

HOW THEY DID IT

TEN WILD RIDES
WITH SUCCESSFUL SOLOPRENEURS
AND SMALL BUSINESS OWNERS

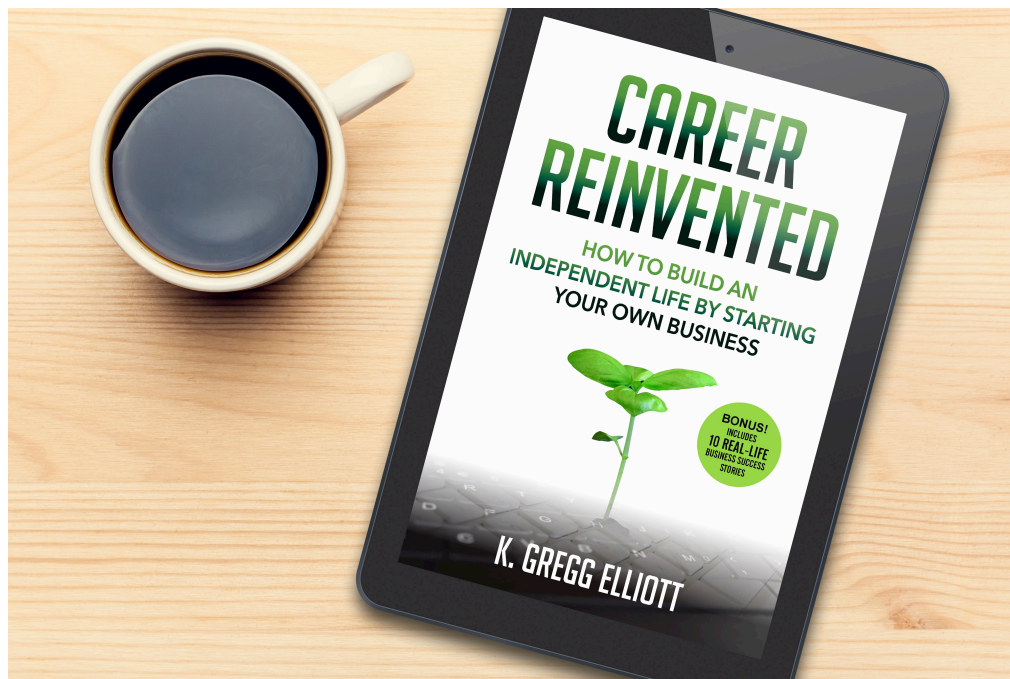


K. GREGG ELLIOTT

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TO BECOME SUCCESSFULLY SELF-EMPLOYED?

Get **Career Reinvented** on Amazon, the definitive book about building an Independent Life, including:



- How the decline of corporate jobs, the rise of artificial intelligence, and the sharing economy are affecting traditional jobs.
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- **Principles for success** in running a business, based on my own 10 years of success as a solopreneur, as well as the insights of 9 more solopreneurs and small business owners.
- A method for launching your business that can **increase your chances** of long-term success.
- Why business training is not important to run many successful businesses.
- The job and **business opportunities of the near future** foreseen by workplace experts.
- Inspirational true stories from real people who were in a bad place then changed everything by going independent.

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DEDICATION

To Corey, Dan, Ivan, Maurrean, Melanie and José,
Misha, Nigel, Pam, and Sophie:

Each of you expressed great generosity and a willingness to share what you have learned as a way of reaching out a helping hand to the "next person in line." I am deeply grateful for your time and friendship.

Thank you.

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Introduction

Over the course of about eight months in late 2017 into early 2018, I interviewed the ten people (plus myself) featured in this book. I called on friends and acquaintances and people I do business with. Their stories illustrate what many of us are capable of if we have the guts to try or the passion pulling us in that direction.

I call each of us “Independent Lifers,” which means we are self-employed or run a small business, we make a good living, and we are free to be our own boss. It also means we have the sole responsibility for our own motivation, our daily accomplishments, and in general, for taking care of business.

Each of these ten stories follows the broad outlines of a “hero’s journey”: we’ve set out on a quest to establish a business, invariably have met with trials and tribulations but have ultimately succeeded in some way that has left us wiser than when we started.

The solopreneurs and businesses featured in this book include:

- Dan the Handyman (victim of a reduction in force in his 50s)
- Melanie and José the Sport Fishing Entrepreneurs (from completely unemployed to employing 20 staff)
- Maurrean the App Developer (overcame tragedy, now working to help others)
- Corey the Financial Services Professional (refused to compromise his Christian principles)
- Ivan the Cinematographer (learned early about work/life balance)
- Sophie the Wildlife Artist (growing from wildlife illustrator to wildlife artist)
- Misha the Ballroom Studio Owner (immigrated to the U.S. and runs a thriving business)
- Pam the Gym Owner (listening to her customers and investing in her business)
- Nigel the Nature Tour Leader (a passionate hobby that matured into a career)
- Gregg the Conservation Communications Consultant, and author of this book (combining niche knowledge with web-based business services)

We have all been there, at the very beginning of our journeys, plagued by doubts, not knowing if our ventures would be successful. Each of us is vastly different and in a different stage on our path. We have all learned a great deal and want to share our knowledge and insights with you. I hope that these stories can inform, inspire, and help you to start your own hero’s journey.

Chapter 1

Dan The Handyman

In business from 2016-2018

"Word of mouth is everything."

Dan had been in his new position as Quality Manager at an appliance manufacturing plant in Memphis, TN when he took a vacation to Orange Beach on the Gulf Coast in early June of 2016. He returned, suntanned and relaxed, on a Friday and went into the office on his last day off so that he would not be behind on the next Monday, his first official day back to work. That Friday, HR called Dan to tell him his position had been cut, and he was out of a job, a victim of the latest Reduction in Force.

Why was Dan's position cut? The company's rationale was that the business was doing poorly, manufacturing was declining, and they didn't need two quality managers (a turnaround from the offer the company had made to Dan just three months earlier). Dan's take was that the company faced a decision because he had reached the top of his pay scale: either promote him or find a way to exit him out of the company. They chose the latter.

"I understood what was happening—I'd seen it before."

Three months earlier, Dan had accepted a lateral move from work as a Design Engineer to that of Quality Manager, conducting oversight out on the plant floor. Dan knew what that lateral move without a pay raise likely meant. He felt he could not succeed because the manufacturing firm already had a Quality Manager. In fact, the Quality Manager and Dan got along fine until Dan's new role became apparent. "At that point, he felt I was there to take his job, and he turned hostile," explained Dan.

Before he'd accepted the new position, Dan had some serious conversations with the Plant Manager, asking if it was a good fit. He had received reassuring statements, "but you can tell when cuts are coming," said Dan. "You get eliminated from meetings and communication becomes sparse. I had a colleague in a similar position at another plant, and he told me, 'Watch your back!' I knew what they were doing, and I knew I was taking the bait. I let the manager know that I knew this was a means to get me out. Why? It served my ego to say, 'I'm not stupid, I know what you're doing.'"

Dan was a trim, medium-height 57-year-old when he lost his last job. He didn't have a plan down on paper, but in the back of his mind, he had been contemplating his next move for some time. "While I was working as an Engineering Manager for that company, I anticipated that I would not work there the rest of my life."

Dan explained that there was too much turmoil, turf battles among the Engineering, Manufacturing, and Quality departments, and no coordinating project management to connect the dots between the three. "When the leadership doesn't get along, infighting flows down to the managers and employees. It becomes a chaotic environment, and the stress level is high when people can't get along." In the four and a half years Dan was there, his immediate manager changed three times.

Obstacles in returning to employment

When Dan lost his job, he was making six figures and had been divorced for about six years, with his children grown and raising their own families. Dan shared about his time at the company, "I banked every dime I could and lived under my means. I saved my butt off—saved, saved, saved! I had a nice house (but nothing extravagant) in a nice area, that I'd bought as a fixer-upper. I bought it for \$165,000 and now it's worth \$212,000. I splurged on my truck because that's what I really wanted, but it was my only luxury. I paid for it in cash. I also maxed out my 401K savings, and put in the additional 10% 'catchup contribution' for folks over 55. The question had already been planted in my mind: when this job ends, will I want to go back to doing this again?"

"When I did get let go, I got a healthy three months' severance, went on unemployment, and was debt-free with the exception of my mortgage," Dan said evenly. "I thought, *Shoot! I can wash dishes and make \$1100 per month for the house payment!*"

Dan had set himself up for being able to go out and "do something" on his own. However, he still wasn't ready to make that leap. Instead, he immediately updated his resume and started working with recruiters to find another job. He knew, from friends who had suffered the same fate, that he needed to be prepared for at least a 6-month layoff. He also knew that whereas he used to be able to write his own ticket as an engineer, he now faced numerous obstacles in returning to employment:

1. He was older, with 20 years of experience, so employers would anticipate that he'd expect more pay than someone fresh out of school.

2. He was a highly-qualified engineer with a degree, but many companies are now hiring engineering techs to perform the roles that were once reserved for engineers. According to Dan, they can move techs into engineering roles after some time on the job, at half the engineer's wages.
3. His management experience could be perceived as a threat to some managers. "I could see their expression change when they learned I'd been a manager." Companies also wondered if he would be happy going from management to "direct contributor."

Making the leap

When Dan realized that he did not want to go back to a corporate job, he was inundated by questions: What about my retirement? How should I live my life? Will I have to sell my house? What would I do?

He weighed buying into a hearing aid business (a lead he got from a friend), but he asked himself: *Do I want to relearn a trade and run my own store? Do I want to take a risk doing something I know nothing about? Am I better off helping others by doing what I already know, like being a handyman? I know construction and how to fix things...* Then came the \$64,000 question: *How do I do it? And how do I get started and let people know?*

It just so happened that Dan was a member on the NextDoor social website for neighborhoods, and in August of 2016, a retired school teacher was trying to find someone to remodel his master bathroom. He was asking because most contractors would not do such a small job. Dan thought, *That could be my niche in the market. I am the type of person people want in their home—clean, respectful, on time, clean up after myself, and do a quality job for a reasonable price.*

Dan responded to the online ad:

"I can help you with that. I'm Dan, engineer by trade, and I got let go from my job through a Reduction in Force. I'm happy to come take a look. I've been doing this all my life, and I won't take on the job if I can't do it."

When Dan looked at the teacher's house and gave him a price, the teacher was happy. The teacher was so happy, in fact, that he hired Dan for three more jobs, and they had lots of conversations. The teacher told him, "You should do this for a living. I can't tell you how many people in this neighborhood could use your services." As co-chair of his Homeowners Association, the teacher spread the word. "Word of mouth is everything," said Dan. "I began thinking this might work." But he was still stumped by advertising.

Dan's unemployment was going to run out in January 2017. In November 2016, after several months of job searching and his initial work for the teacher, Dan went onto Nextdoor and created a business page called **Dan's Handyman Services**. He had been talking to his daughter who worked in marketing. Both his kids had been encouraging him to go out on his own, even sell his house and come live with them. Dan said, "No way was I going to live with my kids! I needed to figure out how to do this on my own."

Marketing to meet new customers

Dan's biggest problem was he did not yet have a sense of how far he'd have to go to get a market that could support his business. He simply announced on NextDoor that he was available, and by December, he was getting calls on a daily basis, with 98% of them coming from NextDoor. "I was getting my name out, and as I completed my first jobs, I asked my customers to recommend me because you need four recommendations before your NextDoor business page can go live. They were ecstatic to help me because they were happy with the work." Now he says that if he walks away from a job and a customer has not complimented him, that's a sure sign he didn't do it well enough because 99.9% of the time people will tell you they like your work.

Within a week, Dan had the four recommendations required to make his Nextdoor business page go live, and he now fields one to two calls per day and has been booked two to three weeks in advance since he "opened." His entire market has been within a 15-mile radius of Cordova and north Germantown (two suburbs of Memphis). "The area has a lot of demand because there are many homes 10 to 15 years old that are starting to need repairs and updates."

Dan's mantra became, "Yes, I can do that!" although he is careful to point out that he would never take on a job he is not qualified to do. He now loves what he does.

In his first year as a handyman, Dan only made about half of what he used to make as an engineer, but he is satisfied with his start. "You get to a point in your life where money is not everything: happiness, flexibility, sanity...those are the things you really want." His own personal goal for the business now is to get back to six figures.

Dan's lessons learned

Income

Without taxes, Dan was on target in 2017 to make about one-half of the income he was making before he lost his job. But there has been an added payoff: a stress free, more autonomous and flexible way of living. Yes, there is stress in figuring out how to make it every day, but it's completely different from corporate stress.

Now that Dan has had initial success, he is beginning to think about long-term ways he can grow his business and his income.

Health insurance

Dan used COBRA to extend his work insurance at first. However, COBRA only lasts for a limited time. He is now on Obamacare because he qualifies for the low-income discount. If that were unavailable, he said that he would go with a "non-insurance" health cooperative, such as Samaritan's Purse. Although he can throw his back out easily, Dan generally enjoys good health, so he could afford the kind of high-deductible insurance that really only kicks in for emergencies.

Starting out

Dan emphasizes the importance of making sure you're set up financially because when you lose or quit a job, you lose ties to financial income. "You can't even get loans unless you can prove income. Once you make the leap, you are cut off financially from society, so you had better have a method to your madness in how you will live. Get yourself financially stable and

debt-free if possible. Make sure your vehicle is paid for, it may be part of your primary source of income.”

Skills and training

According to Dan, you need some kind of training or education or life experience that’s going to support what you want to do. You can’t do what you don’t have the skills for! You need to keep learning, but at your own expense not the customer’s!

