

# Wiser, Smarter, Richer

## Stories of Reinvention from Encore Entrepreneurs

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**Inspired by**

***Better, Smarter, Richer:***

***Seven Business Principles for Encore, Creative, and Solo Entrepreneurs***



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# Introduction

## *Solopreneurship for a Show-Stopping Encore*

It's no secret that the shape of the American economy is undergoing a radical shift. Some people might point to the Great Recession as a cause, while others identify it as one of the effects, but the bottom line is that what happened in 2007-2009 was just the tip of the iceberg; the transformation goes much deeper than that.

As we Baby Boomers (all 78 million or so of us) start reaching the time of life formerly known as “retirement age,” it's easy to get anxious about these economic changes. We're living longer and healthier lives than ever before, but it's hard to celebrate these extra decades if you're afraid of losing (or not finding) work and subsequently outliving your assets and retirement savings. In fact, there's a whole new body of literature about the phenomenon of “longevity risk.”

But I'm firmly in the “longevity *bonus*” camp. I *do* want to celebrate this rich new period between the traditional stages of “adulthood” and “old age.” It is an immensely generative and rewarding period of life, and people are using these extra years to change the world for the better. But I'm not naïve about the risk; retirement *isn't* what it used to be, and many of us find ourselves in the position of wanting or needing to support our financial security and independence.

The question is “How?”

When I started working as an adviser at the Portland Community College's Small Business Development Center (SBDC), I found myself counseling more and more Solo Entrepreneurs, or solopreneurs. “Solopreneur” is a fancy word for a one-person business. Solos are artists, freelancers, consultants, direct salespeople, accountants, writers, massage therapists, speakers...the list is huge. What they all share is a commitment to doing the work themselves and not hiring other people to do it for them. A singer can't hire someone else to sing his songs; a therapist needs to see her clients herself, not hire an employee to do it for her. Traditional business advice is built on the “pyramid model”; almost without exception, we're encouraged to grow our businesses by hiring more and more employees, which traps us in the work of managing people and pushes us farther and farther away from doing the work we love.

It's true that jobs are disappearing. As the economy changes, many big businesses don't want to commit to employees because of all the emotional and financial commitment that it entails. Instead, they want to hire contractors, allowing them to be nimble, flexible, and adaptable in getting the work done. Today, about one third of the workforce is freelancing, and the percentage is expected to climb up to a whopping 50% by the year 2020. These figures aren't taken into consideration when people are bemoaning the lack of “jobs”—WORK is actually on the rise, and that's what we need to measure.

When I realized that there was no business advice geared towards this unique population of business owners, I wrote *Better, Smarter, Richer: 7 Business Principles for Encore, Creative, and Solo Entrepreneurs*. And why did I include the word “encore” in the title? Because as the pieces came together, I realized that solopreneurship is the perfect business model for the growing population of

“Encore Entrepreneurs”—Baby Boomers who are using their longevity bonus to start businesses. Some individuals are starting businesses because they've always dreamed of being an entrepreneur. Others realize they need extra income and have spent years applying for jobs, only to be faced with rampant ageism on hiring committees at every turn. Since they can't find the work they want out in the world, they decide to create it themselves. A lot of them come to the SBDC for support as they gear up, and that's why we launched a brand new program just for encores this fall.

I have been so inspired by all of the people who have crossed my path in this work. I have such a passion for helping people create the future they want, and it is a joy to watch the relief wash across their faces as we talk about the various possibilities for Encore Entrepreneurship, especially of the solo variety. Many people think their only option is creating a big brick-and-mortar Enterprise-with-a-capital-E, and they are thrilled to realize that they aren't locked into that traditional business model.

There are so many options in terms of supporting and/or supplementing your retirement, including solo ventures, franchises, direct marketing, and traditional businesses. Encore Entrepreneurs are taking their “portfolio” of hard-earned wisdom and experience, and turning their intellectual capital into a flow of money that frees them up to create the life they want to live. As I've met more and more people and seen more and more examples, I realized that I wanted to compile these stories into a book that could inspire other would-be encores and give them encouragement.

**If you take away one thing from this collection, let it be this:** *What you know is marketable.* Many people feel utterly blocked because they don't think they know anything that anyone would pay money for. Your knowledge and life experience has value—monetary value. Overcome this mental block. A big piece of our new program is helping people imagine or develop a business concept—only *then* do we jump into the nuts-and-bolts of business *planning*. I always tell people not to worry about the income until after they've figured out what it is they have to offer (and yes, they *all* have something) and what it is they want to do. “*I'll* figure out how to monetize it,” I say. “You just figure out what you want to do.” I love this work, and I loved compiling these wonderful stories. I hope they inspire you to create your own show-stopping encore. Don't hesitate to give me a call if you would like some support along the way, or even if you just want to share your story; I would love to hear from you.

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April 2015

# Preface



## **“You Can Do This, and You're Not Alone”** *A Conversation with Debbie Banda of AARP*

When it comes to retirement issues, there is one organization that has been leading the charge for decades. AARP was founded as the American Association of Retired Persons in 1958 by Dr. Ethel Percy Andrus, who had previously established the National Retired Teachers Association. She was interested in 1) promoting her philosophy of productive aging, and 2) responding to the need of retired teachers for health insurance. This was an era when private health insurance was virtually unobtainable for older Americans, and over the following decade, NRTA heard from thousands of retirees who wanted to learn how they could get insurance and other benefits without being retired *teachers*—and AARP was born.

