product frequently. If the response was only moderate, you should probably advertise less frequently -- perhaps every other month or once a quarter or only during certain peak months. Finally, if the response was weak during a good mail order month, you should possibly advertise this particular product infrequently.

### **What to Put in Your Advertisements**

The words (or copy) in your advertisements are critical. They should not be just a casual consideration. In his book *Tested Advertising Methods*, John Caples described two ads that were the same size, used the same illustrations and were in identical publications. Only the copy differed. One ad sold 19 times as many goods as the other. This is not just the difference between failure and success; it can be the difference between failure and a small fortune.

There are many different formulas for developing copy. Initially, you should write your advertisement according to a definite copy structure. Once you know that you can write good mail order copy, you can experiment with less structured forms of communicating. The copywriting checklist included in this publication lists several important considerations. A basic structure to begin with is described below.

- ! Get attention
- ! Develop interest
- ! Show the benefits and advantages of your product or service
- ! Build and maintain credibility
- ! Deliver a call to action

#### **Get Attention**

The most important element of your ad and copy is the headline. This is how you gain attention. Yet many copywriters spend hours writing the body of the ad and just a few minutes on the headline. The

weekly magazine, "Advertising Age," once related that Maxwell Sackheim sold 500,000 copies of a book by changing the title, from "Five Acres" to "Five Acres and Independence."

All good headlines have certain things in common. First, they appeal to the reader's self-interest and stress the most important benefit of the product or service. A powerful headline arouses the curiosity of the reader, presents startling news or suggests a quick and easy way to obtain benefits.

Second, good headlines use key words that are psychologically powerful in attracting potential readers. In "Confessions of an Advertising Man," David Ogilvy says that the most important of these key words are free and new, but there are many other powerful words. Here is a list of some words psychologists have discovered to be powerful in stopping readers and getting their attention: <sup>1</sup>

amazing	announcing	at last
bargain	challenge	easy
how to	hurry	important
just arrived	last chance	miracle
power	remarkable	revolutionary
secret	sensational	success
wanted	who else	why

<sup>1</sup> For a comprehensive list, refer to William A. Cohen, "Building a Mail Order Business," 2nd Edition, (New York: John Wiley & Sons, Inc., 1985).

## Demonstrate Benefits

Once you have gained the reader's attention, demonstrate the benefits of buying. The benefits must override the cost of the product and the trouble involved in finding a stamp and envelope, writing a check and mailing the order. Don't sell product descriptions. Sell benefits. A customer at a restaurant buys the taste, smell and sizzle of meat not a piece of meat. It is your job to describe your product in terms of taste, smell and sizzle.

## Build Credibility

Credibility is very important in making your copy effective. Regardless of what you say about the benefits or advantages of a product, if your potential customers do not believe what you say, they will not place an order.

Testimonials can be helpful, particularly if you have permission to use the name of an individual whose testimonial is on file. An alternative is to omit the name or use only initials.

You can also achieve credibility by identifying a bank, accountant or attorney as a reference. Even showing a picture of the building that houses your business can add credibility, especially if it is an imposing structure.

## Encourage Orders

A basic law of sales is that a face-to-face salesperson must ask for an order. As a salesperson selling through an advertisement, you should also call your customers to immediate action. You don't want your

customers to cut out the coupon and put it away for another day. You want your customers to order immediately. Research has demonstrated that regardless of initial intent, in most instances, if your prospects don't order immediately, they won't order at all. Include incentives, such as a statement on limited quantities or a time-limited offer.

### **What Does Advertising Cost?**

Top quality advertising costs more, but it usually brings the best results. However, don't overspend on advertising, direct mail and other promotions. Don't invest in full color printing when one or two colors will do the job. There is no need to use the most expensive paper, elaborate art or other extravagances to sell profitably.

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## **SPECIAL CONSIDERATIONS**

### **Use of Post Office Box Numbers**

Some states require that you include a business (or home) address in your advertisement, even if you want orders to come to a post office box number. If you have the choice using a post office box number or your home address, consider these trade-offs:

1. A classified advertisement will probably cost more with a home address as you pay by the word.
2. Use of a post office box will allow you to pick up mail seven days a week.
3. A prospective customer generally associates lower risk in ordering from a business or home address. Thus, you are likely to have more returns with a full address than with a post office box number.
4. A post office box number protects your personal privacy if you don't want to be bothered at home by customers.

Whether or not you use a post office box will not mean the difference between success and failure. It is more a personal preference decision.

### **Credit Card Sales**

Credit card sales will increase your returns. This is because prospects who aren't familiar with your company do know the names VISA and MASTERCARD. Use of credit cards also means that your customers can order higher priced items easily on credit, with the advantage that the bank grants the credit, not you. Since some mail order companies find that they are able to collect only about 60 percent of their credit sales, this may be no small consideration. However, the bank will charge you several percentage points on each order charged against its credit cards. If you are new to business, you may also have a problem convincing a bank to let you use its credit card service.