“Don’t be afraid to take on new things in safe places. I learn at home. For example, if I get lots of jobs for disposals, I’ll work on my own disposal. I’ll take it out and put it back in and see how it works. I’ll also do work for a family member to get experience doing new things, such as repairing rotten wood or replacing windows for my daughters.”

You also need to realize what your limits are. Be careful about the level of complexity or license requirements for complex jobs, such as electrical. You don’t want to get fined or hurt.

Saying no

Dan shared that you are better off saying no than to jeopardize your reputation. Not everyone is your customer: there are some things you shouldn’t be doing. “As a single worker, don’t do it if it requires two people. Even worse, if you can’t finish the job, your customer will be displeased.”

You’ll always be reluctant to turn away work if you are skilled to do it, but you need to know your skill level. “If you are not sure you can do it, you are better off not doing it than doing it poorly. You have to maintain a good reputation because reputation is everything.”

Your work ethic

“You need a good work ethic,” Dan said. “Your work hours are unlikely to change, at least initially. My job is no longer an 8-to-5 job, it’s more like a 7-to-7 job in one way or another. I have to prepare for every customer: plan out materials, tools, time, and schedule around the customer’s calendar. There is bookkeeping as well.”

Record keeping

In terms of managing your business, record keeping and tracking your progress are essential. You can't know if you are successful if you don't have a track record of what you are doing and how much money you are making. Your history will tell you over time whether you are improving.

Dan has created a spreadsheet for himself that tracks the following for each of his jobs:

- name
- phone
- address
- date
- how long the job took (essential for bidding new jobs)

For example, if he bids a job for a 6-hour rate, but actually spends 10 hours, he has given away 4 hours of labor. Put another way, assuming his rate is \$50/hour, he has decreased his hourly rate from \$50 to \$30/hour.

- how the customer paid (cash or check - and notes concerning problems with payment)
- what work he did
- how far the customer lives from him (for ease in calculating mileage for tax purposes)
- whether he had to buy a special tool for the job (that's a deduction from the profit he made on the job, for tax purposes)
- total and net received for the job: (total received - cost of tools - cost of materials materials = net profit)
- net profit, and a calculation of how much he is making per hour

Keeping these records, Dan has discovered that he makes more money on some jobs than others. He's found he can make a lot of money doing fence work!

Good records allow learning. You can bid differently next time if you previously underbid a job. You can take any block of clients over time and track it by line or bar graph, to see if you are reaching the dollar/hour rate that you want. Presumably your hourly rate has been calculated based on an annual income goal that you have set for yourself. But you won't get there without keeping good records.

Bidding

Dan makes a practice occasionally of quizzing people about the jobs he's working on. In one job he had to charge \$200 extra for some materials. When he was done, he asked her what his competitors had bid. She said, "Dan you don't want to know...it was so expensive!" Well, in fact, he did want to know because his competitor had estimated 2x the cost. He learned he had really underbid that job.

The biggest mistake you can make in Dan's business is to underbid a job. If you're not tracking your work somehow to know how to make your bids more accurate, you'll never get ahead.

Marketing

Dan watches the social site NextDoor daily to see what people are looking for. As soon as they say they need something, he introduces himself. Most people call Dan, but he also will call them. He has been so busy since he began working for himself that he has not attempted to do anything else. He's afraid he wouldn't be able to keep up, and he's not yet ready to hire someone else. That is a good problem to have! Eventually Dan plans to use Thumbtack, which is a kind of like Angie's list for finding skilled labor to do work.

A universal principle in business seems to be that word of mouth is the best possible form of marketing. The quality and timeliness of your work will be your best marketing strategy. To boost this perception by prospective customers, Dan's tag line is "Quality service at a reasonable price."

In addition, Dan said, "Don't get complacent! Just because you are busy doesn't mean you will be three months or three years from now." Without being obnoxious, Dan is always on the hustle, getting word out about his services through word of mouth, through his NextDoor business page, and above all through recommendations from past customers. He likes to make sure he is always booked about three weeks out. Dan has found that while some people are willing to schedule a month in advance, others will try to find someone else who can do the job sooner.

Growing

Dan has now moved into more of a growth mindset for his business. He said he wants to understand the business side better, get a contractor's license, get accredited by the Better Business Bureau, and get bonded (i.e. insurance for accidents on the job that covers both you and your customers). There are legal bond requirements for licensed contractors. Eventually Dan wants to be a project manager organizing complete home remodels.

Dan is at the point where he could hire a general laborer, freeing his time to concentrate on the jobs that require more skill. He could start doing more and bigger jobs, which would mean becoming a contractor and paying for a contractor's license (about \$5,000 annually). "I'm maxing what a handy man can do without hiring more people. If I'm hiring someone, my goals will need to be more aggressive." He will need bigger jobs, which entail more responsibility. He would need to decide whether to hire employees or subcontractors, not to mention find the right person that meets his standards for quality.

Emotional maturity

Dan has found that emotional skills come with maturity. For any job in which you deal with the public or even an exclusive clientele, you will need an even-keeled temperament. Dan said a lot of this boils down to communicating with the customer and getting to know them. Rather than giving the customer the sense that he's just there for the money, Dan is friendly. A lot of times when he's working for the elderly, it seems they want to talk as much as they want to have the work done.

Also, use common sense. If you are in someone's home, you don't want to go outside their comfort zone. If they start asking questions, stop what you're doing and talk to them. It helps put them at ease, and it's respectful.

Looking presentable also means looking professional, even for a job that often requires physical labor and working with messy materials. Dan sometimes goes by a prospective customer's house in the evenings to bid a job, and he'll apologize about his appearance if he's looking rough.

The worst and the best

The downside, for Dan, is that sometimes it's difficult to get motivated to climb out of bed early in the morning because he knows he can make an excuse to a customer and sleep in. "You have to know your good habits and your bad habits so the bad does not begin to rule you." That takes self-discipline.

Dan enjoys freedom from working on a computer and a phone. He even uses a calendar book for his appointments.

The best of self-employment for Dan is that he loves the sense of freedom he has: being able to schedule people, move appointments around, and going to purchase the materials himself. "I tell my customers all the time how much I love it," Dan said smiling. "I love what I'm doing, even though I may be outside, pouring sweat on a 90-degree day, building a fence. There is zero stress on the job, no one to satisfy but me and the customer. And I know when I'm done there's the recognition that you don't get from the corporate man. Even though my customers are paying, and that's all the recognition they need to give, they will tell me what a great job I've done."

Dan said the building trade is a good field to be in right now. "For so long the industry has been pushing workers to get college degrees that the trades have been taking a back seat in getting quality workers. There's a reduction in skilled labor for plumbing, electrical, HVAC, and construction/carpentry/masons." Those skilled people are becoming fewer and fewer, but more and more in demand. It's very hard to find a good contractor!

Less than a year since he began his business, Dan's income has already increased by about 30% compared to when he started.

Chapter 2

José and Melanie The Sport Fishing Entrepreneurs

In business from 2008-2018

*“With a business, every day is different;
it grows organically.”*

Melanie and José make a great team, and not just because she is a statuesque 6' tall brunette, while his height of 6'3" and rugged handsomeness has earned him the Spanish nickname "largo" or "long" (Confession: It was José who asked me to add the part about handsomeness!). They have also worked out a division of labor in their sport fishing business that works for their bottom line as well as their relationship. José, a native of Mexico, handles the operations on Cedros Island (off the coast of Baja, Mexico) where their business is located, while Melanie handles the macro financial and legal aspects, which can be quite complex since **Cedros Outdoor Adventures** is binational and involves regular travel across the Mexican border.

Their business is one example of how a sole (or in this case "couple") proprietorship grew into a business supporting upwards of 20 employees, a fleet of fishing pangas (small, open, outboard-powered boats), and a hand-crafted lodge with a breathtaking view of the Pacific. But the creation of Cedros Outdoor Adventures was not the result of a well-thought-out business plan. The concept grew organically out of a period of trial and error.

From five microbusinesses to a sport fishing fleet

Soon after their marriage in 2007, Melanie and José both found themselves out of work. Whereas Melanie had tried, and largely failed, to move her photography business from Virginia to California, José had lost his job with a conservation nonprofit based in Baja. All of this occurred at the height of the Great Recession when everyone was tightening their purse strings.

A nature photographer as well as a marine biologist, José tried to make a go of selling nature postcards, while Melanie continued to pursue wedding photography clients in the highly competitive San Diego area. "We had 5 microbusinesses at one time, just to get cash here and there," said Melanie. One of their microbusinesses was ecotours to Cedros, 270 miles to the south of Ensenada in the Pacific Ocean.

José had experience with the well-accepted conservation approach of local community involvement to ensure people have a stake in the stewardship of their natural resources. José is a true thalassophile—someone who loves everything about the ocean. He wanted to create an ecotour business that would help people experience the seals, dolphins, sea lions,

pelicans, frigatebirds, fish, and other abundant marine life around the remote island while also providing economic benefits to Cedros islanders.

Working with a partner who grew up on the island, José quickly discovered that ecotours did not attract much interest; however, he noticed scores of people with fancy fishing gear tooling the waters around the island in long-range boats from San Diego. But those fishermen never seemed to dock at Cedros, much less contribute to the local economy of the island.

José got the idea to start sport fishing tours that included spending time on the island, which would allow fishers to skip the grueling return journey to San Diego by boat. In 2008, José and Melanie began flying people to Cedros, using the only local hotel to put people up, and using local boats (pangas) rented from the local fishing co-op to take people angling.

“We were working in an area with no infrastructure whatsoever for tourism or sport fishing. We had about 10 people come our first year,” Melanie explained with a note of humor in her voice. “That was okay because we were learning our way, everything was brand new. At that time, people were also nervous about going to Mexico, and the economy was still bad. In retrospect, it all worked out perfectly because as the economy recovered, our business grew with it. We grew slowly enough to figure out how to create this whole new enterprise.”

In their second year, they had 50 clients, and the clientele doubled again in 2010 and 2011. They began addressing necessities, such as acquiring boats licensed for sport fishing (they added a new boat approximately every two years and now have access to eight, four of which they own).

Due to limited space in the single motel in Cedros, they built their own lodge in 2012 with 8 rooms and 20 beds. A labor of love for José, it is decorated beautifully with rocks, shells, and local art from around the island and built to take advantage of stunning views overlooking Sebastian Vizcaino Bay. Their employees now include pangeros to run the boats, island fishermen to process the fish, drivers for materials and logistics, and local women to clean the rooms and cook.

Business bumps: Glamping tents, a private airplane, and a federal protected natural area

Other sport fishing companies have cropped up now too, with three others present on the island. However, José and Melanie's is the only company seeking to purchase their own plane! Owning their own plane is the next logical expansion of their business because seats on the single commercial airline flying from Ensenada to Cedros are limited (with competition coming from the other companies), and schedules are notoriously unreliable. Nearly 20% of Cedros Outdoor Adventures' clients like flying directly from San Diego to the island. With their own plane, José and Melanie intend to offer a vast upgrade in service for less money than they currently have to charge.

In 2018, José and Melanie will add canvas walk-in "glamping" tents to expand their accommodations and extend their fishing season through October. Since Cedros Outdoor Adventures was established, fishing in waters around the island has actually improved. José and Melanie believe this is entirely due to the new 2.7 million acre protected natural area recently established around 21 islands and 97 islets plus the surrounding ocean. Planned by Mexican government agencies over a period of decades, the Pacific Islands Biosphere Reserve (Biosfera Islas del Pacífico de la Península de Baja California) was signed into law by the President of Mexico in December 2016.

The reserve's creation makes trawling illegal and excludes the activities of shrimpers, tuna seiners, and other industrial fishing boats in the waters around Cedros. As a result--and probably also due to climate change--species they have never seen before in significant numbers have begun appearing on their patrons' fishing hooks, including tuna and dorado in the fall. "This is really important. If the fishery collapsed, it would be very difficult for people to continue earning a living on the island," said Melanie.

Reserve rules also mean that there can be no new fishing businesses established on the island, and any commercial activity from nonlocals or businesses that operate in the area must involve the local community. José is very involved in conservation of island resources, regularly sharing information with locals, educating them on what to be concerned about, and interfacing with the Mexico City bureaucracy. He and Melanie are now highly competitive in a market that has just eliminated many of their competitors! They are also increasingly

competitive internationally, vying for customers of sport fishing outfits in California, Florida, Alaska, Panama, Costa Rica, and other popular destinations.

José and Melanie's lessons learned

Learn to delegate

As Melanie acknowledged that most people starting out will probably do everything themselves. "When it starts to get bigger, and you can't do everything," said Melanie, "you need to be ready to delegate to other people. Some people try to micromanage or don't hire, and their business can start to fall apart. Now that we are big enough, we have people doing major jobs. In the first few years of delegating, we had to keep a close eye to make sure they knew their job. Once you know you can trust them, it helps grow your business even further. For example, reservations are a big job for us because the logistics of getting people from the U.S. across the border to Cedros either directly or by way of Ensenada are complicated! I now have someone doing reservations and this frees me to solve problems during the fishing season."

Business is all about problem solving

Melanie shared that so much of starting a new business is problem solving because with any new business, there will be challenges. "That's what I like about it," Melanie explained. "I get very bored doing the same thing over and over again, but with a business every day is different—it grows organically. With each new stage, I have new problems to figure out. José knew nothing about fishing when we started. I knew nothing about buying a plane! The whole process has been learning what you need to learn to make the business work."

The plane purchase is Melanie's latest problem-solving challenge. "It's a huge project. It's hard to borrow money to buy a plane! The banks don't like the fact that we are flying from the U.S. to Mexico every day. I'm now working on a getting a loan through the Small Business Administration (SBA) because they have a completely different set of criteria.