AARP has grown and changed dramatically over the years, and today, in an age when we're redefining retirement, the “RP” in the acronym emphasizes the “Real Possibilities” of aging rather than simply “Retired Persons.” But the organization has stayed true to its founding principles of promoting independence, dignity, and purpose for older people, enhancing their quality of life, and encouraging them “to serve, not to be served.”

In my opinion, Encore Entrepreneurship is a key player in promoting all of these principles, and as the phenomenon gains more and more attention—and traction—I wanted to learn everything I could.

### **So I called AARP.**

More specifically, I called Debbie Banda, Interim Vice President, AARP Education and Outreach, Financial Security. Needless to say, she is truly an expert when it comes to these issues. I wanted to know what AARP thinks about Encore Entrepreneurship, and how it is prepared to support the growing numbers of older Americans who are launching encore ventures.

AARP has a membership of 38 million people, and a full third of them are working. Debbie told me that the organization has been doing research and policy work around the idea of employment for many years. However, they only started focusing on entrepreneurship in early 2012. “We're a membership organization,” Debbie said. “We want to meet members' needs.” Once they started looking at the numbers—for instance, the fact that older people are starting businesses at a higher rate than younger people—they realized they needed to provide resources around starting small businesses. It wasn't a moment too soon: “As soon as we started providing resources and doing events on entrepreneurship, they were filled to capacity,” Debbie said.

They developed a partnership with the Small Business Administration and sponsored the first Encore Entrepreneurship Mentor Day in October of 2012. They were hoping for 12 events nationwide—and

they ended up with over 40, all of which were completely full. “It resonated with people,” Debbie said. In 2013, they expanded, turning *Mentor Day* into *Mentor Month*. By 2014, they were up to 120 events nationwide.

When I asked her why she thought it resonated with people so powerfully, Debbie had a thoughtful and nuanced answer. “People are living longer and healthier lives,” she said. “We used to have three phases (childhood/adolescence, adulthood, and old age) and now there's this new phase in between adulthood and old age. People are looking for a change.” And it's not just about employment status; people are asking themselves what they can do that's new and different. And starting a business is something that a lot of people want to do; it's a core component of the American dream, and it's more and more accessible to the general population. It's the “longevity bonus.”

“The second dynamic,” Debbie continued, “is folks who lost their jobs in the recession and haven't been able to regain a satisfactory wage.” If they can't get this wage from elsewhere, they decide to strike out on their own.

The final dynamic that Debbie identified is people who are following a passion. “Sometimes people have to start a business out of financial necessity,” she said, “but some people are following a dream and using the longevity bonus to make the dream a reality.”

But the key point to remember, Debbie said, is that no matter what group you're in, you are not going to be successful in starting a small business unless you know what you're getting into. “The foot traffic that we're seeing is an acknowledgment that people know they need help and education; entrepreneurship isn't for everybody.” AARP has a short quiz that they've developed, because the very first step is deciding whether you're the right kind of person. Not everyone is cut out for it, and there's no shame in that—but you *need* to know if it's right for you. “We want to make sure they don't lose their retirement nest egg,” Debbie says. Some small businesses do fail, and as an encore, you'll have less time to rebuild than someone younger might. There are other resources out there that can help people finance their small businesses, and AARP tries to educate people about those options.

“Although 20 or 30 years ago, you were probably terrified about paying the lease on that brick and mortar!” Debbie laughed. And it's true—entrepreneurship today (especially of the solo variety) doesn't have to involve that familiar (and massive) down payment.

Long story short, the face of work in this country is changing radically. Long-term wage and salary positions are going away, and the jobs of the future are going to tend more and more to the solo/freelance/consulting variety. The old paradigm of “Get a job, and if you get downsized you did something wrong” is *over*. “What that means for an older person,” Debbie said, “is recognizing the new work reality and finding a place in it.”

“And we try to avoid always using the word 'entrepreneur,’” she added. “We like to say 'small business owner.’”

In my work with *Better, Smarter, Richer*, I've always been a fan of the word “entrepreneur,” but Debbie had a definite point. “'Entrepreneur' has connotations of big scale and planet-changing ideas, and that's

not typical,” she explained...and I agree. While I still love the word and the possibilities it evokes, I think it makes sense to focus on the grounded, down-to-earth qualities of being a “small business owner.” You don’t have to end world hunger or bring peace to the Middle East; all you have to do is find the sweet spot where your skills and passions meet demand from the market. That’s how you can support your retirement and give yourself the freedom to be YOU. And that’s what the world needs most of all. As Civil Rights leader Howard Thurman put it so beautifully, “Don’t ask yourself what the world needs. Ask yourself what makes you come alive and then go do that. Because what the world needs is people who have come alive.”

“A lot of people are just terrified and think they can’t do it,” Debbie said—“it” being “start a business” or “redefine retirement” or “live your dream.” “But,” she continued, “we want them to know that you can do this and you’re not alone.”

My conversation with Debbie was tremendously inspiring, and I can’t wait to spread the word. You CAN do this, and you’re NOT alone. AARP can help...and so can the stories in this book. *Wiser, Smarter, Richer* is all about giving you hope, courage, and a community of like-minded encore entrepreneurs. We’re in this together.

So are you ready? Let’s get started!