You should also know that some individuals who have become mail order millionaires did so dealing on a strictly cash basis with no credit cards.

If you sell expensive items, or inexpensive items likely to total a fair amount for each order, credit card sales may be worth investigating. If you are going to enable your customers to order through a toll-free number (see below), credit cards definitely make sense.

### **Toll-Free Numbers**

Toll-free numbers allow your customers to order more easily, which will increase your sales. The question is, will it increase your profits? Toll free means that the caller doesn't pay; but you do. Some mail order operators have found that, for their product, use of a toll-free number is not profitable. Others have found that a toll-free service is what makes their business profitable.

As with other important business decisions, one way to find out whether you should use a toll-free number is to test one. Installation and toll costs vary; you can find out more about toll-free numbers through your telephone company.

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## **COPYWRITING CHECKLIST**

### **Headline**

- ! Does the headline appeal to self-interest, offer exciting news or arouse interest?
- ! Is the headline positive rather than negative?
- ! Does the headline suggest that the reader can obtain something easily and quickly?
- ! Does the headline make use of the powerful words of mail order advertising?
- ! Does the headline stress the most important benefit of the product?
- ! Does the headline grab the reader and cause him or her to read further?
- ! Is the headline believable?
- ! Does the headline tie in with the copy?

### **The Offer**

Are all the following elements of the offer present in the copy?

Product	Price
Terms	Guarantee
Options	Additional reasons to buy
Dates	Places

- ! Do you gain interest at once through the use of a story, a startling or unusual statement, a quote or news item?

- ! Do you show benefits and advantages that appeal to emotional needs so that your offer is irresistible?
- ! Do you establish credibility with your reader through the use of testimonials, statements by your accountant or some other means?
- ! Do you encourage immediate action by listing a reason to order now, e.g., limited quantities, time-limited offer, etc.?

### **Copy Quality**

- ! Is the copy written in a conversational tone?
  - ! Does your copy move right along?
  - ! Do you use short words, short sentences and short paragraphs?
  - ! Do you use several subheadings throughout your copy?
- 

### **MAINTAIN GOOD RECORDS**

A word of caution: to succeed in mail order, keep accurate records of all figures that are important to the success of your business, such as

- ! Results of advertisements.
- ! Advertising costs.
- ! Printing costs.
- ! Postage costs.
- ! Cost-per-order.

However, do this in the simplest, easiest and least time-consuming way possible.

### **Use a Computer**

Although you can start a mail order business without a computer, it is hard to imagine anyone operating very long without one. More than any other single tool, a computer will help you keep accurate records, increase your productivity and stay competitive. Before you buy a computer, wait until your business is established and you have a profitable product. Once you have established good credit, a computer should be one of your first important investments.

A computer can help you to perform most of the key functions of running a mail order business. Below is an outline of how different software systems can help you.

### Data Base

- ! Maintain an updated list of customers.
- ! Find new customers.
- ! Research media.
- ! Track most popular products.
- ! Record ordering information: how frequent, average size, fulfillment dates, etc.

### Spreadsheet

- ! Maintain income tax records.
- ! Make what if forecasts and plans.
- ! Record price information.
- ! Maintain cash flow information and projections.

### Word Processor

- ! Write and maintain a file of your business letters.
- ! Personalize your direct mail.

### Desktop Publishing

- ! Write advertisements.
- ! Do your own layout.
- ! Do your own typesetting for advertisements.

The computer has revolutionized the mail order business, and it can help you to become successful. When you are ready to get a computer, go to your local business software store. They can show you many of the programs available. If your town doesn't have a software store, get a copy of one of the many computer magazines that are published. You will see many programs advertised and described and you can obtain catalogs listing hundreds of programs that can help you run and build your business.

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### **REPEAT BUSINESS -- KEY TO MAXIMUM PROFITS**

Continuous profits come from continuous sales. As already suggested, rarely is a profitable mail order

business established on a one-time sale. Paul Muchnick, president of Paul Muchnick Company in Los Angeles, suggests the following methods for stimulating repeat orders at minimal cost.

1. *Never forget the customer* -- Your list of customers is your most valuable asset. Use it to send offers of merchandise at frequent intervals.
2. *Use package stuffers* -- Include a regular catalog or special offer in outgoing orders. Such enclosures can bring in new sales and will ride free, as postage and packing costs already are being paid to ship the merchandise.
3. *Offer quantity discounts* -- Everyone loves a bargain. A discount price or a similar incentive for an order over a given amount will stimulate larger orders. Gift certificates are another way to spark sales, especially during Christmas and other holiday seasons.
4. *Advertise on envelopes* -- If you are enclosing advertising in the envelope, consider using the envelope itself to feature one or more special offers. The additional printing cost may prove insignificant compared to the extra sales produced.

Mail order can be a profitable and interesting full- or part-time business. But remember, you will probably lose money before you start making it. So don't make major investments until you have gained experience and until you have found the right product, the right price and the best means of communicating to the most receptive market.