"All of our previous expansions were paid for using profits from the business. The plane loan project has made us write the history of our business for the first time. I had to research how to write a business plan and a loan proposal! We have a bookkeeper and accountant that

normally handle all our receipts, but for the first time I went over everything to figure out if we could afford to buy a plane, and how much the tickets should cost. I had to provide a projected costs analysis for the bank and show how expanding our lodging for greater profit would make it affordable.”

Don't start a business if you can't start yourself

Melanie was already in business for herself before she and José became sport fishing entrepreneurs. Like so many who become Independent Lifers, Melanie can't imagine working for anyone else again. But, she said that it doesn't suit everybody. “You have to be self-directed. You have to be able to get up and do it on your own with nobody standing over you. If you're an iconoclast or rebellious and can do the work, it's perfect. If you like to problem solve and figure things out, it's perfect. But if you'd rather have others tell you to do x, y, and z and then punch out at 5pm, don't think about working for yourself. You don't want to start a business. It's like having a child. Yes, you can make time for yourself, but the business becomes integrated with your life. In the early years, I might wake up thinking about work, eat dinner, then go right back to work.”

Start small, grow incrementally, take calculated risks

Cedros Outdoor Adventures started very small and grew incrementally along with a recovering economy in the early 2010s. Melanie explained that this allowed the business to grow organically, in sync with both client demand and the business owners' learning curves. On the other hand, you have to be something of a risk taker to start and own a business.

“Building the lodge was a really big risk; we could have lost everything because we made a big leap up in both investment and capacity. If you are too cautious or take too much risk, either way you could lose. It's a very good idea to find the middle ground and do your homework to feel more confident before you take a risk.”

Advertising works

Melanie and José use a wide variety of media to showcase Cedros Outdoor Adventures. These include:

- Facebook ads
- Exhibits at outdoor expositions
- Print ads in fishing magazines

- Radio advertisements
- Providing fishing trips gratis to TV personalities who host shows with names like “Stoked on Fishing” and “The Kayak Fishing Show”
- Providing free trips to writers for Western Outdoor News and others

Let the lawyers do their job

A business that involves international travel, boating, use of wickedly sharp hooks, and a cliffside lodge sounds like a liability nightmare. While Cedros Outdoor Adventures does have some insurance, Melanie said it’s hard to get liability insurance in Mexico. Instead, people wishing to experience the unique charms of Cedros Outdoor Adventures Lodge and sport fishing must sign a 6-page release of liability developed by the business’s attorney!

Take time to enjoy your success

José and Melanie’s fishing business is seasonal, with almost all of their money making crammed into a 5-month season from June through October. The season can be very stressful, particularly the months of July, August, and September. “It’s 24/7 for 3 months!” Melanie exclaimed. “There is no pause button. If something goes wrong, you have to deal with it. 9-to-5 does not exist for us or our employees. It’s game on. In the off season, I have to make myself slow down. My problem has become overworking, and I have to learn how to balance that out.”

José’s passion is the ocean, and with his wife, he has succeeded in creating a business that allows him to express his enthusiasm for all things marine. Melanie, on the other hand, is a writer. She sees Cedros Outdoor Adventures as a means to allow time for her true passion during the off season.

There are still many things she loves about working for herself, but above all is the freedom to set her own schedule and to do things in the particular way she thinks they should be done. Melanie explained, “We are also able to provide jobs for people, which is very gratifying. Employing 20 people during fishing season is quite significant for an island with a population of less than 4,000 people! José and I both like our clients. They are really nice people, and we provide a service that makes them super happy because they love the sport so much. When they are happy, it makes us happy.” More than 60% of Cedros Outdoor Adventure clients are return clients.

Chapter 3

Maurrean The App Developer

Text

In business from 2016-2018

*"Allow yourself to fail,
but learn from your failures."*

Maureen is in the process of reinventing herself for at least the third time in her life. The first time happened over a lengthy timespan, as Maureen clawed her way out of a small backwater town in Arkansas, eventually earning a college degree that allowed her to put her considerable creativity to use. “I was a freelancer in college, designing publications and logos for the University of Tennessee and others. Then I went to work in corporate America at a travel agency, advertising agencies, and other random companies.”

The second time she was forced to reinvent herself came after her husband of nine years and the father of her two daughters drowned in a tragic kayaking accident. Maureen eventually sold the small but highly regarded digital marketing company that she had run with her husband in Memphis, Tennessee over the course of their marriage. She decided to go after her own clients, establishing a project management consultancy focused on digital marketing and the sometimes cloak-and-dagger field of competitor research. She had already successfully managed several projects for smart phone and website apps. But this case study is not about Maureen’s consulting business.

Maureen described her second reinvention, “In that segment of my life, I had a decent income. I only had to work 15 hours per week to the pay bills, and I had a lot of time. My girls are teenagers and didn’t need me a lot. I had been looking for something to be passionate about.”

Maureen’s third time of reinvention arrived in 2016—in the form of a lawn care specialist dispatched to her house to manage her weeds. The tech came to her house, sprayed her grass, and did a really good job. “He knew his product, knew his weeds, and explained that no amount of herbicide was going to kill my unwanted weeds because they were bulb plants.

“I could see he was implementing his corporate training. He gave great customer service, and I wanted to give him a recommendation, so he would not always be spraying grass. I wanted to improve his chances, and that’s when I realized I really had no options for doing that beyond calling his boss, in which case my recommendation was not going to stick with him. How ludicrous that we, as citizens of the internet, can post recommendations online for professionals via LinkedIn but not for the segment of the population that really needs it! It seems if you’re not a ‘knowledge’ worker, you’re not allowed to have that.”

The “LinkedIn” app for working class professionals

This was the seed of Maureen’s idea. Maureen thought there must be a way for bank tellers and plumbers to create online profiles that showcase their transferrable skills. She wanted to create an app that would allow her and other customers to give an impressive recommendation to her lawn care tech that could follow him throughout his career. Maureen discussed the idea with various people and at one point, she decided to give up. But the idea had her in its clutches and simply would not let go. She finally seized an opportunity by presenting her idea to an investor whom she knew professionally.

When he gave her the green light, **AlwaysPro.co** was born. AlwaysPro is to working class professionals what LinkedIn is to those with a bachelor’s degree or higher.

Maureen eventually received startup cash from two investors, and she has spent a good deal of her own money to get through the startup phase. She applied and was admitted into the StartCo incubator system in May of 2017. Out of a total 300 applicants, 17 were admitted, and she was one of 14 who was able to complete the program.

“The program concentrates on marketing because everybody needs it. Precisely because that was my background, I got overwhelmed by all the possibilities. To be able to focus and prune those ideas was very helpful. StartCo also put me in contact with a lot of people and introduced me to two of the people currently on my board of advisors.”

The “pivot”

While launching AlwaysPro.co, Maureen spoke with over 50 hiring managers and recruiters. She learned that AlwaysPro could serve as a bridge between job recruiters and good, hard-working people who don’t always know how to present themselves. “For recruiters, experience is rarely the issue. Some popular resume sites that are already out there provide a horrible showcase: they are simply black ink on a white page, saying ‘here’s what I did.’ Recruiters want to know about your soft skills: How will you interact with people? Do you know how to be polite? AlwaysPro is that bridge to allow personal testimonials on the basis of actual customer interactions.”

Maurrean learned through experimentation, as well as talking to people who represent her market, that AlwaysPro could provide another related service that would be far more profitable and require less work. "That's called a pivot," said Maurrean. "Our focus has switched from a service tech market to one of students coming out of two-year college programs." That way, her app will serve a very similar set of customers *before* they enter the job market.

Turns out that for-profit two-year colleges, such as Vatterott and Concorde, are mandated to track their students' employment success for one year subsequent to graduation. However, there is no comprehensive means of doing so. AlwaysPro now has a "triple-sided pipeline" of potential customers: recruiters who could pay to post jobs, universities who could pay for follow-up reports on students' gainful employment, and eventually sales of data. "But first we need enough students to sign up. I'm a smart chick, I have to figure it out."

By spring of 2018, Maurrean was running low on money and looking for more investors. How did she feel about AlwaysPro.co after almost two years of non-stop work that had not yet paid off?

"I'm passionate about this because I think these are our heroes, the engines of our American economy. Where would we be without mechanics, day care workers, security guards, and bank tellers? Our standard of living would drop immensely. These are human beings who deserve respect but often don't feel like they are getting it."

"I idolize people who do that."

"In the American economy, we have three segments of workers: about 35% who have a BA degree or higher, a significant chunk on federal assistance, and the people in the middle. A lot of times, that middle segment of the population that AlwaysPro is helping was on public assistance, but they got off their butt, got themselves enrolled in school, studied, and found a job. That's hard! I idolize people who do that."

Maurrean paused a moment, overcome with emotion.

"I remember as a girl driving down the highway with my mom, she told me I should go to beauty school. I thought I could do more, but I had no idea how to go about it. I was on TennCare for a long time, trying to pay bills, and working 60 hours per week to go to college 12 hours per week. But I at least had a car and I had a job. Some people can't get a job because they are stuck in a neighborhood without jobs, and bus transportation is insufficient. When you're stuck in a crappy position, if you have the ability to find your way out, then you at least deserve the tools necessary to help you do so."

Two-year colleges give out certificates, Maurrean said, "but schools are providing the bare minimum to help graduates find a job, much less the important soft skills for career advancement. New graduates often start in jobs at \$15/hour. We need to help them move beyond earnings of \$30,000 per year because without career advancement, they will get discouraged and quit just to go on federal assistance. Why bother working if nothing is getting any better?"

Maurrean's lessons learned

Vet your ideas

Maurrean has ideas constantly, but part of the process of having an idea is vetting it. Lots of people have ideas, but are they truly good? The role of vetting is to find out if other people value your idea. Most times it will get shot down because they won't see the value, and you will have to modify your idea. This is what happened with AlwaysPro. Maurrean's original approach for developing a service for in-home service techs changed, based on much thoughtful feedback, to a focus on students preparing to graduate with a trade skill, certificate, or associate's degree.

Find your passion, in one way or another

Maurrean sees passion as essential, but she believes it could be passion for your business or passion for what your business income allows you to do. "I think of life as a chess game. You've got some kind of talent and you've got abilities. The first thing you have to figure out is what are your chess pieces—your great ability, your talent for selling, whatever it may be—and how to use those pieces to create the future that you want." She also adds that sometimes a dose of desperation can provide a strong impetus for taking the risk of going independent!

It takes a village

When starting out with your own business, Maurrean cautions that financially times may get tough. You will need others to believe in you and to allow you to go out and fail, and to learn, and to improve. You need people to support you while you are doing that whether friends, a significant other, or people involved in your endeavor.

Allow yourself to fail, but learn from your failures

Maurrean warns that you may not end up doing what you set out to do when you began your business. "Finding people to invest in small companies is very difficult. A lot of investment companies specialize in fields, such as medical devices or agriculture. No investor is turned on by workforce development. I'm the ugly girl at the dance" (a statement coming from a very attractive blond with impeccable fashion sense). Maurrean learned from the initial difficulties in launching AlwaysPro and eventually embraced the "pivot" to a student market.

Know that it will be hard, but the rewards are there

"It's really going to be very difficult. Freakin' hard. There will be days you've tried everything you can do to make it work, and it's not working, but you still have to get out of bed and try.

"When you go to work for other companies," Maurrean explained, "you have to put a part of your spirit to sleep while at work to fit the corporate structure and values. You have to play the corporate political game so that you will not be disliked at work and can (maybe) keep your job. When you work for yourself, it gives you an opportunity to explore, discover, and nurture who you were meant to be."

Believe in yourself

At times Maurrean has struggled with serious self-doubt. "Who the hell am I? A single mom in Memphis, Tennessee with an idea? I see a problem I want to fix, but I'm just one chick. I don't come from Wall Street or Silicon Valley with a built-in advantage for attracting investors. Most businesses fail within their first year."

Maurrean believes, however, that we all have to help each other. We all have an obligation to realize we are knitted together in some kind of fabric and what we do affects all the others

around us. As they say, “a rising tide lifts all boats.” It is her belief, her determination, and the payoff of becoming who she was meant to be that will sustain her into the future.

Chapter 4

Corey The Financial Services Professional

In business from 2003-2018

"Lying to people is not an option."

Corey had ambitions to be an engineer, but he was forced to drop out of engineering school due to lack of money. He comes from a hard-working lower middle-class family and got his first job working at a convenience store when he was just thirteen.

In college, he maxed out on student loans and took advantage of another government program that was helping to pay the tuition. "Suddenly the program was no longer available because my family made too much money. I was working as much as I could, 30 hours per week plus my studies, but more than half way through, I had to stop. I really wanted to be a mechanical engineer and design machinery."

Before he ended his college career, Corey had begun taking sociology classes. As an introvert, he found himself becoming more and more intrigued with people and the things that influence our behavior.

From contrabody movement to independent insurance agent

While still in school, Corey began working as a dance instructor, something that suited his tall, lithe frame. After his college career was finished, he began teaching and competing full-time. Eventually he went on to win a national title. However, Corey had met a girl, and he began to realize that the dance business is not a family-friendly career.

"It was exhaustingly time-sucking," said Corey. "Often I'd wake up 10 a.m. because I'd left the studio the previous evening at 1 a.m. I'd eat, go to the studio, practice and get dance training, handle paperwork and calls, then teach lessons for a solid six hours, and often practice some more. I was oblivious to everything outside of work going on in the world—my mind was filled with things like contrabody movement."

Corey eventually abandoned thoughts of a dance career. "I never really got a job in the traditional way. I just decided what I wanted to do then began talking to people who might be able to hire me. I thought I'd like to work at a bank, but I had to go through an online application and got filtered out. I wound up getting into insurance through an ad in the Commercial Appeal directed at people looking for career potential."