## **AARP Tools and Resources for Encores**

- Start by paying a visit to [AARP.org/startabusiness](http://www.aarp.org/startabusiness)—it’s jam-packed with materials that can help you get on the right track. A perfect place to start if you’re considering an encore career!
  - Retirement Calculator - Provides you with a personalized snapshot of what your financial future might look like after you answer a few questions about your household status, salary, and retirement savings [www.aarp.org/retirementcalculator](http://www.aarp.org/retirementcalculator)
  - Social Security Benefits Calculator – Helps you figure out how much retirement income you’ll receive at different ages so you can decide when to claim [www.aarp.org/sscalc](http://www.aarp.org/sscalc)
  - Life Reimagined – A holistic approach to “life design” that incorporates “Work,” “Place,” “People,” and “Purpose” [www.lifereimagined.org](http://www.lifereimagined.org)
- Archived and live webinars on various small business-related topics, such as writing a business plan and developing a marketing plan [www.aarp.org/moneywebinars](http://www.aarp.org/moneywebinars)

Sources: <http://www.aarp.org>

*Personal conversation with Debbie Banda; does not represent an endorsement of this publication by AARP.*

# THE STORIES

# Ann Smith

**Age:** 70

**Name of business:** Life Stories Remembered LLC

**What the business does:**

Through Life Stories Remembered, Ann conducts and records a series of personal interviews and preserves them on a CD or DVD along with a professionally edited bound narrative. The goal is to “capture for posterity the legacy of a lifetime,” to “create a legacy for future generations,” and to “preserve the recollections of elders in a most personal and unique way.”



**What is making it more successful now?**

Ann has been able to get traction off some attention she has received in her local community. I learned about her work while researching Encore Entrepreneurship online. We have our email set up to receive “Google alerts” for high-ranking articles, blog posts etc. that include the phrase “Encore Entrepreneur”. One day an article about Ann Smith landed in our inbox. It had appeared in the Wilkes-Barre, Pennsylvania *Times Leader*, and was all about how Ann's business fits into the broader trend of Encore Entrepreneurship. I reached out to request an interview as part of my weekly Better, Smarter, Richer “BSR Broadcasts” podcast series, and after *that* was posted, *another* article about her appeared in the *Times Leader*. The lesson? Get yourself out there as often as possible! Touch base with your local news sources. You never know where your story might take you!

**Ann's story of re-invention, re-creation, and re-imagination:**

Ann is a Manhattan native with an undergraduate degree from City College of The City University of New York. She lived in the Washington D.C. area for 16 years, and then went on to get her Master of Education from The University of Maryland and a Master of Social Work from The Catholic University of America.

With her passions for education and social work, Ann was able to create a series of rich and rewarding careers for herself. She created, taught, and directed a special education program at a renowned private school in Maryland for 13 years; practiced social work in the Neonatal Intensive Care Unit at Inova Fairfax Hospital in Virginia; and then moved to Wilkes-Barre, PA, where she was Director of Professional Services at Jewish Family Service for 14 years. Her first solo venture took the form of a private psychotherapy practice, which she started in 1995.

Meanwhile, Ann's personal life was developing and changing right alongside her professional life. She was married for 13 years and had a son with her first husband. After their divorce, she married a man from Wilkes-Barre—which, she says, “was a major move, both personally and professionally. I left all social and professional supports and left big city life.”

Although she wasn't religiously affiliated growing up, when she moved to Wilkes-Barre, she began to immerse herself in the Jewish community. She pioneered an adult Bat Mitzvah program in her synagogue, and served as the synagogue's President and Chair of the Board. Through her involvement, she became friends with Max Rosenn, Judge of the 3<sup>rd</sup> Circuit Federal Court. He was a renowned attorney and jurist, and the most respected legal authority in Northeast Pennsylvania. He was actively practicing law until he died at age 95—talk about a wonderful inspiration for encores!

“Judge Rosenn and I were attending a community dinner when he shared (as he often did) amazing memories of his childhood,” Ann remembers. “He had total recall of dates, names and events from his early childhood days.” When she asked if he had preserved those memories in some form, he said he had been interviewed about his professional life, but when approached about his personal life, he was asked to dictate into a cassette recorder—which didn't appeal to him. But Ann's offer struck a chord: “When I suggested I interview him *in person* he was very interested—the power of the personal connection! I went to his chambers thinking I would be there for an hour or two. In fact, the interview extended over a period of 25 weeks—six months! He truly enjoyed the experience and years later, after his death, his sons were thrilled to have that firsthand material.”

And so the seed of Life Stories Remembered was planted. Friends and family encouraged Ann to preserve these memories as a business, and she attended courses at the Small Business Development Center at Wilkes University to get started. “While much of the material did not apply to me, there was enough helpful information. So I began to seriously consider doing it.” She did online research to see if there were any comparable businesses in her geographical area, and when she found out that there weren't, she knew she had a marketable product.

In addition, she was looking to create a business that allowed her to work from home and be flexible. Since her business model allows her to be in her home office except for when she's interviewing, it's a perfect fit. She officially opened her doors in 2008, and has had a wonderful experience so far. Most of her clients find her through word-of-mouth. She has been featured in the press several other times over the years, which helps spread the word as well (as we found out!)

“My clients have come from diverse backgrounds,” Ann writes, “from some of the most prominent and financially generous families in our community to a man who was a breaker boy (in the coal mines) as a child.” She loves her work, and finds that it makes excellent use of her skills, interests, and time requirements.

### **The BSR perspective:**

I love that Ann has created an encore business that fits into and enriches her daily life; she gets to do something she loves, and it works perfectly with her schedule. This is important for all small business owners, but it is especially important for solopreneurs who need to BE the business. I can't wait until the next time she's in the paper!

# Douglas Lundrigan

**Age:** 51

**Name of business:** Lighthouse Business Solutions

**What the business does:** Business consulting, coaching, training, and development



## **What is making it more successful now?**

Doug credits his increasing success to a few factors: “Gaining a deeper understanding of the generational cultural differences; the drain of business wisdom going on as Boomers retire; and the new methods of doing business that work versus some of the old ways that don't work.” In other words, Doug is developing an ever-deeper niche for himself.