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## **APPENDIX: INFORMATION RESOURCES**

### **U.S. Small Business Administration (SBA)**

The SBA offers an extensive selection of information on most business management topics, from how to start a business to exporting your products.

This information is listed in *The Small Business Directory*. For a free copy contact your nearest SBA office.

SBA has offices throughout the country. Consult the U.S. Government section in your telephone directory for the office nearest you. SBA offers a number of programs and services, including training and educational programs, counseling services, financial programs and contract assistance. Ask about

- ! **Service Corps of Retired Executives (SCORE)**, a national organization sponsored by SBA of over 13,000 volunteer business executives who provide free counseling, workshops and seminars to prospective and existing small business people.
  
- ! **Small Business Development Centers (SBDCs)**, sponsored by the SBA in partnership with state and local governments, the educational community and the private sector. They provide assistance, counseling and training to prospective and existing business people.
  
- ! **Small Business Institutes (SBIs)**, organized through SBA on more than 500 college campuses nationwide. The institutes provide counseling by students and faculty to small business clients.

For more information about SBA business development programs and services call the SBA Small Business Answer Desk at 1-800-U-ASK-SBA (827-5722).

### **Other U.S. Government Resources**

Many publications on business management and other related topics are available from the Government Printing Office (GPO). GPO bookstores are located in 24 major cities and are listed in the Yellow Pages under the bookstore heading. You can request a Subject Bibliography by writing to Government Printing Office, Superintendent of Documents, Washington, DC 20402-9328.

Many federal agencies offer publications of interest to small businesses. There is a nominal fee for some, but most are free. Below is a selected list of government agencies that provide publications and other services targeted to small businesses. To get their publications, contact the regional offices listed in the telephone directory or write to the addresses below:

**Consumer Information Center (CIC)**

P.O. Box 100  
Pueblo, CO 81002

The CIC offers a consumer information catalog of federal publications.

**Consumer Product Safety Commission (CPSC)**

Publications Request  
Washington, DC 20207

The CPSC offers guidelines for product safety requirements.

**U.S. Department of Agriculture (USDA)**

12th Street and Independence Avenue, SW  
Washington, DC 20250

The USDA offers publications on selling to the USDA. Publications and programs on entrepreneurship are also available through county extension offices nationwide.

**U.S. Department of Commerce (DOC)**

Office of Business Liaison  
14th Street and Constitution Avenue, NW  
Room 5898C  
Washington, DC 20230

DOC's Business Assistance Center provides listings of business opportunities available in the federal government. This service also will refer businesses to different programs and services in the DOC and other federal agencies.

**U.S. Department of Health and Human Services (HHS)**

**Public Health Service**

**Alcohol, Drug Abuse and Mental Health Administration**

5600 Fishers Lane  
Rockville, MD 20857

Drug Free Workplace Helpline: 1-800-843-4971.

Provides information on Employee Assistance Programs.

National Institute for Drug Abuse Hotline: 1-800-662-4357. Provides information on preventing substance abuse in the workplace.

The National Clearinghouse for Alcohol and Drug Information: 1-800-729-6686 toll-free. Provides pamphlets and resource materials on substance abuse.

**U.S. Department of Labor (DOL)**

**Employment Standards Administration**

200 Constitution Avenue, NW

Washington, DC 20210

The DOL offers publications on compliance with labor laws.

**U.S. Department of Treasury****Internal Revenue Service (IRS)**

P.O. Box 25866

Richmond, VA 23260

1-800-424-3676

The IRS offers information on tax requirements for small businesses.

**U.S. Environmental Protection Agency (EPA)****Small Business Ombudsman**

401 M Street, SW (A-149C)

Washington, DC 20460

1-800-368-5888 except DC and VA

703-557-1938 in DC and VA

The EPA offers more than 100 publications designed to help small businesses understand how they can comply with EPA regulations.

**U.S. Food and Drug Administration (FDA)****FDA Center for Food Safety and Applied Nutrition**

200 Charles Street, SW

Washington, DC 20402

The FDA offers information on packaging and labeling requirements for food and food-related products.

**For More Information**

A librarian can help you locate the specific information you need in reference books. Most libraries have a variety of directories, indexes and encyclopedias that cover many business topics. They also have other resources, such as

- ! **Trade association information**  
Ask the librarian to show you a directory of trade associations. Associations provide a valuable network of resources to their members through publications and services such as newsletters, conferences and seminars.
- ! **Books** -- Many guidebooks, textbooks and manuals on small business are published annually. To find the names of books not in your local library check Books In Print, a directory of books currently available from publishers.
- ! **Magazine and newspaper articles** -- Business and professional magazines provide information that is more current than that found in books and textbooks. There are a number of indexes to help you find specific articles in periodicals.

In addition to books and magazines, many libraries offer free workshops, lend skill-building tapes and

have catalogues and brochures describing continuing education opportunities.