Corey interviewed a few times, but it was not until he found a product that might have made a difference for his own family when he was growing up that he locked onto a company. "I had conviction about it." Classified legally as health insurance, it actually consisted of various forms of income provision, such as short-term disability insurance.

Corey became an independent agent and left his job at the dance studio so that he could earn money nights and weekends working for a tire shop while prospecting for insurance business during the day. "As an independent insurance contractor," Corey said, "you 'eat what you kill,' or so the saying went.

"A couple of times I looked into going back to school but because it's expensive and I'd have to take time off, it was too difficult." Within a couple years, he had learned the insurance business, and he decided "this is my best shot to make a decent living." He began working insurance full-time in 2005, and by 2011 Corey had married.

The economic yo-yo

During Corey's first five or six years as an insurance agent, his income increased by approximately 20% each year. In 2005, he was asked to help recruit and train people. "The company told me I was already recruiting, why not accept a promotion and get paid extra? Then in 2007, he took a promotion to District Manager, though reluctantly, because he was promoted with no additional resources.

"As a district manager, my main job was to accumulate customers, accounts, and agents by recruiting and training new agents. If I could train five people to achieve the same production level as me, it would double my income. I took the challenge reluctantly, but I did well."

Corey's team grew, and by January 2009 he was making about \$500 per work day. A couple months later, his boss restructured the team in response to a tanking economy. (The Great Recession began in 2007.)

"My team was doing great, but the rest of my peers were seeing shrinkages. Because my manager didn't want to put the pressure of additional quotas on the teams that were unable

to make their quotas, he asked me if I would take the excess unmet quotas. I had already met my quota by over 25%.

"Then something that I didn't know could happen happened: my resources got taken away. They took my accounts and most of the agents I had developed and replaced them in March of 2009." Corey believes his manager made this move because he himself was under pressure to continue making quota even as the economy was in free fall. "He was buying time to improve his numbers so he didn't get fired."

A business philosophy based on personal values

Corey's early business success is to a large degree an outgrowth of deeply held values arising from his Christian faith. "My philosophy was that everyone on the team needs to be making money, and by working ethically and helping customers, everybody wins.

"Most of my agents made their dollar quotas on average every week. The bottom line is that with small business accounts, the word will spread inside the business among employees as to whether you are ethical and fair. Your repeat visits and open enrollments will reflect how well you've been doing."

Corey stressed that the biggest part of the job was for an agent to get an account established. After that, it was largely a matter of taking care of them. For a long time, Corey believed in his insurance company's corporate model until middle management started abusing one particular policy motivated by selfish interests.

At one point in a meeting with a new district coordinator, Corey had to defend his team's practices because they were not using the company "script" for introducing potential new clients to the product. "The script was long! No one wants to listen for three minutes. Our approach led to the best results. I'd had her job before, so when she set out my expectations, I asked 'What does that leave you to do?' because everything on the list was the district coordinator's responsibility. She got pissed! Six months in, she wanted to see my head roll, and it didn't help that she was also beginning a divorce."

The Affordable Care Act also hit Corey's business in a big way. "My main business at the time provided small businesses with ancillary benefits, such as disability, life, dental, and vision, not health insurance. But since everyone was fearful about health benefits, and that's the biggest cost for small businesses, people were hesitant to purchase anything else."

A series of "rapid-fire middle management roulette" changes occurred, resulting from a company that was pushing to show increased profits during a major economic downturn. Then Corey had had enough.

Trying out a new business model

After stepping down out of management back into an agent role again, Corey reinvented his business plan a few times, ultimately trying to partner with firms in the metro area whose services had a greater personal impact on the small business owners themselves. He envisioned a mutually beneficial relationship in which "we could each double our client base and reinforce one another's marketing efforts. I could focus on the more short-term needs of the employee base, while the other side focused on the long-term concerns of the business owners." After meeting with several firms, Corey was offered a position with one of them.

"I accepted the offer around September 2015. I was super excited. This manager, I still think he's an awesome guy and advisor, but he was far removed from my position. I was assigned to work with someone in a cookie cutter system, and—I don't know how else to say it—I was taught to get people to come in by being deceptive!

"Insurance is nothing more than a promise on paper. If you're not telling the truth, what good are you? Insurance and telling the truth—you can't separate the two.

"That was the worst job year I've ever had. I was essentially a one-company life insurance salesman. I had been selling life insurance a long time and had probably paid more life insurance claims than my trainer. So the conflict was not one of belief in the product, but of the methods.

“You don’t have to lie to people to make a decent living, especially at that firm! They have so many great products. Why not just do what we promise and do it well? I’m okay with working harder. Lying to people is not an option.”

Corey then sought a position to represent a similar firm based out of Nashville. They allowed Corey to sell whatever insurance or investment was best for the client. However, they did expect a certain quota of sales from their primary insurance company affiliate.

While there, Corey took advantage of many excellent education opportunities the firm sponsored or co-sponsored to better learn how to advise clients on both insurance and investments. Later he enrolled at The American College of Financial Services to learn how to develop a healthy and sustainable business in the industry.

“I had been investing in myself. I like researching—it’s fun, and I like analyzing.” Even though he was working as a contractor, it was not Corey’s goal at that time to create his own business.

The idea came from a recommendation from one of his professors. “He warned me that regulation will create confusion in the mind of a client unless you brand yourself because the regs say if we are prospecting, we have to disclose who we represent. The reality is I *am* independent, and I’m unsure which insurance or investment company I’ll recommend until I learn about the client.

“However, I was giving out cards that say ‘Company A,’ but then I’d change my recommendation if that company’s products were not the best fit for my client. Ironically, this creates confusion in the clients and gives them an impression of disloyalty.”

The path to being an independent financial advisor, Corey’s professor suggested, was either to brand himself personally or create an entity consistent with a company name that meets regulatory requirements.

“In essence, I had to choose between ‘marrying’ a company or creating my own financial services business.” That’s how **Branam Financial** began.

At the time I interviewed Corey, he had just been representing himself, with his newly minted business cards, for one month. Thankfully, he was still receiving some income from past insurance accounts because those first months for Corey were tough.

He was feeling like he would either have to say no to many opportunities or eventually affiliate again—be absorbed by or join forces with another company. “There is too much to keep up with in financial consulting as a solo person, and it’s also difficult to have the confidence that I’m doing a good job. That’s because in my business, there’s a cross section of financial regs, tax laws, insurance laws, product development changes among numerous companies, and health care reform.

“The reality is most of society wants convenience and simplicity. If you show a client something that makes sense and advise them that B is slightly better than A, they are happy. The problem is I’m aware there is also C through Z, and there’s another way that could be most cost-effective for the client, but that’s not part of the job when affiliated with one company.

“I know I’m unusual, and that’s causing me to make less money. I feel like I have knowledge to help people get the most of what they need and want, but the problem is my model is not the norm.

“Ironically, a lot of people refuse to take the answer that I work for myself. That’s because they know the model of insurance vs. investment firms.”

Corey’s model is trying to straddle the well-established categories of investment firm, stock broker, home and auto insurance, and health insurance. Where does he fit? “I have a major marketing problem!” he exclaimed.

Happily, six months later, Corey’s business is gaining ground, and he is feeling much more confident!

Corey's lessons learned

Education matters

Get a degree. Corey stresses there are a lot of places he feels suited to work at, but they will not take him, even with plenty of education, because he never finished his bachelor's degree. Going back to college would mean paying tuition, working and earning less, and taking time away from his family, which now includes a wife and son.

Be honest

"I'm a Christian, and that has a lot to do with my desire to have integrity. My guiding philosophy is that I want to be able to exercise my skill set to the best of my ability to help people. I have a stewardship mindset where I don't like waste. I'm willing to sacrifice income for myself if the decision or service were not in the long-term best interest of my client. That's why my clients like me. I tell it like it is."

Be true to your values

Corey's reasons for working 100% for himself stem from his passion for doing right by his clients. "The reality is you can't truly be unbiased if you are affiliated with one company. There will be quotas. My ultimate loyalty is to my customer, but if I work for someone else, it's the company that comes first."

The first months can be difficult

"I may be shooting myself in the foot personally income-wise because I'm not working for another company right now.

"It's such a complicated business, and the regulations from government are strangling because even though I am licensed to advise on IRAs and mutual funds, there are large and regular expenses that MUST be paid to support regulatory compliance in order to even obtain access to investments for my clients. Right now, I'm just volunteering consultations on all things financial and providing insurance products, but I'm uncertain whether my business is sustainable on the current model."

Corey reflected about the peak of his own economic success when he was working for one company, and it was easy to specialize. "I could make more money more easily right now, just

by starting in a new job and keeping my mouth shut about what I really think. But that would not be fulfilling.”

It remains to be seen whether Corey’s independent financial and insurance advisor business will meet with economic success. About six months into it, he’s feeling far better about his chances of long-term success than he did during this interview. One thing is certain: Corey has already succeeded at being true to his values, his faith, and the greater community in which he lives.

Chapter 5

Ivan The Cinematographer

In business from 2008-2018

"Just be nice."

Ivan Rodrigues began his career as an Independent Lifer right out of college, although not strictly by choice. After attending college at FAAP in São Paulo (a highly respected film school in Brazil), he began thinking about who he'd like to work for. With his chosen profession of director/cinematographer, he looked around and realized that almost everyone is freelancing. Ivan said, "I didn't realize that! I thought, *Oh, I work for myself!*"

Like so many successful self-employed entrepreneurs, Ivan's career grew organically. It began in high school, where he applied to several colleges, considering majors in journalism, psychology, chemistry, chemical engineering, and film. He wound up majoring in film with a minor in psychology, an astute combination.

We're Millennials

"Both of my parents have solid jobs working for companies, but my brother and I used to say, 'I never want to work in an office'—you know, we're Millennials!" This last bit stated with a note of pride. "I just didn't realize it would be right away! Pretty much all of the arts—designers, film makers, producers, directors—work on a project basis.

"Of course, you can be hired for a large company to direct and produce films only for that company. But people who do this pretty much do one thing every day. They get out of date very quickly and lose their skills. They lock themselves into that one thing.

"Instead, people in my field view freelance professionals as synonymous with quality. They want someone who has been exposed to many projects, not the same thing all the time. Variety in jobs is important. Also, when working for a large company, most of the time it's not in a creative role (except at the top). They will hire 100 people to use creative skills, but those people don't get to use their own personal creativity."

Ivan oozes energy with his slim build, dark good looks, and eyes that constantly flash with humor. It's easy to see why expressing personal creativity as a cinematographer and director is important to him.

Six months of zero responses

Ivan's road to success was not easy. He described his very first job out of college as the toughest six months of his life. "When I finished college, I realized I was not going to get the job I wanted to get as a cinematographer. I had an impressive reel, a portfolio, a website, and DVDs of my work. I went out into the São Paulo market, showed my stuff to everyone and got zero responses—six months of people not wanting to talk to me. You see, to get a job, you need to get connected. Your actual work is beside the point, no one even looked at it. They want to know who you know because it's all about the trust factor.

"I was passionate and I was twenty years old. No matter what you tell Millennials, in college we want to aim high." Finally, Ivan realized he'd have to start from the bottom. He began as a production assistant—"the bottom of the bottom of the chain of command"—working on a one-million-dollar commercial that involved 500 extras in a stadium. Ivan's job was to carry water for the extras up and down the stadium steps!

"I got that first job through a friend-of-a-friend connection. They didn't even ask for anything from me during the interview! I was hired for six months, then continued as production assistant (PA) for another six months carrying water, running cables—all very basic stuff. I began to understand that people at that company had already labeled me as 'production.' I finally spoke to the owner and told him, 'I don't want to do this forever, can I have an opportunity?' He just said keep doing what you're doing."

Ivan continued working as a PA but also began some small freelancing jobs on the side as a camera assistant. During his time on the job, he met many people in the industry. "That's very important," said Ivan. "After three years of working in Brazil, moving sideways but not up, I realized I was stuck and had to get out of there."

Getting unstuck

Ivan applied to the two most prestigious master's programs for Cinematography that he could find: University of California at Los Angeles (UCLA) and the American Film Institute. He was accepted into both, and chose UCLA. LA, of course, is the epicenter of the film business.

"The acceptance made me realize I had a better reel and resume than I thought. UCLA only accepts 5 new students per year!" After receiving a visa and a scholarship from the Brazilian government, Ivan moved to LA. His plan was to refresh his skills and then return to Brazil.

Never one to rest on his laurels, Ivan proceeded to complete the three-year UCLA program in two years. "I knew that working is where you learn in this business, not school.

"I learned from my earlier experience, and in LA, I marketed myself from the beginning a little differently. I still did a variety of low-end jobs, but I never accepted that label. My website, my business cards, even when I spoke about myself, I called myself a director. People would ask can you be a grip? I'd say 'I don't do that. Actually, I'm a director, but I'll do this for you so I can get to know you. I like your work.'"

Big breaks

"My first big break--there were a series of bigger and bigger breaks, not just one--was to work as cinematographer on a feature film, *Broadway Lofts*. I then had a feature film on my resume when nobody else had one. This helped because in this business, telling people 'I shot a feature film' is more important than the actual product."

Anthony Hopkins gave Ivan his next big break. He came to UCLA asking for a student to shoot a film for him. The dean recommended Ivan. "That first job for Anthony was a personal project for him, and we spent an afternoon together. He liked what I did, and he opened a lot of doors for me. I worked for him a few more times because he produces some of his own stuff. People were very impressed, even though the projects were small."

Ivan believes his best work was on the feature film, *Singapore Sling*. "I shot it, and I'm really proud of my work in that film. It got some festival attention." Then he had other short films and projects, until one finally hit the big time.