## **Doug's story of re-invention, re-creation, and re-imagination:**

Doug's entrepreneurial bent emerged at a very young age: at 15 he opened a profitable business delivering soda pop door-to-door. He also had ice cream, lawn care, and door-to-door peephole installation businesses...all before graduating from college! After he got his degree, he spent more than two decades in the pharmaceutical industry, but it was always meant to be a transitional job—until he started his own business and did *that* full-time. He and his wife operated a few other businesses on the side, including catering and real estate ventures. “I always had a finger in the pot of entrepreneurship—a compulsion in that direction.”

Then, four years ago, he learned that the company he was working for was going to be shrinking. “I knew that my job was going to be going away,” he says. So he started to research...and research...and research. He investigated various franchises and other possibilities. He worked to find his “voice”—a.k.a his “unique value.” He wanted to find something that he had a passion and the skills for...*and* that was needed in the market. The ideal would be “something that intersects in all three categories.” He brainstormed, made lists, and got input from family and friends, recognizing that “we don't always see ourselves clearly.”

In the end, it all came down to a process of elimination. With his interest in training and business (his favorite position in 26 years was in the training department), he finally made the decision to open Lighthouse Business Solutions as a training and development consulting company.

“Do I ever second-guess my direction?” Doug says. “Yes I do. Was I dead sure—100%? No, I was not.” But he had learned that decisiveness is the *number one* business skill that determines success. After he'd made his decision, he said, “Even if this isn't the best thing I can do, I'm going to commit to it. Put your blinders on! Don't get distracted. The alternative is to be indecisive, and then you're not fully committed; you're wandering around and not accomplishing anything. Unless something comes up that makes it impossible, discipline your mind to not be distracted by anything else.”

In the past, most of Doug's entrepreneurial endeavors had been “side gigs” supported by a steady income stream from his job. “The risk is usually what deters people from being an entrepreneur, and that is a big concern,” he acknowledges. “If you don't have any other income, you'll have to find something that will generate a lot of income fairly quickly, and that usually isn't the case; most businesses won't get out of the red for two years at least. To expect to make a living in the first year is unrealistic.” Doug still had to grapple with the fears that come with starting a business: failure and risk.

And then there's the amount of groundwork required. “The best way, if at all possible, is to start the groundwork before you have to,” Doug says. “If you know you're going to retire in 2015, start *now*. The foundational work takes months, if not years: you'll have to figure out what kind of business you'd like to start, research the field, do a competitive analysis, define your advantage, determine how to differentiate yourself from the market...and ideally you should all this before you open the business, before you pay a dime.” But it takes time, and lots of it, so if you can do it while still employed, so much the better. The free resources out there (Small Business Development Centers, etc.) are excellent, but to really get into the meat of it, it might also be worthwhile to invest in some training. Pay for classes at a community college or at a company like Lighthouse Business Solutions. See if you can afford to hire a coach. Take “Start Up 101.” Remember that starting and managing a business takes hard work.

Now, it sounds like Doug did a fabulous job of doing his groundwork, but he says, “I realize that I should have been even more vigilant. I was dabbling before my position [at the pharmaceutical company] was gone. I wasn't serious. If I could do it over, I would have been much more focused and intent on doing the groundwork.” This is such an important lesson for all of us. Here's Doug Lundrigan, an experienced entrepreneur who did what sounds like a *ton* of groundwork, and he still feels that it wasn't enough!

“One of the things I advocate is that you've got to define your niche,” Doug says (sound familiar?!) “You want to be a big fish in a small pond. The pond when I started out was still too big.” And he's *still* working to narrow down his niche, even though he thought it was narrow enough to begin with. “If you think it's narrow enough,” he says, “it's not.” The time and money it takes to market to a larger niche will drain you, both financially and energetically.

More and more, Doug is gearing his work towards a specific population: his own generation. “One thing for us Baby Boomers is that sometimes we get set in our ways, and we don't learn new things. For me, it's impossible to start a new business without being completely open and willing to learn everything you can. If someone doesn't want to learn something new, they probably shouldn't start a new business.” You have to be open to the new leadership culture of the 21<sup>st</sup> century, changes in technology, and the actual work of running a business itself if it's not something you've done before. “There's a steep learning curve,” Doug says. “You have to be the jack of all trades. It's not easy.” He advocates really working to find the intersection between learning new skills and using what you have, because using what you gained from a previous job is useful, but it isn't going to look the same as applying it as a business owner today.

## **The BSR perspective:**

Doug's is a success story, but he has definitely learned some important lessons. I don't share this to scare anyone, but I want people to understand how much work it takes to launch a business; he started his groundwork about two years prior to the date of his business' incorporation, and he still felt like he didn't do enough! He and I have had some wonderful conversations about the importance of doing your homework as an Encore Entrepreneur—it's SO important to understand what has changed in the business world. Doug has identified 12 characteristics of cultural shift in 21<sup>st</sup>-century businesses; take a look at Appendix B to learn more!

# Mary Hurst

**Age:** 60

**Name of business:** Mary Hurst Couture Jewelry

**What the business does:**

Mary designs and creates unique contemporary Celtic jewelry for art galleries, boutiques, and special events.



**What is making it more successful now?**

Mary describes her success as “a work in progress.” She says, “My success now has to do with maintaining relationships with my customers and creating one-of-a-kind pieces with perceived artistic value.” To become more successful, Mary is currently in the process of re-visioning her business plan to increase on-line and in-person sales.

