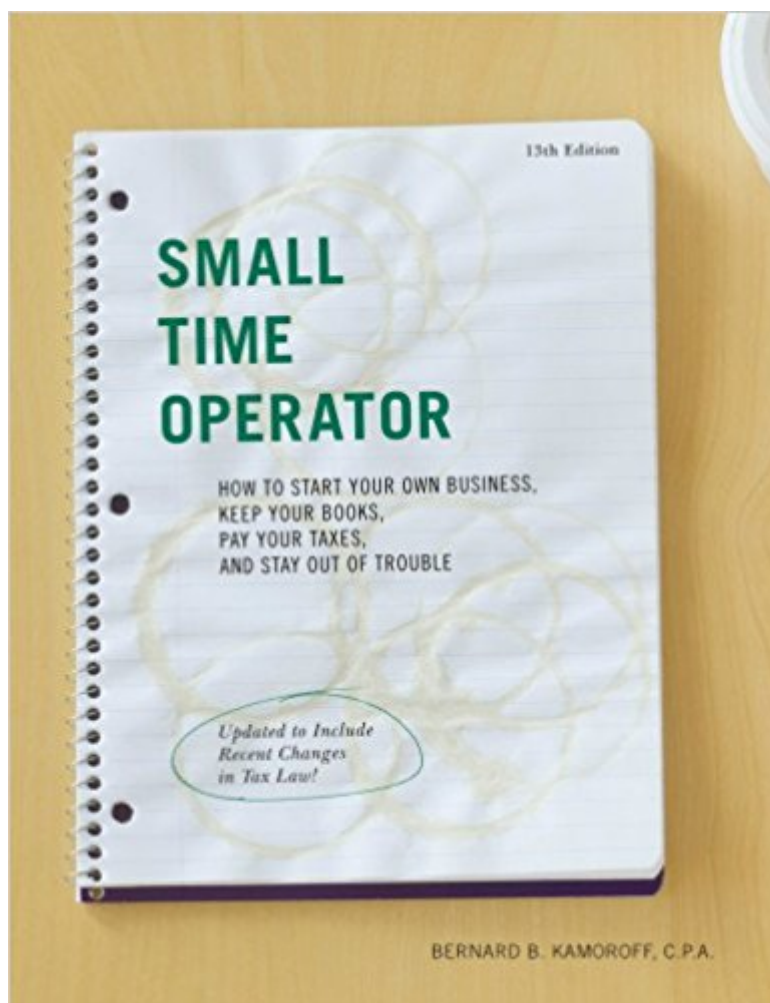


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# Small Time Operator: How To Start Your Own Business, Keep Your Books, Pay Your Taxes, And Stay Out Of Trouble (Small Time Operator: How To Start Your ... Keep Yourbooks, Pay Your Taxes, & Stay Ou)





## Synopsis

Written for small businesses, self-employed individuals, employers, professionals, independent contractors, home businesses, and Internet businesses, *Small Time Operator* is the most popular business start-up guide ever. In clear, easy-to-understand language, the author covers getting permits and licenses; how to finance a business; finding the right business location; creating and using a business plan; choosing and protecting a business name; deciding whether to incorporate; establishing a complete bookkeeping system; hiring employees; federal, state, and local taxes; buying a business or franchise; dealing with—and avoiding—the IRS; doing business on the Internet; handling insurance, contracts, pricing, trademarks, patents, and much more.

## Book Information

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## Customer Reviews

*Small Time Operator* is head and shoulders above all the other business help books, but there's nothing "small time" about it. It's complete, and it belongs on your desk. Much more than just another business guide. It's the industry bible for anyone starting out in a small business. (Midwest Review/WYOU-TV) This book is an extremely refreshing guide to starting and operating your own business. (National Society of Public Accountants) "The book is easy to read and could function as a reference text." (Library Journal)

Bernard B. Kamoroff is a C.P.A. with thirty years of experience specializing in small business. A University of California lecturer, he is the author of five books on business and taxes. He lives in Willits, California.