Caos is a short film in Portuguese that went worldwide, touring to 55 festivals. It was a labor of love that Ivan and a friend had worked on together.

That film's success is one of the reasons Ivan was able to obtain a visa to remain in the US. "I got a letter of recommendation from Anthony Hopkins, and the success of *Caos* allowed me to get the O-1 visa for 'aliens with extraordinary abilities.'"

Ivan's experience in both São Paulo and LA taught him that connections really matter. He shrewdly chose to conduct a set of 10 interviews with 10 famous cinematographers in LA, all of whom lived in Hollywood, for his master's thesis project. "Nobody's going to read a long dissertation about the use of a special lens! Instead I had lunch with some of the best people in town, some of them three-time Oscar nominees."

Working really hard toward something that might not make you happy

Ivan's master's thesis helped his success, but those interviews taught him a much more important lesson. During those Hollywood lunches, Ivan began to realize that most of the people he interviewed came across as sad, along with being very wealthy.

"The personal aspect of their life had been left behind. It made me realize, 'I want to be this guy, but I want to have a life too.' I realized I'm working really hard toward something that may not make me happy. I knew then that I could not focus only on my career. I'm glad I had this realization early. It made me slow down my career, and I spent a month in Brazil just to be with family."

Ivan lived in LA for a total of five years, then returned to Brazil with the intention of restarting his career there—where he had met Nina—who he said, "was worth moving countries to be with"! Later they got married, and that is how Ivan moved to Memphis, TN. His wife works for a large firm based in Memphis. When she got the job offer in Memphis, he agreed to the move for her benefit. "That's part of the new mindset. If you have a family, you have another source of happiness. I was not too worried about the work taking a dip."

Media that Matters

In Memphis, Ivan's son was born, which led to the birth of a new component of **Ivan Rodrigues'** cinematography career: **Media that Matters**. "When Lucas was born, I realized that I would not be particularly proud to show him the work I had done. I felt a need to do

something that matters. I had shot one too many commercials for a big brand where the cast was all white, the girls were all skinny, and the products were actually faked to look better. I realized that wasn't for me anymore. Media that Matters (MTM) will be more inclusive. If MTM gets hired to do a bikini ad, it's going to be a socially conscious bikini ad shot from a different, more inclusive perspective!"

Ivan's creation of MTM is another example of how pursuing what gives meaning to your life has multiple benefits. He got invited to bid on creating a film for Bridges, a highly regarded youth program in Memphis that builds leadership through experiential learning. "MTM will be competing with production companies that don't care. The idea is that because I am committed to media that matters, when I participate in a community of people who are trying to do something good, I'll go the extra mile."

Ivan's lessons learned

Know what you want

Ivan's experience reflects the value of paying attention to what motivates you and what you want to achieve in life. He rejected both the label of "production assistant" in Brazil and the potential label of "brilliant workaholic" that he realized he was headed toward in LA. Ivan consciously chose to pursue a well-rounded life that includes a family and the compromises that entails. The birth of his son led him to a more meaningful focus in his work. This kind of circuitous but ultimately satisfying life path involves difficult choices, at times, and does not happen easily.

At one point, Ivan was offered a job with Google and turned them down. "To this day, I'm not certain if I should have done that! It was right after receiving my MA. I would have been the corporate video guy. It's an interesting company but not an interesting job." By the time Ivan had completed his masters, he knew tons of people, but if he'd moved to San Francisco he would have been out of the ferment in LA.

Be prepared for the uneven nature of freelance work

"About every quarter, I have a professional crisis," laughed Ivan. "That is the nature of freelancing, work is very uneven. When work is not good, sometimes I can't see where I'll be in five years' time. But my wife says I couldn't stand a regular job for a week!"

Most of the pressure that Ivan feels comes from himself. “If I’m not making money, I know it’s only my fault.”

Marketing is important

Ivan is most challenged by marketing. “I know that my marketing is what prevents me from going big. It feels like the film industry is not merit-based as much as glitter-based. Marketing is all about what is shiny.”

Most of Ivan’s work remains based out of LA. “I get calls all the time for work in response to social media. Instagram is huge for me, much bigger than Facebook. I will start getting emails the week after being active on Instagram. People start checking in. You have to be on people’s minds. A lot of people like my work but they’d forget about me without the reminders.”

Passion is key, but it’s tricky

Ivan emphasized that if you’re not passionate about something, you might as well go work for someone else. Everyone has some passion, but you need to be honest about whether you want to make it your work. If you love to cook, would you be happy making a business out of it? You’re likely to eventually give it up as a relaxing pastime.

Ivan explained his own passion for film and cinematography. “I think the superficial answer to why I like it so much is that it’s just super fun. We work on something different every day and with people who are very open minded and interesting. The deeper answer is that maybe we like to play God and make up stories and worlds...play with actors like puppets to create a reality of our own.”

Use people skills and make connections

“For you to be a successful cinematographer you have to be nice, fast, and good—in that order. From my point of view,” Ivan explained, “the ability to work with someone is part of your marketing. You can’t just be a douche bag when you’re working with someone and expect to continue getting work. So many people yell and are disrespectful in this business. It’s the ‘artist’ or ‘genius’ complex. Just be nice!”

One of the reasons that people in the film industry put great stock in “who you know” is they value people they can work with and trust. Ivan recently returned to Brazil: “I met with a director there to seek some cinematography work. He literally told me, ‘You have a great portfolio, but I already have a guy. He’s not as good as you, but I know him. I’m comfortable with him.’”

Self-discipline is key to success

When Ivan was growing up, his mother implemented an organizational process at her company based on the system described in the book *Getting Things Done* by David Allen. “It’s a system of information processing and focusing on what’s important rather than urgent. It’s about knowing where you want to get, ditching the ‘fat’ of your day, and just doing the stuff that gets you there. That book gave me the discipline I needed, and my mom inspired me to read it.”

Learn all the time

“You have to be learning all the time,” counseled Ivan. “I read publication websites and other sources for about an hour every day. I know I have to bring the latest technologies or techniques whenever I’m hired. Freelancers HAVE to do that! If you don’t have the will to update, you’ll quickly get outdated in your field.”

Ivan cited the example of a well-established production company known for hiring freelancers as full-time people. Ivan had the opportunity to work with them when all their in-house staff were booked on other projects. “Everyone in there was outdated. Their guys only knew one camera, one light system, etc. That’s one reason freelancing in my business is a good thing.”

Constant learning and updating of skills is essential to any business because there is always competition. Don’t work for yourself if you don’t like learning.

Chapter 6

Sophie

The Wildlife Artist

In business from 1982-2018

*"Having independence and the ability to set your
own schedule is the best.
It's also the hardest thing, too."*

With her long, wavy hair the color of a sandy beach, her down-to-earth personality, her quick smile, and her lifelong pursuit of twin passions for art and nature, Sophie is a poster child for the Independent Life.

Sophie has always loved the outdoors. She was also lucky enough to grow up surrounded by what interested her, including Audubon camps during the summer and a mother who worked from a home studio as a sculptor.

The joy of making all the creative decisions

"I've always been interested in animals and wildlife. Being a **natural history illustrator** gives me an opportunity to be outdoors, while working in my studio allows me to bring what I observed back inside," explained Sophie. "I can't imagine working for anyone else. I'm independent. I even noticed that I liked being the one to make all the decisions about my children's books."

Sophie is also author/illustrator of several children's books, including **My Season with Penguins**, winner of the Robert F. Sibert Informational Book medal and the Parent's Choice Award. She has done almost all her work as a contractor.

Like almost all of the Independent Lifers featured in this book, Sophie has a post-secondary degree—a bachelor's in biology from Boston University. She was lucky to escape the debt of a college education because her grandmother paid her tuition. This enabled Sophie to volunteer and conduct all of her college biology projects at the New England aquarium.

In stark contrast to the picture that many of us have about careful business plans as a precursor to success, Sophie has always worked project to project, monitoring and banding birds, conducting marine and bird surveys at sea, even working as a fisheries observer on a Japanese stern trawler. Many of her early jobs provided full room and board combined with travel to destinations, such as Australia and New Zealand, as well as quite a low rate of pay. Sophie didn't mind the low pay when she was young and just out of college. (However, this tolerance for frugal living tends to decrease as one ages!)

Finding a mentor

As an illustrator, Sophie is best known for her bird illustration plates painted for several bird guides, including the *Guide to the Birds of Mexico and Northern Central America*, developed in partnership with her then partner, Steve, who researched and wrote the text. It has since become staple for birding enthusiasts living in or visiting the northern countries of Latin America.

She recalls living very frugally while working on the Mexico guide, earning housing as caretakers of a natural area site in California, and traveling to Mexico three to five months a year in a VW Rabbit they purchased for \$1700. One year they drove through Guatemala all the way to Honduras where they rediscovered the only Honduran endemic hummingbird—a species people had been searching for since it's last recorded sighting in the 1970s--the Honduran Emerald.

Through her work on the Mexico guide, Sophie honed her talent through daily field sketching, and she also met the person who would become her artistic mentor. Guy Tudor frequently visited the Museum of Natural History in New York where Sophie spent many long hours conducting research on bird specimens to supplement her field sketches. (She was able to support her time in New York through apartment sitting and cheap sublets in Brooklyn—this was prior to the age of Airbnb.)

Sophie met Guy at the museum, and they quickly discovered they had many common acquaintances because Guy had been to an art school with a friend of Sophie's parents. "That always helps," said Sophie wryly. "He was immediately interested in what I was doing and very helpful. He told me that when he was younger, he'd had to work with someone who was not helpful, and so he was making up for that. He was similarly helpful to one of my best friends who wrote the *Guide to the Mammals of Central America and Southern Mexico*, and many other young bird artists and naturalists."

In recent years, Sophie has received the 60-70% of her income from her artwork either as a book illustrator or by selling art at birding festivals. However, it's still not enough to allow

Sophie to give up the oceanography cruises that pay a hefty portion of her bills. "I'm not quite making enough money from my artwork yet. I'm not good at promoting myself."

The requirement to delve into marketing is something that all Independent Lifers have to face sooner or later.

Sophie's lessons learned

Don't get yourself into debt

"I am aware that I am incredibly privileged," said Sophie. "If I had gotten horribly in debt or sick while traveling the world on a shoestring, my parents would have helped me out. Then, while working on the Chile guide (another project similar to the Mexico guide), Steve had additional work that provided most of our support."

"Since I didn't have to work in college, I got to volunteer for three years at the Aquarium. It makes a huge difference in the time you have available to pursue your interests if you don't have a giant student loan. I was very lucky and I knew it."

Learn from experience and make adjustments

"I've learned through trial and error the venues that are not particularly good for selling my artwork," said Sophie, "For example, I've tried general art venues, which haven't been particularly successful. I've participated in open studios a few times, but most of the people who buy are people I already know or who know of me. They know exactly what they'll get when they come to my studio."

Sophie recently was invited to participate in several street art projects for the City of Santa Cruz, a public library fundraiser, and some nearby state parks. "Those experiences made me start thinking about public art. The work sold at a pretty high price. I'd need a big barn somewhere if I wanted to go in that direction because it can be really messy. It was inspiring."

Enjoy your freedom

What Sophie loves most about working for herself, the refrain of so many Independent Lifers, is her freedom. “I’m free to decide what I’m going to work on, what I’m going to paint or write or draw. Having that independence and ability to set your own schedule is the best.

“It’s also the hardest thing, too, because sometimes it’s hard to keep yourself disciplined. It’s gotten more difficult as I’ve gotten older. I feel like I used to be more disciplined, so now I just blame it on the dog!”

Daiya, Sophie’s rescued Australian Cattle dog border collie mix, happens to be an agility champion. As is so often the case when people allow themselves to cultivate their passion, new sources of passion seem to emerge. Sophie has found herself a new passion in competing and training her dog in agility.

Mentors are priceless

“Having a mentor is really helpful—Guy was incredibly helpful to me.” From Guy, Sophie learned some of the mechanics of how to work on a plate for a book illustration. Her process was to use her field sketches to capture the posture of a bird, which you can’t get from a museum specimen. She did use the specimens to note plumage details, but color fades or is absent from bills, eyes, and legs. Also face patterns can be hard to detect on poorly prepared old skins.

When Guy revealed his own private collection of wildlife photos from books and magazines that he had been saving for years—“huge file cabinets with all these bird and mammal photos filed by species in taxonomic order”—it was a godsend. (This was before the advent of digital cameras and easy online access via the web.)

“Guy was very generous in sharing his photos and expertise. He really loves books and believes in designing beautiful ones. He’s a genius,” Sophie enthusiastically explained, “He’s interested in all nature: mammals, reptiles, butterflies, caterpillars, host plants, etc. I feel incredibly fortunate that I ended up meeting him.”

Marketing is important, especially through social media

There are a lot of people in the world. To make it, most small businesses only need to connect with a tiny fraction of them. However, connecting can be hard due to the sheer overload of information in the marketplace.

"The part I'm terrible at is self-promotion," Sophie's voice is tinged with regret. "It's important these days to be social media savvy and to get your face in front of people because they want to connect personally.

"For me, birding festivals and science conferences about 'my organisms' are really helpful. I am currently grappling with how to shift my vocation from natural history illustrator to wildlife artist."

Sophie believes that social media is really important because anything that reminds people you are around is helpful. "Facebook is useful even if you just use it to post bits of news or to link to your blog.

"I have three artist friends who have been very successful at self-promotion. One is a watercolor painter who has had wild success in teaching workshops online. She made \$19,000 in one month on one class! She does all her own videos and layout for her books."