**Mary's story of re-invention, re-creation, and re-imagination:**

Mary emigrated from Ireland (County Tipperary) at the age of 19, and has had many varied careers over the years—everything from managing small businesses, selling real estate, and teaching English! But she knew something about herself: “I have always enjoyed working with art and working with my hands.” When she and her husband relocated to Portland, she “just started making jewelry because there was a bead store near my house!” In a new city with some time on her hands, she got more and more creative with her designs, and finally stumbled on the idea of selling them: “I did not get into business with some grand design in mind,” she admits. Store owners admired the pieces she was wearing and invited her to consign her work. Nine years later, she is still doing consignment, and it sells well—especially in Portland, where it all began. She also puts on her own holiday show called Champagne and Truffles!

**December 2014 Addendum from Mary:** “I took Jackie’s advice to heart. At her suggestion, I hired someone to design a new website. I also had her create a Facebook page that she and I regularly post to. The new website launched a few weeks ago, in time for the holidays. I am pleased with the sales so far. In addition, I was approached by a sales rep who had been very successful in selling my jewelry directly to shops and galleries. My income is up and although it has been hard work with lots of focus and diligence to re-vision my business, I am on track and happy with the way things are going. Next up is a focus on Pinterest and more direct sales. Thank you, Jackie.”

**The BSR perspective**

Today, Mary and I are working together to refine and re-vision her business a bit to increase her person-to-person sales online, increasing revenues in that area and making her less involved with consignment sales. She would like to be more reliant on her own marketing. “I plan to build my reputation as the go-to Celtic jewelry designer with a focus on Celtic weddings,” she says. Now that's what I like to hear! I love Mary's interest in further honing her deep and narrow niche, and can't wait to see how her business unfolds.

# Bill Saphir

**Age:** “My chronological age is 70,” Bill says, and then adds, “I don't think I look that old nor do I feel it!”

**Name of business:** William H. Saphir, LLC

**What the business does:**

Provides change management consulting services to healthcare providers, focusing on supply chain processes.

**What is making it more successful now?**

Bill's business is still in its beginning stages, but he has found a number of people interested in the concept. He and I have been working together on honing in on his focus and developing his presentation skills.

**Bill's story of re-invention, re-creation, and re-imagination:**

Bill has definitely put in his time when it comes to education. With a B.S. from the University of Wisconsin, an M.A. from the University of Chicago, and an M.B.A from Loyola University, he has a solid business background with more than 30 years of leadership and management experience. He has served as a senior consultant with Owens and Minor; a senior logistics consultant with Cardinal Health; a director of materials management for a 730-bed urban teaching hospital; and an assistant vice president for an independent delivery network, which included a 450-bed urban teaching hospital, a rehabilitation hospital, 13 clinics, and an ambulatory surgery center. Needless to say, he definitely has a solid background in the health care world too.

Business, healthcare...healthcare, business...when it came time to start designing his encore, Bill thought about how he might be able to put the pieces together.

“The supply chain,” he writes, “is a continuous loop of three components—supplies, information, and money—flowing back and forth between a consumer, a buyer, a distributor, and a manufacturer.” Here, the “consumer” is defined as a “user of supplies” and can be defined either narrowly as a doctor, nurse, technician, etc., or more broadly as the “provider institution” (hospital, hospital system, clinic, etc.).

Identifying his target as the healthcare market, Bill noticed that in this environment the supply chain only utilizes the supply component for the consumer. The wealth of data available for a more cost effective and efficient supply chain is completely ignored. What compounds the problem (and creates opportunities for Bill) is that much of this information is found in a hospital's clinical information system, which does not interface with its financial system—where the supply chain operates. The wheels started turning as Bill considered how the consumer's information could reduce the cost of supplies, just like the tactics that are currently being used (negotiating better prices, determining inventory levels based on historic practices, etc.)



Demand Planning is a concept that utilizes information based on future demand for supplies, instead of filling storeroom shelves based on historic trends. It is used in manufacturing and retail to determine supplies needed on a “just-in-time” basis, and Bill has identified it as the most efficient and lowest cost process in the supply chain industry. In the health care world, Bill writes that, "where Demand Planning is being used successfully is in the distributor-manufacturer sector of the supply chain, but the consumer sector is being left out.”

Enter Bill's business concept: “Utilizing my consulting services in change management, my concept brings the consumer into the arena which benefits all the supply chain components: producing greater efficiencies throughout the system which translates to less waste and lower operating costs for all the players.”

### **The BSR perspective**

What a fabulous idea! What's wonderful about Bill's story is the way he has used his rock-solid understanding of business and health care to craft a compelling business concept that is beginning to gain traction. I always tell my encore clients to look back at their life history and think about what they know well, are good at, and love to do. Then you start researching the market. And when you find the sweet spot where your background and passion intersect with market demand, you're really in business!

# Luna Jaffe

**Age:** 55

**Name of Business:** Lunaria Financial, Ltd

**What the business does:**

Financial planning, investment management, and money coaching. Luna is the award-winning author of *Wild Money: A Creative Journey to Financial Wisdom*, “the world’s first beautiful book about money.” Luna writes, “my life’s work is to inspire a transformation in the way we think about and relate to money—so that money and wealth building become tools of personal and social change.”



**What is making it more successful now?**

Luna has drawn upon her entire body of work to create a very innovative financial planning firm. Leveraging all of her experiences, skills, and education over three decades is a marvel in and of itself. Luna graduated from college with a degree in bilingual education, and then traveled the world in a 36' sailboat. She discovered her passion for silk painting at the age of 23 and, teaching herself both art and business, ran a successful retail and wholesale wearable art company called LunaSilks for over a decade. In her early 30s she earned a graduate degree in Jungian psychotherapy and had a private practice, then took those skills into corporate work as an executive coach for a high-tech company. Laid off after 9/11 at the age of 41, she had to reinvent herself yet again, and this time went from selling security systems for ADT to being a financial advisor and selling securities for Edward Jones. Now, she brings all of this together, creatively advising clients through their own unique financial wilderness.