This is coming from someone who wants to start a blog/online/home business. Let's start with the positive: lots of extra and detailed tax write off information for sole proprietors. I'm using this book mainly to reduce my taxes since I have a relatively high income with high income taxes and this book seems to contain the most detail and various ways I can deduct my taxes. I'm using this book more as a reference than a read thru - which brings me to the negative side of this book . . . it's hard to read chapter by chapter. I feel like there's a lot of fluff, but with a few really good legal/tax points throughout the book. I don't own or plan to own a brick and mortar business - so a lot of the advice is not for me. I want to keep my operations really small, strictly staying online, collecting no sales tax, and not employing anyone (my main motive in business is to get tax-deductions for following my true passions - something I would do for free and in fact spend and lose money on). If my passions are profitable in some way, then HOORAY! But if not, at least I got tax-deductions doing something I enjoyed. Therefore, I still meet the criteria for my intention to make a profit. But as we all know, profit is not guaranteed in any and every business. The getting started chapter goes over business types (service, retail, manufacturing), business success info and advice, business location (mall, home, rural, industrial, zoning), financing (business loan types, grants, raising capital), legal structures (sole proprietor, LLC, etc.), legality of business names and trademarks, licensing permits, and liability insurance. I never plan to go in debt for business unless expansion would guarantee massive profits - in this case taking a loan is justifiable. I want to keep my liabilities naturally low and stay smart about risk to avoid buying insurance and avoid any catastrophes. Besides info about business names and trademarks, this chapter was a wash for me. I hate the bookkeeping chapter because it's too complicated. I was hoping for a simple and easy solution to keep track of everything. But there are a few useful tips and pointers if you're willing to dig through all the words. The growing up chapter explained the details in hiring employees and solidified my opinion that hiring employees is never worth it and if I were to ever hire, I would use contractors. The taxes chapter is the main reason I bought the book and it didn't disappoint - the gold is here. Unfortunately for me (but fortunately for you?), I just found out he wrote a different book that only covers tax deductions - had I known this, I would have bought that book. I'll probably check it out at the library. I advise you to look into it too if you're like me. There are so many deductions that are explained, I'm glad that I bought this book so that I don't have to hire someone to tell me and do my taxes for me.

LOTS of tax intricacies I never even guessed existed were explained. Now I can and will deduct things confidently. The home business chapter is my second favorite since it also has tax-specific advice about home business. The only things in the last chapters which caught my eye are the legal aspects of publishing and trademarks. Also talks about websites and the internet. This is a great book for people who already have a pretty solid traditional small business and hope to improve upon it by expanding their business through expanding sales and hiring employees. It does have good nuggets for sole proprietors as well. Taxes are a headache, reading this book is a headache - but that is mostly because taxes are a complicated issue for most laypeople trying to start a business.

I have purchased a lot of books about business, accounting, taxes, etc. by far, this is the best one. I read this book in one day - approximately 230 pages and I obtained a wealth of information.

This book is great for someone with a home business. In this economy a lot of people including myself have a side business or home business in addition to a full time job. It gives lots of good advice and explains topics very well.

Very good read. It's easy English and it's not hard to comprehend. Before reading grab you some pens, highlighters, or whatever tools you use to study and enjoy. I loved the testimonials from business people, the examples, sample inserts, and the research included. Appreciated this book so much. Thanks for writing it !

This is the first book that I have been able to really understand tax wise. It is explained so that someone like myself can get a good handle on how to move forward in a small business.

Book has a wealth of knowledge for new small time business owners. I would recommend it to anyone just starting out. I refer back to it all the time so I keep it very handy when I am working.

This book is SO informative. And he writes in a way that is easy to understand and it is not at all a chore to read. It doesn't go super in depth but it lets you know what you need to do further research upon.

I probably should write this review after I've finished reading it. But I got to tell you, so far it's been

really helpful. I'm no bookworm and this was still easy and captivating to read.

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