There is also a young bird artist who received a sponsorship from an optics company that makes high-quality binoculars. She regularly attends festivals and really has a high profile among the birding community. Sophie's third friend is a well-known natural history blogger with a large following. She's written several books of essays illustrated with her own drawings, and she also gives many public talks.

While these women are extremely talented artists, Sophie believes they also have more energy for marketing than she does. "I don't feel I have the same level of confidence. People who are successful send out news to keep themselves top of mind, but I hate doing that, perhaps [I'm] too much of an introvert."

Sophie already hires an accountant to do her taxes. She has begun considering the need to hire someone to take over the critical marketing tasks that she hates, which would free up her to produce more of the wildlife art she loves.

Be a stickler about financial records and your budget

Sophie keeps a record of all her invoices in a spreadsheet, and she puts a checkmark by everything that requires payment of sales taxes. When she sells prints or other products in California, she has to pay state sales tax. Sometimes her sales are combined with contract work as well, so it's essential for her to keep track.

Sophie emphasizes the importance of keeping track of expenses and sales if you are in a selling market. "If I do a trip," she said, "I make sure I put together an envelope right away that has everything about the trip inside it: how many days I traveled, all the receipts, where it was, and its purpose."

Managing uneven income is one of the primary hazards of the Independent Life. It's critically important to budget for things like health insurance. Like many Independent Lifers, Sophie has discovered the true value of saving: peace of mind. "I have savings set aside precisely, so I will not freak out about things like health insurance during lean times."

Sophie's house is paid off (partially as a result of an inheritance), and three oceanography cruises per year pay for basics, such as property taxes, income taxes, insurance, and utilities. "The cruises are my safety net, but if I give them up, that might actually give me the kick in the butt I need to really concentrate on the wildlife art!"

Chapter 7

Misha The Ballroom Studio Owner

In business from 2010-2018

*"You can't be successful if you
just think about profit."*

When you first meet Misha, he can be intimidating. Magnetic on the dance floor, he brings a certain gravitas to interactions with new customers who walk into his dance studio—and his tall, dark good looks add to the effect. Once you get to know him, however, his warmth, fairness, and sense of humor tend to create undying loyalty among both his students and staff.

When Misha was 10 years old, his family moved from Russia to the Ukraine, and his father opened a ballroom dance studio. Dance is integral to the culture of Russia, which boasts a tradition of excellence in both ballet and ballroom dance. His father also made Misha, a self-described “wild child” until then, begin training as a dancer.

“I started dancing because I had no choice,” Misha said with his sometimes charming, sometimes forbidding Russian accent. “But as it became part of my life, I started appreciating it. Whatever I do, I do to the best of my abilities, so it grew on me.

“Particularly in the U.S., seeing what dance does to you all here made me appreciate it because it’s different overseas. There, it’s all about competition, but here I would never imagine it has so much impact on a human being, that it could be so positive. Now when I see people taking lessons and reflect on that, it’s a nice, warming feeling when I see smiles and laughter. Then when I make money, so much the better!”

From Ukraine, with dance shoes

At age 25, after having won several international ballroom championship titles, Misha came to the U.S. He was done with his career as a professional competitive dancer and was already hoping he would one day be able to open a dance business.

Initially, because he had signed a contract with a noncompete clause, he was considering a future with his own franchise working with the company that hired him. “Actually, I can work very well for someone, I can follow orders and am very responsible by nature. The problem was my boss. I didn’t respect him. It made work miserable, and he didn’t leave me a choice. In different circumstances, I might have stayed with him longer.”

Misha felt his only choice was to strike out on his own or return to the Ukraine. He quit and opened a studio an hour away, far enough to meet the distance specified by the noncompete clause in his contract. He then began his business career buoyed by the support of a few loyal students.

Three years later, after the noncompete clause had expired, Misha returned to Memphis and opened **Ultimate Ballroom** dance studio. Over the course of five years, Ultimate has grown from a one-man operation to an award-winning studio with six dance instructors and hundreds of students who are themselves passionate about dance. Several of his students are competing—and winning—in national pro-am competitions.

The “happy place”

Although he never articulates it this way, Misha’s greatest passion may be to become the best person that he can be during his one precious life. “I like dancing, but you can break it down to many different levels. I feel passionate, but some people feel more passionate about other things.

“My business is not just about dollars and numbers, there is the human side.” As he’s been known to say, “We’re not just flipping burgers here!” To dance well requires much more than learning the steps to the cha-cha-cha or improving your turn technique. It requires true and emotional connections to one’s partner.

“To understand when people have a hard time, and really find out what they need, to respond to those needs—that’s important to me. I try to see the person and not the paycheck.” His patrons reward him by calling his studio their “happy place.”

“This applies to employees as well as customers. I’m trying to treat people with respect no matter where I go. I want my employees to be successful. I want them eventually to be where I am right now.”

More than the bottom line

Misha is motivated by more than the bottom line. “I don’t see how you can be successful if you just think about profit. One of my features, why I am where I am: I’ve never been afraid to lose everything. There has to be passion connected to an indifference to the financial risk. The reality is if I think of this [how to make money] all the time, I would never take the chances that grow my business, such as expanding the studio.”

Misha is referring to Ultimate Ballroom’s “floating” dance floor, recently expanded from 1600 to 2600 square feet, now the largest in the Mid-South.

“It’s my lifestyle, I like to run the business. I’m glad I did not stay with my original employer. I didn’t care about money. Even if I could make twice as much there than I’m making now, I still would not go back.”

Misha’s lessons learned

Strive to achieve your full potential

Misha’s business and passion for dance is not the full story behind his success. He is also driven by something inside.

“There is something that comes from your personality—you know you won’t be happy if you don’t go where you feel inside you want to be. I would regret if I hadn’t taken the risk to be a studio owner. I would always look back and wonder.

“You have to have the seed that you want to achieve something more. Some people don’t have this urge.”

Misha was struggling to explain a concept well-known to those familiar with Maslow’s hierarchy of needs: self-actualization, the drive to express one’s full potential in life.

"I know some people in the dance industry," said Misha, "and they have a personality type where they could 'rule the world,' but they lack opportunity or money to make a change. I think they may be miserable because they can't be employees forever.

"I think they are really struggling in life. They're stuck because they have outgrown their situation. It's possible they could feel miserable the rest of their lives because sometimes circumstances make it harder to take risks as you get older, like when you have children."

Build a savings cushion

"You have to have money to start a business," said Misha. He saved as much of his salary as he could when he first arrived in the U.S. He became financially independent and built a financial cushion that allowed him to wait out the three years required by his noncompete clause before his studio took off. "Sometimes people spend their last penny and have nothing there for a rainy day. Saving is my most important advice."

Have integrity and use people skills

Be a responsible and accountable person in all your interactions. "You need to be trustworthy to deal with all the people that it takes to start and run a business. When I began Ultimate, I had to deal with a landlord, lawyers, realtors, and construction people. If you don't have the right personality it complicates things."

Humility is something that Misha has to remind himself about. "You can be confident, but you need to be realistic about how far you can go. Know your limits, recognize your weak side, and don't be afraid to ask for help. Don't let success go to your head—it can be very easy to say 'yes, I am the best in the world!' But no, you can't rule the world."

Hire the person, not the skill set

"The good people I've been able to hire found me. I had a few candidates when I first started hiring, but I didn't hire them because they were not the right fit. It kind of works both ways. There were a few people I worked with at the studio that first hired me. When their contracts expired, they came to work for me because they knew how I treated them back there.

"I would always hire the person first before the specialist because I value what kind of person someone is over their expertise. They can always be trained. It's not possible to change a personality."

Happy clients are the best advertising

Misha has used a wide variety of advertising and promotions to expand his business. The studio makes announcements, uses social media, brings booths to events, places newspaper ads, and encourages students to bring in their friends and colleagues.

At one point, he hired a firm to create a video commercial that he placed on television in a time slot immediately following the show *Dancing with the Stars*. "We did not get even one call!"

It's an important practice to always ask people how they heard about your business. Misha has found that client-to-client word of mouth is by far his most effective means of marketing. "That's why we give a \$100 dance credit to our students who bring in new clients."

Take advantage of technology to improve your business operations

Misha still keeps an old-fashioned bound paper calendar on his desk, penciling in his appointments. However, as Ultimate Ballroom has grown, their use of technology has too. Currently they use MINDBODY software, designed for instructors, to manage client appointments. "Although it is not perfect for ballroom, we have adapted it and made it work."

They also use Zipwhip, an app that routes dance students' texts to the main studio phone number. "When we text our students back, the message comes from the studio number. It's more efficient and protects our privacy."

"I always want to get better. These solutions are not perfect, and we still have problems, but we will continue to pursue anything that makes us better or more efficient."

Know thyself

The more clearly you can see your own faults, the more likely you are to avoid any trouble they might cause. A “meta” awareness of one’s own feelings and foibles creates mental resiliency.

“Being your own boss, if you need to take a day off, you don’t have to ask. Everyone has experienced that feeling, ‘I wish I could take the day off, but I have to go to work.’ I still feel like that as my own boss,” Misha admitted, “but less and less. That’s part of my ‘personality disorder,’ that I’m a very responsible person, sometimes to the disadvantage of myself. I wish I had more leniency in this regard.”

Misha has also matured into a new kind of worry that he is learning to manage.

“There is this pressure in the back of your mind when you know you are taking a risk, and you have employees. I don’t think about myself, but even if I don’t make money, I want them at least to make money.

“Hiring employees kind of changed me. It was interesting to experience. I’m now more of a grown man, thinking about other people and their families. Sometimes when business is down, it becomes part of my daily worry, whether they will have enough hours and make a good paycheck. Other times it dials back.”

Misha is motivated by his personal philosophy of work and his personal values. “My upbringing had a lot to do with it, but also the ‘wiring’ I was born with and my life experiences.

“A huge life experience changes you, every event that happens to you makes you wiser and smarter. Some experiences have had a deep impact on how I see the world, and how I conduct myself.”

Chapter 8

Pam The Gym Owner

In business from 1993-2018

"The clients will teach you."

Pam fell in love with gymnastics in the eighth grade. She remembers the day she first saw her friends out on the playground doing hand stands and backbends. She joined in, her small stature and gumby flexibility attracting the attention of the gymnastics coach. Pam was recruited to the school team and brought home a second place ribbon on beam just one month later.

Pam began her collegiate career as a gymnast at the University of Central Arkansas, but within a year of joining the team, the school made the decision to jettison the program, the only one in the state at that time. Pam began working at a private gym where she taught routines and even had the chance to compete for them occasionally.

When your passion is taken away

"I had a good deal of depression from losing the gymnastics team. It was really hard to let that go. I had to put that passion into helping other people do it, but it was still a very hard time in my life."

Eventually Pam found a new passion for judging competitions—as well as the significant amount of income she could make in one weekend as a judge! After graduation, Pam moved to California, but she was drawn back to Arkansas when her little brother was diagnosed with cancer. She worked for a time in Little Rock and ran a gymnastics program for over 200 kids at a local YMCA.

Then, as people will do, Pam fell in love, got married, and moved to Blytheville, AR. She began teaching high school family and consumer science, but found that she missed gymnastics terribly.

Bringing passion back

Eventually, with the support of her husband and without quitting her job, Pam decided to open her own gym. She created a business plan that would allow her to run a program during after-school hours. She found a small pole barn building in town that would only require an \$8000 investment to get started, and she set up shop.

"To start, I just tested local interest. I had a single tumbling strip, a balance beam, and a set of bars. I started really small and built up to 80 students within the first year." By 1994, Pam was teaching full-time and raising a two-year-old, plus running the gymnastics business. "It got to be too much, and by that time I knew the business would support me."

Pam finally quit her day job as a teacher and expanded her gymnastics offerings. Eventually, the program she created grew to a lucrative 185 students ("which is big for a small town"), and outgrew her space.

Her next major business decision came in response to an offer from a construction company to construct a 6,000-square-foot building and lease out a portion to her. She told the company, "I can use the whole 6,000 feet myself!" So they sealed the deal: they built it, and Pam bought the building outright by getting a bank loan to cover the full \$130,000 cost of the space. Eventually Pam's gym was almost fully paid off, with Pam as the sole owner.

Next, as people will do, Pam got a divorce in 2007, and the gym became her sole source of income. "In 2008, at the height of the Great Recession, steel mills in town were laying off people left and right," said Pam ruefully. "I got down to 80 students and had to eliminate all nonessential employees. I had to go back to teaching some classes myself, and I recruited both my daughters to teach. I almost sacrificed my business during that time, but we made it."

Calculated risk

In late 2016, Pam looked at her pole barn building and its metal walls that had always made it impossible to adequately heat the space in winter. She thought about the bare insulation that lured rodents to take up residence inside as they sought crumbs from the birthday parties she was forced to hold on the gym floor because she lacked a party room. She began planning an upgrade, one of the calculated risks that is part of running a business.

Then in 2017 Pam got wind of a new gym being built in the next town 15 miles down the freeway. She then sped up the timeline for her upgrade. "At that time, I was down to a relatively small bank note, and I decided it was time to either invest or sellout. I obtained another mortgage, and put \$70 to 80,000 back into the space."

Pam gym now boasts a full-size gymnastics competition floor, all the Olympic gymnastic equipment, a foam pit, and a new kitchen and party space in a loft area built above the offices on the first floor. The loft space allows her to showcase her athlete's trophies while also doubling as bleacher seating for spectators when Pam hosts competitions and gym shows.

"It's a lot more space than I had dreamed it might be and the best money I ever spent. I only wish I had done it sooner. I was too fearful and too cautious. We also have new A/C and heating in the lobby and office spaces. I had the contractor seal the cracks at the base of the building and install metal flashing to control the rodents."