**Luna's story of re-invention, re-creation, and re-imagination:**

“The truth of the matter,” Luna says, “is that I had no clue where I was going when I was 41.” She had been laid off for the first time in her life, and had a two year old. She wanted a career that would allow her to be entrepreneurial and stable. Not knowing what to look for, she made a list of what mattered most: earn over \$100k, use all the skills and experiences of the past two decades, work close to home so her child could know what she did for a living, and have the freedom of working for herself (though she was open to working for a company).

Luna was recruited by Edward Jones. Another financial advisor convinced her that “you can learn the money stuff!” Putting all of her creative projects aside, she devoted herself to learning the foreign language of stocks, bonds, and financial advising. She had just written her first book, *Creating a Life: Birth and Rebirth at 40*, a visual memoir, but put it on the back burner without pursuing publishing. Financial advising required her to be fully engaged in learning a new skill-set, and she gave it 100%. Her approach to advising was always rooted in her creativity, and her background as a psychotherapist served her well.

She quickly grew her business by teaching finance in creative ways—like classes called “Cooking up a

Great Investment” which was part cooking class, part investment class. She won numerous awards and traveled the world as a result of trips won from exceeding sales expectations. She mentored dozens of new financial advisors and was a frequent speaker at regional sales events. But after seven years with Edward Jones, she realized that she was feeling limited by the tight, brand-specific compliance regulations of the firm. Luna wanted to *be* the brand...to express her unique style and colorful personality. And more importantly, she had books to write.

At 51 years old, she started Lunaria Financial, a company deeply rooted in her creative approach to financial planning. It was difficult to start from scratch, and Luna says, “If I had known how hard it would be, I might not have done it; it was very challenging —like a birth. But I knew it was the right thing to do. I was determined that the book I wanted to write wasn't going to be shaped by some compliance department.”

### **The BSR perspective**

For Luna, Encore Entrepreneurship is about owning who she truly is and expressing her vision. So Lunaria Financial was born and the seeds of *Wild Money* were planted. Luna shared some wonderful pearls of wisdom for aspiring Encore Entrepreneurs that she's gathered over the past couple of years, and I'll paraphrase them here:

- 1) The key to a successful encore is looking at your entire body of work—all of your experiences, education, mistakes, adventures, and relationships. Each piece may feel very different from what came before and after, but if you keep an eye out for patterns and threads of coherence, all of these things can pull together into something that informs your next act.
- 2) Recognize that the education you need to be a business owner is equal to the skills you'll need in your business, whether it's financial advising, writing, web designing, or coaching. You put a lot of time and energy into studying the financial world, polishing your way with words, or teaching yourself HTML—and you'll need to put that same level of time and energy into learning how to be a business owner. You need to know how to create systems, how to be repeatable, how to scale your skills. So start getting those business skills now, and see if you like it; “see if it lights you up,” as Luna so beautifully put it. (Hint—remember Tip #4 from *Better, Smarter, Richer*? You MUST develop a business mindset!)
- 3) Think it through from a perspective of risk. How much risk can you tolerate? Take some time to assess whether or not you have the personality type to be entrepreneurial. “Some people aren't built for it, and if their business doesn't work out they feel like complete failures, because it isn't who they were wired to be,” Luna says. “Take some time getting to know yourself—but don't let yourself get scared off by the challenge. The capacity to make a mark on the world on your own terms can be really significant; just because you've never identified as an entrepreneur before doesn't mean you can't start now!”
- 4) Don't underestimate the value of helpful people! Whether it's a partner or a good mentor, your willingness to engage with others can make or break your business.
- 5) Study what things cost...and what's appropriate to spend. In the beginning, you need to practice making money. You DON'T need to spend that money on a fancy website or a glitzy marketing

program. Take it one step at a time, focusing on cash flow and building cash reserves, and build from there as money allows.

6) Your home life will inform your business life...and vice versa. Get your home life together and hire professionals that can help you stay on track. People lose track of their personal finances when they start a business, and the whole process has the potential to become a big stressor in marriages. “I hired a money coach four months before launching Lunaria,” Luna shares. “I’d rather see people spend money on that type of adviser—a coach who’s focused and experienced—becoming more conscious about potential self-sabotaging potentials rather than paying thousands of dollars on a website.”

7) Remember that success is a moving target. Our definition of success shifts as we reach milestones, and we so rarely pause to say “I got to the top of the mountain!” We need to celebrate when we achieve goals, no matter how small. Just stop for a day. Take it in. Breathe. It’s difficult to do in this culture, especially as entrepreneurs who don’t have the acknowledgement that comes with traditional jobs. “We have to do it ourselves,” Luna says. She encourages us to say, “When I hit this milestone, I’m going to go to the beach!” As your own boss, you have to remember to give yourself bonuses and pats on the back; you can challenge yourself and still treat yourself with the same respect and compassion you’d give an employee.

# Jim Logan

**Age:** 54

**Name of business:** SoulVentures

**What the business does:**

Through SoulVentures, Jim operates outside formal religious structures to provide person-centered spiritual consultation and ceremonies, especially when these are needed to mark life's key transitions. Think weddings and funerals, but also "living funerals," the welcoming of a new child, or any closing or opening of an important chapter. Jim welcomes clients from all walks of life, regardless of spiritual orientation or religious background.