Pam can't afford to have mice coming into the gym and chewing up her latest prized addition: two commercial size inflatables for birthday parties. Her heating and cooling bills did not go down, but she can finally heat the building past 58 degrees on the coldest days.

Pam has learned some tough lessons, but she does not regret her decision to go into business for herself. "I love what I do. I love the look on a child's face after her first cartwheel. I love to hear stories of how at the end of the day, kids hate to wash off the stamps they have earned at gym class."

Pam's lessons learned

Plan for future contingencies

When she first bought her building, the builder asked Pam if she wanted strong beams across the office spaces, just in case she wanted to add rooms above them in the future. Pam elected to do that and is very thankful she had the vision to do so.

Take necessary risks

The arrival of Pam's competitors in the next town over were part of her impetus to go forward with taking out a second mortgage to re-invest in her business. "If I had not spent the money, we probably would have closed already because our equipment was so outdated, and we needed more attractions for the children." (Pam's competitor had a foam pit, which she also added.) "We are currently down about 20 kids, but I'm not 100% certain it's because of the

other gym. Some of my students have left because of them, but some of them have already come back because the other studio focuses on cheerleading and doesn't teach gymnastics."

Listen to customers, even when they are wrong

When Pam was contemplating the upgrades to her current facility, she was struggling to meet the demand for huge parties (35 to 40 kids was not uncommon) in a space that was not built for birthday cakes or kids running around without sufficient safety training.

When she upgraded her gym, she added an inflatable pit with foam blocks and a "ninja" obstacle course, which the kids adore. These improvements have increased her birthday business by at least 100%, and her programs now include preschool gymnastics, tumble and cheer, prep classes for cheerleading tryouts, as well as regular gymnastics and a competitive team.

How about those customers who may be "wrong"? When they have concerns or suggestions—even if eventually your decision does not go their way—the fact that you listened respectfully will go a long way toward maintaining a good relationship. "I don't believe the customer is always right, but the customer always has a right to be respected and heard." Pam is emphatic on this point.

Being only 30 when she began her business, Pam said she made some mistakes. "I came in thinking I'm going to run my business just so, but that doesn't work in today's society. People have to feel a part of an enterprise, not that you are a dictator. You have to have rules and protocols, yes, but you also have to allow people to be heard. I learned this the hard way, but I got better at it as I grew.

"Even though in your head you may be saying 'no way, I'm not doing that,' when customers have suggestions, really listen to them. Ask questions about why they feel the way they do, acknowledge they have a right to feel that way, but stand your ground if necessary. Explain why you make decisions. In life I don't like to explain myself, but in business you kind of have to. I've discovered you have to be crystal clear on guidelines, particularly for parents!

"Develop protocols in your business as you grow, the clients will teach you! They will push you into areas where you don't want to be. To avoid finding yourself there again, you'll develop

standards and norms for how your business is run. It has taken me years to develop and refine mine.”

Don't let your passion obscure your business sense

“Sometimes people who open their own gyms have a lot of passion for the sport, so much so that they let it override their business smarts,” said Pam, who knows many other gym owners through the competition circuit. “You need to be very aware of the area you move into.”

Most people that own a gym are established where they want to live, but you need to look at the demographics of the area. Will it support the level of customers that you need and want?

“My area is a low-income area, which is one reason why I’m going back to school to get a degree. Sometimes I make very good income, but all it takes is one fall or the latest USA Gymnastics sex scandal to really hurt business.” Pam is currently concerned that with the proliferation of cell phones and other technologies, there are just fewer kids who want to work out. In addition, the schools offer free programs that compete with her gymnastics classes.

Carefully consider ownership of your building

Pam said the own vs. lease decision depends on a number of factors. “If you own in an area where your asset is resalable, by all means purchase. Out of all my gym friends, I’m one of the few who owns my business space. Most of them lease. They always say they are jealous. My expenses on the second mortgage run about \$1,000/month and most of them are paying \$2 to \$3,000/month for spaces that are just slightly larger.”

On the other hand, Pam is concerned that she might have a difficult time finding a buyer for her gymnastics business in Blytheville when the time comes. “I won’t have trouble selling the building though.”

Put in your due diligence to find good staff

“Make sure you hire well, get good quality people, and definitely conduct background checks! Good people really are hard to find.” Working at the gym can provide a good salary for someone in Pam’s relatively low-income area. The downside of this is that with each economic downturn, parents cut out nonessential expenses, and Pam’s classes are one of the first things to go.

Maintain your privacy

If your business involves working closely and developing relationships with your customers, as Pam's does, be careful about maintaining your privacy and setting sideboards for when you will be available. "Don't give them your home number!" Pam shakes her head. "I keep a separate work phone that I can turn off. It helps me maintain a work/home balance."

It 'takes a village' to help a business succeed

Pam points out that financially, times may get tough, and you'll need others to believe in you. You'll need family or friends that allow you to go out and fail, learn, and improve. You'll need people who will support you while you're building an Independent Life.

Chapter 9

Nigel **The Nature Tour** **Leader**

In business from 1984-2018

"I don't get the career path thing."

Nigel is a bearded free spirit who always wears sandals, loves good tequila, and is congenitally unable to ignore avifauna. In a word, he is a birder, which is his passion, his primary source of income, and his gateway to intellectual achievements that are rare for someone without a Ph.D.

"I never really worked for anyone. I did various college jobs (loading pallets in a brewery, office grunt in charge of photocopying, etc.) to make money, and when I left Europe in 1981, I just started traveling. When I ran out of money, I'd pick fruit or paint houses. Once, I went to Alaska and got a job at a fish processing plant for six weeks. Basically, I spent five or six years sleeping by the roadside, doing odd jobs, and birding."

You know birds . . .

"Then people began saying to me, 'You know birds, you can lead tours.' Starting in 1984, I helped lead some tours for local bird organizations, then I wrote around to major birding tour companies and one of them gave me a try-out. I began leading natural history tours for them about 30 years ago (wow, time flies)."

Nigel is now a sought-after tour guide who can pick and choose the trips he leads. He works as an independent contractor, and during his off-season for tours, he writes about—what else? —birds.

"In 1984 I co-led my first birding tour to Latin America. If you've grown up in Western Europe, it's the center of the universe. There are field guides to everything, seemingly down to the variety of birds' toenails.

"But when I went to Latin America, it was clear that not much was known, and field guides were very basic. There was so much unknown, and it was a great place to learn in: the food, the culture, the warm and sunny weather—utterly unlike the dreary weather in Europe where I grew up."

Spending time to become the expert

Nigel was hooked. He spent several years traveling in Latin America and learning about the birds, and eventually he thought it might be “nice” to have a comprehensive guide to bird identification. One year, while visiting with some friends in Panama, he announced that he was going to write a guide to the birds of the country he was spending the most time in.

“That’s when I realized, if you tell a bunch of people you’re going to do something, then you have to follow through with it! In the spring of 1986, I just started doing it, and I teamed up with an artist who could develop the plates to illustrate the guide. The book became our life, and it took us four to five more years to amass the knowledge required to finish the project.

“I don’t get the career path thing,” said Nigel. “I just did what I wanted to do and making a living came out of that naturally.

“What you choose to do also depends on your expectations. If you want the nice house with a swimming pool and the ability to support a wife and kids, if you are pursuing a career as a means to make money to support a life style—that’s one kind of goal, and it works for some people.

“For me, I want to do what I want. I cook simple meals every night, and I don’t spend money going out all the time. You don’t need much money if you love what you do.”

Nigel’s lessons learned

Being your own boss really is as great as it sounds

“What I love the most about working for myself is I can do what I want...duh! I went out birding this morning, walked around, had a beautiful morning, saw a bunch of shorebirds, went home, took a siesta, then read a novel. On weekends, when the area is packed with ‘tourons,’ I can hide out at home if I want, or I can go out. Every day is a Sunday, or Monday—basically, I lose track of what day it is. I don’t use an alarm clock, which is one of mankind’s most insidious inventions! I just wake up when I wake up and do what I want.

"If you care about something, and you really like it, and you're interested in it, then you would do it even if you didn't have a job that required it. If you enjoy it, you will be good at it. If you don't enjoy it and you're not good at it, don't try to do it for a living."

Nigel stresses there's a huge difference between passion and interest. "For me it's 'work' every time I go birding. Every time you participate in your chosen activity, it's building your knowledge.

"I could step outside and see a bird and it triggers a thought process that will become my next book in ten years' time. It's not like I have the titles all lined up. Ten years before, was I thinking about my current book? No. In ten years' time, I don't know what I'll be doing."

Finding balance is your responsibility to yourself

Nigel finds that the most difficult thing about being his own boss is there's no punching off the clock at five.

"I'm working all the time—it never ends. I work on weekends and almost every day, sixteen hours a day sometimes. It's because I want to do it. But sometimes it would be nice to have somebody else do some of my tasks for a change."

He also cautions not to turn your passion into an obsession, which is a clear route to burnout.

To Nigel, "work" is defined as something you get paid to do, something you wouldn't do otherwise. Yet much of what he is paid to do does not even feel like work. He's currently contracted to do several books, a couple of which he would want to write anyway, regardless of whether he got paid.

Leading tours, on the other hand, is work.

"Tours can be challenging, even stressful sometimes, dealing with lots of different personalities; I feel by now like I have earned multiple honorary degrees in group psychology! A full-time tour leader works in the field maybe six months a year, and spends the other six months completing trip reports and preparing logistical details for the next trips." However, for generating income, it's reliable, and for a birder, it's not a bad way to pay the bills.

Even passion evolves; meanwhile, count your blessings

Nigel muses that he might be able to support himself entirely as a writer, but it's not necessarily the kind of writing he wants to do. He's working on one book now for the money, but his most successful books he took on as labors of love, and he's working on a couple of others like that.

He enjoys making complex topics accessible to many. Moreover, even without a graduate degree, Nigel's careful natural history observations and ideas, published in several scientific journals, have contributed to the body of scientific thought concerning birds and their life history.

"Now I'm doing a book on a specialized group of birds, and I just want to go travel and write about them, but that in and of itself, is not going to support me."

Ironically perhaps, even Nigel's passion, which led him into extreme niche work as an expert tour leader and writer of bird books, has evolved. Now he's even more selective about how he spends his time.

"I use tours and writing to support the things that I really want to do. I believe that if you are going to write about something, you should know your subject. There are many books that would be much better if only the authors had been studying their subject for ten years and it was their passion."

Advice for writers

"To be a writer you need to learn how to use language. As a writer I read all the foxtrotting time! I read thrillers and detective stories and nonfiction. The more you read the more you learn what works. If I'm writing a book about something relatively esoteric, then making it interesting probably helps."

He recommends analyzing what makes you interested when you pick up a book and after three sentences you're hooked. How do writers do that? If you want others to read your book, you need to understand what people want.

In Nigel's case, his books have become pithier because "you have to catch people, there's so much competition for their time. If people are interested in a specialized topic for a specialist audience, they're going to read it regardless. But if you're writing for a wider audience, you want to invite them in."

Improve with age

Nigel said his first few books are solid, but boring. After 20 years, he would write things differently now.

One of his recent books was described by one reviewer as an "action-packed ride." Likewise, his other recent books have garnered great reviews. He believes this is because these books are *accessible*. It's a learning process, and he has learned that when writing, less is more.

If you are going to collaborate with someone on a book, he advises picking co-authors that you can work well with.

"Some people want the glory from seeing their name in print, but it's not glory, it's a slog to get a book into print! Beware of the 'parasitic' co-author, who may be useful because of a special expertise, but who may also be a pain in the ass. Ask around about people you are considering. Talk to people who have dealt with them. You need to get to know somebody before you trust them and consider working together with them."

Chapter 10

Gregg The Conservation Communications Consultant

In business from 2008-2018

*"My clients have discovered that I am good at
what I do because I care."*

I vividly remember walking out of that loud institutional building and into the sun-baked Middle School parking lot for the very last time. It was such an incredible feeling of freedom, I think I may have even done that cliché thing where you run, jump, and click your heels together in the air. The day I quit that job marked the beginning of my Independent Life.

I was jumping off a cliff into space without a parachute, however. Not something I would ever recommend. I didn't have any jobs lined up. I didn't even have any interviews lined up. I had a tiny bit of freelance work on the side, but I was not at all certain it could ever get to the point of supporting me.

No, I quit my day job out of sheer desperation because I truly felt that if I kept working in that particular school system, it would kill me. It felt like saving my own life.

How had I gotten there? I am not knocking the teaching profession—I know on a visceral level how difficult, and at times how rewarding, and above all how important teaching is. I had made a career switch into teaching that I thought would be best for raising my daughter on my own. It turned into one of the worst choices I ever made.

The road not traveled

In college, I selected my biology major based on sheer interest. Then, I had to decide if I would go on to become a research scientist or something else. I discovered I did not have the patience for science. It can be a years-long process to answer one question that advances understanding in your field. I wanted to see more concrete results more rapidly.

I held a series of jobs, and eventually was forced to make a very difficult choice: I could move to Germany and continue working with the Government Accountability Office, or I could move to California and go to work for The Nature Conservancy. The GAO was a far more interesting job than it may sound, and I had applied to their Frankfurt office about the same time I'd begun applying for conservation jobs.

I agonized because although my heart was in conservation, I'd always wanted to live in a foreign country. I took the job in California along with a deep cut in pay and have never once regretted my decision.

That first job, which involved managing a 5000+-acre nature preserve, my dog bounding alongside my truck every day, as well as the ones that came after taught me a huge amount about the “conservation culture” in America, providing the strong foundation for my niche conservation communications business today.

After more than 15 years in natural resource conservation, I moved from California back to Memphis, Tennessee where my family lives. I moved home and went into teaching because I thought it would work best for raising my daughter.