"The practice at SoulVentures is based on the belief that spirituality is natural and innate to each person and is cultivated within their own experience."



**What is making it more successful now:** In a word—courage. When Jim decided to embark on a career transition, he took all the right steps: He carved out some time away to examine his life and really think hard about the issues that needed addressing. He completed a formal assessment of his skills and preferences, as well as a careful analysis of their relationship to the job market. Having moved to Portland in 2010, he faced an exceptionally tough job market. All his networking efforts were foundering. But finally, a close friend suggested that he wasn't pursuing his passion. "Trust that the money will follow," she told him. So he took the leap.

**Jim's story of re-invention, re-creation, and re-imagination:**

Let's back up a little bit; Jim started his career transition five years ago. Ordained ministry had been his life for more than two decades, but he had realized it was no longer a good fit for him. "I carved out some time away to look at my life and issues that needed to be addressed," he writes. "By the end of that process, it was clear that it was time to resign my ministry and move to Portland to figure out another career path."

But, as discussed above, his journey from that point was far from easy. What with a tough job market, a diagnosis of prostate cancer, and some scattered contract work here and there, his true niche was still eluding him. It was only when his dear friend challenged him to live his passion that the pieces started falling into place.

In contemplating his vision for his life and work, Jim writes, "I believe each person should be respected for his or her unique personality and individual spiritual leanings and gifts. A person should never be treated as if their spirituality can only be gained by acquiring some secret or esoteric information. One's spirituality is going to be found within their own experience; it is innate and natural to their personality."

From that core vision, SoulVentures started to take shape. Jim's work as a spiritual consultant and facilitator of personalized ceremonies draws on “connecting the dots between the details of a ceremonial celebration and the major events of people’s lives.” He finds life stories to be a rich source of inspiration and meaning, having spent years officiating at weddings and funerals, as well as providing spiritual direction. His training in spiritual guidance is based in Ignatian (Jesuit) values, and he remains profoundly grateful for his experience with it.

When he works with a client at SoulVentures, Jim begins with each client's personal experience. He helps them begin to make sense of it, getting glimpses into the rich meaning and significance seeded in the events of their own lives, and “helping them choose to stay more intentionally connected to their passion and purpose.”

### **The BSR Perspective**

After Jim changed direction in his career counseling, embarking on a path that eventually led him to the SBDC office at Portland Community College, we worked together to map out his business model and (re)define his “deep and narrow niche.” Today SoulVentures is a beautiful and successful solo enterprise, built on a strong foundation of personal integrity and courage. Jim’s wise philosophy about spirituality applies to your career as well: it should be innate and natural to your personality. It should be as unique and special as you are, because you have something that only you can bring to the world of work: yourself. Jim is the perfect example of someone who has really done the work it takes to make his encore into something joyful, meaningful, and profitable.

# Jim Staicoff

**Age:** 56

**Name of businesses:** Jim has two businesses that are uniquely intertwined: Staicoff Design Company and Paper Paint Press

**What the businesses do:**

Staicoff Design Company is an interior design firm focused on the guest experience in hotels and restaurants. Paper Paint Press is an outlet for Jim's creative bent and offers “distinctive, high-quality, art-inspired wall products.” All made in Oregon, the wall coverings are printed on the finest paper and use environmentally friendly ink. The best part? Staicoff Design Company is often able to use Paper Paint Press products in the interiors they design, and clients love them.



**What is making it more successful now?**

Jim has been an interior designer for 34 years, but when the recession hit, he found himself in an extremely difficult situation. Like many creatives, he was out of work and was forced to go on unemployment. “It was demeaning,” he admits. “I was ‘unhireable’...with 30 years of experience! Firms in the business just weren't willing to hire someone with that much experience.” But now he has been able to rebuild, both with his design company and the unique product offered by Paper Paint Press. All that experience is proving *extremely* valuable. “Interior designers are the main market for my company, and it helps to be able to call up my friends. I already have that network established.”

**Jim's story of re-invention, re-creation, and re-imagination:**

As a long-time interior designer, Jim has had this business under a variety of names since 2000. His work was very highly regarded and he won a number of rewards, but then the recession hit. However, sometimes what feel like crises can prove to be remarkable opportunities. The recession offered him the chance to approach his work from a whole new angle, and that was when he started Paper Paint Press.

“I'm a modernist in terms of design aesthetic, but I also love patterns and textures,” he explains. “In interior design it's very impactful to have a very ornamental element mixed into a modern space; it just has a huge emotional impact.” He had a lot of ideas of things that weren't available on the market, and thought, “If I have all these ideas, why shouldn't I see if I can make some money?”

He began by selling 35 custom digital wallpaper designs and has since started using a wood pattern that is painted over to create a gorgeous undulating effect. “There's nothing else like it on the market!” he says proudly. He's also made use of his network by “licensing” designs created by his artist friends. “I hire them up front, but they still get a percentage of every sale,” Jim explains. “I'm the ‘creative director,’ and then they respond to my ideas with something marketable that I think will sell.”

### **The BSR Perspective**

Despite everything, Jim was able to keep the design firm throughout the recession, and today he is the proud owner of not one but two successful businesses. Staicoff Design Company focuses on creating unique, interesting environments in hotels and restaurants; Jim has found his “deep and narrow niche” in the hospitality industry. And he loves being able to use Paper Paint Press products in some of the spaces he designs. Usually I'm tempted to warn people about “mission creep” when I hear stories like his, but the response to Jim’s work has been overwhelmingly positive, and the ability to specify his personal design products has the benefit of creating built-in sales; it’s a case in which the exception proves the rule. What I love about Jim's story is the way he has launched and expanded not one but two successful businesses that still revolve around a deep and narrow niche, allowing him to create a lucrative and exciting next act.