I began my second career as a biology teacher, and if the school system had left me in that job, I would probably still be teaching to this day. I was passionate about what I did, engaging the kids. For the most part, the students liked me—and don’t ever let anyone tell you it’s not important that the students like their teachers! If they don’t like you, they will not be receptive to you. They won’t listen or engage.

Unfortunately, despite the tremendous lip service paid to the uniqueness and individual learning styles of children in America’s schools, the reality is that most teachers are moved around among positions like interchangeable widgets, based primarily on seniority. When my school’s enrollment took a downturn, I lost my role as a biology teacher to a young woman who’d been hired one year ahead of me. She admitted to me that she did not care what she taught but would prefer driver’s ed. I wound up teaching middle school science, a grade level that I dreaded.

After three years as a teacher, I felt isolated and was beginning to gain weight. I gradually realized I had become depressed. I went on antidepressants, and over the five-year span of my teaching career gained twenty pounds.

Some of the very best years of my daughter’s life, from age five to nine years old, were the worst years of mine, and I will never get that time back. Those lost years when I was stressed all the time, short-tempered, or so mindlessly focused on getting the next lesson plan done that I did not recognize it was time to pick up my daughter, put her in my lap, and give her the hug that she needed—those years we will never get back.

Quitting that job was an act of desperation, and I hope you never get to that place in your own life.

Moving from a place of desperation to an Independent Life

What happened next was a stroke of luck (again, this is why “parachute plans” are recommended). I called up the man for whom I had been freelancing, who also happened to be someone that I had worked for previously in my career as a natural resource conservation professional.

I told him what I had done, and he offered me a job on the spot. However, the job he offered was contract work, and truthfully it did not pay that much. After adding in self-employment taxes, my own health care insurance, plus the cost of covering my own vacation and sick time (with no money left to set aside for retirement), I would make about the same or somewhat less than I had been earning as a teacher (which I probably do not have to tell you was not much).

But it was a chance to go back to my passion, environmental conservation, and it was a chance for an Independent Life—something I did not truly appreciate at the time.

After I quit my job as a teacher and began freelancing, I was not immediately working full-time. Yet, my income was almost equivalent to what I had been earning as a teacher.

My level of stress plummeted. My energy level perked up, and I began using my free time to exercise again. I took up dancing—a beloved activity from my past—and in the course of one summer lost those 20 extra pounds I had gained over five years. I was able to quit taking anti-depressants, and my outlook on life improved exponentially. I can only imagine the physical improvements to my health that occurred internally.

Over the next nine years, I was able to move from that place of desperation to a place of independence and confidence and what I believe is a much more balanced way of living.

The history of my business, **K Gregg Consulting**, is a story of incremental growth in experience, in reputation, and in pay. Here I am ten years later, still in business, still at my

“fighting weight,” frequently enthralled and challenged, dancing the Snoopy dance of happiness, and making far more than I ever could have as a teacher.

Gregg’s lessons learned

Assume you can do what is asked of you

My role in conservation communications was something that I was intimately familiar with, but at the same time it was utterly foreign to me. I had a deep background and formal training in the subject matter, with plenty of writing experience. On the other hand, I was completely new to the world of online communications tools and the remote workplace.

As someone who enjoys being on the steep part of the learning curve, I simply started learning. In many cases, I taught myself how to do things by researching them on the internet. Need to “concatenate” a PDF and have no idea what that means? Google it! Need to find good photos on your topic without a budget? Google it! (Flickr Creative Commons is a great source, but there are many.) Need a tool that will allow you to convert RGB color files into CMYK for printing? Google it! The list is endless.

I have discovered that there is rarely a problem whose solution has not been shared somewhere by someone online. It’s a reassuring feeling to reflect how helpful so many people are, sharing valuable information on every topic under the sun.

Computer applications have also developed to the point where if you can’t find a tool to meet your needs, that probably means you have a good business opportunity! Or wait a few months, and it will appear.

The reality is, people will not usually ask you to perform miracles. If they come to you with a job, they have already made the calculation that you are probably qualified to do it.

Build your reputation

Do the best job that you can, then add an extra 10% on top. That’s the best way to build your business.

I have received 100% of my new business through referrals over the years. I once asked someone how he had found me, and he said, "Your reputation precedes you."

Word of mouth is your best form of marketing. When you consistently do a great job and are willing to go the extra mile, people will appreciate it.

Make the most of your first break(s)

When you get that first gig as a solopreneur or first customer as a small business owner—jump on it, give it 150%, and don't worry if you spend extra time or money to get the job done. It will be well spent and come back to you many times over if your customers are happy and impressed.

Don't ask to be paid for learning time, and give more than expected.

Do not make the mistake I once did. I had begun working with a new client on a trial basis. They asked me to take over a newsletter account and begin managing it. Difficulties in that process caused me to spend far more time than I normally would have to set up and produce their first newsletter. When they saw that first invoice, even though I explained the issue, it must have been sticker shock because I never worked for them again. If I had eaten that cost and charged them what I knew the job would normally cost, they might still be my clients.

Make sure that you enjoy the people you will work with

As you consider building a business, take into account the type of people you will be attracting into your life because you may very well spend more time with them than your family (at least initially).

Most people who work in conservation know they are incredibly lucky. Why? The pay can be low, the hours are almost always long, and problems sometimes conspire to appear overwhelming.

But we are lucky because good people are attracted to conservation.

The reality is, although the human ego is always something to contend with, people in conservation see themselves as part of something larger. We are all working to make a

difference for a living planet and a lifestyle about which we care deeply. Even during times of strife or conflict, appealing to that higher purpose is often enough to make people see beyond their egos.

This is something I discovered with that first job working for The Nature Conservancy, and it has only been reinforced over time. It is one of the main reasons I was so happy to go back to my chosen field.

Invest in yourself and your business

Before I went 100% freelance, I began writing for what are commonly known as online content mills (for example, Livestrong). This was an investment of time in myself because the pay was pretty low. However, I learned how the content mills work, I learned more about the topics that I chose to research, and I learned how writing for the web is different from other writing.

Although I could not support myself that way, I gained a small platform to increase my exposure. I was able to share my best articles online on my LinkedIn CV before I even had my own website.

Later, I began realizing that there was a world of services and training out there (in my case, almost all of it via the web) that could improve my work products, save me time, or give me new skills and knowledge. I now subscribe to probably a half dozen business services that help me to stay organized, expand my services, and teach me new tricks of the trade. I am also the member of one professional organization that provides wide access to a variety of training, and I sign up for knowledge webinars all the time.

I even made the momentous decision about four years ago to hire a cleaning service for my home! (I work from home.) I realized that I was spending about three to four hours cleaning my house just about every weekend, which left me feeling cranky about the reduction in time available for spending with my daughter or working.

I finally calculated that I could replace myself with one hour's worth of consulting pay, freeing up another three hours of my time! Why did it take me so long to figure that one out?

An investment in yourself or your business is never wasted.

Be prepared for the “Confidence Crisis”

I’ll be honest. When I began freelancing, it became clear to me that some people were skeptical about me because I was not trained or experienced in communications specifically.

It’s true I had a lot to learn, and always will, but for the most part, these people have come around. They have watched me grow in knowledge, skill, and experience, and more importantly, they have discovered that I am good at what I do because I care.

This is where passion comes into it, but passion alone is not enough. You have to be realistic about what you are capable of and cognizant of the political and personal undercurrents affecting your chosen work arena.

There will be times of disappointment. Perhaps you feel capable of a job, but it’s clear that your clients do not share your confidence. Perhaps you’ve worked hard and delivered a project widely recognized as stellar, but somehow this does not translate into more work.

It’s important to put these confidence-sapping events into perspective.

In my case, I try to recognize that there are many factors that affect people’s decisions. Not always getting what you want in a freelancing business that you love? It’s not the end of the world!

Even when you fail, what is the worst that could happen? If you are doing your very best, at least you gave it a shot, have nothing to be ashamed of, and made perfect use of this, your one precious life. Go analyze what happened, make a plan for improvement, keep getting better, and move on.

Find your niche

Niche is an ecological term, meaning the particular way in which a species “makes its living” in a habitat that is shared with many other competitive and predatory species. I have been told by business people that my consulting is very “niche,” which to them means a kind of micro-specialization that allows me to target a very specific market for my business.

I believe my specialization in combining up-to-date communications techniques with a deep knowledge of conservation history, programs, and players is what allows me to succeed. We live in an age where authenticity is increasingly valued. The more specific and idiosyncratic you are, the more authentic you will be perceived in your niche, possibly making it easier to find customers who “fit” you.

Make choices for the life you want

Being an Independent Lifer means that, within the bounds of what is required to support yourself and your family, you can create a work-life balance that suits you uniquely.

When my business was about three or four years old, I was asked to take a 4-year full-time term position with a federal agency, meaning the position was not permanent (if it had been full-time permanent I probably would have said yes).

It was flattering, but it also would have meant an end to my outside contract work. I thought about what might happen in four years’ time if the position were not renewed. I would lose my clientele along with four years of experience as an independent contractor, which is valuable because perception is everything. Even if I were performing largely the same tasks as an employee, people might not view my experience the same way as if I were independent.

I said no, and it turned out to be a good decision because four years later funding for the program that hired me was cut! While my consulting business dialed back a bit, I was not in the position of losing a job.

The entrepreneur Derek Sivers is known for saying, “If I’m not saying, ‘Hell Yeah!’ to something, then I say no.” Do not be afraid to say no if you do not have the time or inclination for a job.

After I’d been in business for about five or six years, I was offered a job by a state agency that looked, initially, straight forward. However, as I looked more closely, I found that it would entail editing a 100-page document using a spreadsheet of more than 500 comments for various pages (rather than the use of a sleek and effective online co-editing tool such as Google Docs).

I decided to do a random check of the comments and discovered that I would not be able to handle the vast majority of them as an editor. Instead I would have to track down several people within the agency to obtain decisions.

I knew that hunting down busy people was a thankless task and the time required to do so could mushroom. Moreover, the budget for the project was tight. I then had not only a good reason (insufficient available time) to turn down the job, but I was also able to offer the agency some insight when I turned down the job: an estimate of how long it could take and the need for further internal review.

Grow your business

If you work for yourself, and you are successful, inevitably you will come to this realization: there are only so many hours in the day. Trading your time for money means you'll hit a pay ceiling at some point.

When I first began working as a contractor, it felt as if I had tons of room to grow both my client base and my income. Eventually, my time became almost fully booked, and I realized I had reached a limit. As a solopreneur, I had two choices for increasing my income: raise my rates or expand my level of business through subcontracting.

Raising rates is difficult to do because there is always the fear it may cause your clients to look elsewhere. In some cases, after working at the same rate for a client over several years, you can make a case based on the rate of inflation that your fee needs to increase so that you do not lose money. In other cases, you may need to find a way to add value to your product or services to raise the price (i.e. invest in yourself!).

Another option is to raise your rates when new clients come on board, but be prepared to explain the rate change. Most of my clients know one another. One time when someone new called to inquire about hiring me, I could tell he was taken aback when I quoted him a rate \$5/hour higher than the one I had with most of my established clients. I told him, "Yes, my rates have gone up. It's a new year, costs rise, and I can't stay at the same rate forever. This is how it works!" He hired me.

Subcontracting is a different way of expanding your business. Subcontracting can increase the amount of work you are able to accomplish, along with the associated income, even after paying your subcontractors. This is because your subcontractor will be paid at a rate lower than your full rate.

How can you justify this? Easily:

- Your clients came to you for the job because you have the reputation or they know and trust you. You, in turn, bring the business to your subcontractor.
- You must spend time guiding, coordinating, and reviewing the work with your contractor.
- You are paying for administrative expenses, such as creating a subcontract, business insurance premiums that cover your work, and issuing 1099s to your subcontractors and the IRS.
- You will still have to pay taxes on the income from the subcontracted work. The amount you get back on your income taxes by reporting your subcontracting expenses is unclear.
- If your contractor does a poor job, it's your business on the line, and you will have to fix it.

The most difficult thing about subcontracting is finding good people with whom you work well and whom you trust. In my case, I've been lucky to have a best friend with a tremendous work ethic and a biology background who is happy to work with me on various projects. I trust her, and our friendship is strong enough that we both know we'd never let something as minor as work come between us!

SEND ME YOUR REVIEW

THANK YOU FOR READING MY BOOK!

If you found this book to be valuable, I would really appreciate if you could get in touch! I value above all hearing your stories too! I really want to know if my story and those of the Independent Lifers I interviewed have helped others to better navigate toward their own brand of independence.

Who knows, perhaps your own story will find its way into a “How They Did It” book someday! Find out more at kgreggelliott.com, email me at gregg@kgreggelliott.com, or join my newsletter at <http://eepurl.com/dwDYWv>.

And don't forget to check out the definite book on how to build your independent life: **Career Reinvented** on Amazon.

Thank you.



PLEASE?

ABOUT THE AUTHOR



Gregg Elliott never aspired to a business of her own, but has been a successful solopreneur since 2009 when she launched **K Gregg Consulting**. Her niche is to provide communications in support of biodiversity, working lands, climate change adaptation, habitat and wildlife management, conservation science, and green programs for a variety of nonprofits and agencies.

Much to her mingled pride and astonishment, Gregg's business and communications expertise have grown in tandem since establishing K Gregg Consulting. Going independent has given her so much flexibility to organize her day, such great joy in her work, and so many opportunities to meet and collaborate with great people and organizations that she thought if there is a chance others could benefit from her experience, she needed to share it.

When she's not working, she's hiking with the dog, traveling with her daughter, or dancing. Follow Gregg on Twitter (@kgeconservation), or visit her author site at <https://www.kgreggelliott.com/>.