# Jim Newcomer

**Age:** 78

**Name of Business:** Balance Breakthrough Coaching

## **What the Business Does**

Coaching services for “businesses with purpose,” focusing on helping sustainable, socially- and/or locally-minded companies succeed. “My calling is to support clients in succeeding: retaining their commitment, surviving as a business, and making a living.”



## **What is making it more successful now?**

Jim has a passion for learning. This is someone who had three degrees by the time he was 40! Despite decades of business experience, he is consistently refining his vision while gaining new skills. Webinars on marketing a coaching business; staying on top of the latest research in the field; guidance from the Small Business Development Center at Portland Community College; and a Master's Degree in Organizational Systems Renewal all contributed to enhancing his skills

## **Jim's story of re-invention, re-creation, and re-imagination:**

Jim is a Portland, Oregon, native who has spent decades exploring the globe, serving overseas as a Foreign Service Officer, teaching international relations at three state universities, and doing community organizing. He came back home and turned to a whole *new* world—business.

With a partner, he started his first company...and failed. He tried and failed over and over again, but he learned from every mistake, and eventually he began to refine his vision, focusing ever more narrowly on environmentalism and sustainability. And that turned out to be the turning point. His last “real company” produced flooring made from reclaimed beams from demolition sites. It attracted a buy-out offer from a larger firm, but Jim stayed on as a marketing manager, and it took off.

It was during this period that he got his Master's in Organizational Systems Renewal. Following a brief stint as a business coach, Jim has now found his niche. As the face behind Balance Breakthrough Coaching, Jim draws on his education, business experience (even the “failures”!), and passion for sustainability and social activism to help “businesses with purpose” succeed. He also teaches sustainable business, marketing, and leadership as an adjunct faculty member at Marylhurst University.

When I asked him why he was drawn to Encore Entrepreneurship, Jim gave a pretty standard answer: “I've always needed to make a living,” he says. And who hasn't? Although he has Social Security in place, plus a little retirement from his teaching work, he knew he probably couldn't retire full stop—at least not right away.

But that wasn't all there was to it; the need for continued financial stability was a big motivator, as it is for many of us, but above all Jim was passionate about what he was doing. “I can't imagine retiring!” he says. “If I'm not having fun with my work, then I'm going to look for some other work.” Jim's desire

to make a difference, a deep sense of vocation, and commitment to enjoying his work made Encore Entrepreneurship a natural choice.

### **The BSR Perspective**

All the pieces seem to have come together, but that doesn't mean Jim is done exploring—far from it. He has recently been back to see me because one of his clients at Balance Breakthrough Coaching, an energy healer who is interested in companies that need to engage in systemic transformation, came to him with a line that should ring a bell with business coaches everywhere: “I think I have an idea for a business, but...” Today they're working together on getting Morph LLC: Shifting Paradigms up and running, and already have a great slogan: “Using the Power of Intention to Transform Business as Usual.” I can't wait to see how their journey unfolds.

# APPENDICES

# Appendix A

*Learn more about the inspiring Encore Entrepreneurs  
featured in this collection by visiting their websites!*

Mary Hurst, Mary Hurst Jewelry: [www.MaryHurstJewelry.com](http://www.MaryHurstJewelry.com)

Luna Jaffe, Lunaria Financial, Ltd.: [www.LunariaFinancial.com](http://www.LunariaFinancial.com)

Jim Logan, SoulVentures: [www.SoulVenturesPDX.com](http://www.SoulVenturesPDX.com)

Doug Lundrigan, Lighthouse Business Solutions: [www.Lighthouse4Business.com](http://www.Lighthouse4Business.com)

Jim Newcomer, Balance Breakthrough Coaching: [www.BalanceBreakthrough.com](http://www.BalanceBreakthrough.com)

Bill Saphir, William H. Saphir, LLC: Website in progress!

Ann Smith, Life Stories Remembered, LLC: [www.LifeStoriesRemembered.net](http://www.LifeStoriesRemembered.net)

Jim Staicoff, Staicoff Design Company and Paper Paint Press: [www.StaicoffDesignCompany.com](http://www.StaicoffDesignCompany.com) and  
[www.PaperPaintPress.com](http://www.PaperPaintPress.com)

# Appendix B

*Doug Lundrigan's 12 characteristics of 21<sup>st</sup>-century cultural shift:*

1. **Shared vision** and alignment throughout the organization. Everyone's efforts are focused on the big picture.
2. **Flat organizations** made up of a team of leaders who are able to take charge of their own work and schedule to meet the needs of the organization; "leading from the balcony."
3. **Transparency**, so everyone understands why and how we add value to the customer; younger generations won't follow blindly, and they want to know WHY they're doing something, and how it fits into the big picture.
4. **High trust, engagement and collaboration** are all necessary traits to empower people to bring their whole heart and mind to the workplace.
5. **A relationship-centered** business is closely linked to trust. People are more valuable than profits.
6. **Resilience:** The workplace is changing rapidly, and people are changing jobs or changing roles within companies. This can cause a lot of stress, anxiety, and hardship. We have to be able to cope effectively in those situations in order to survive.
7. **Flexibility** is closely related to resilience. We have to adapt to the demands of the market, including title, work hours, work location, team membership, lines of authority, and an ability to take charge and do the right thing.
8. **Have FUN!** Making the workplace fun and happy, a place where people want to be and where they feel comfortable being themselves. This fosters creativity and finding solutions to complex problems. Research shows that happy people are more creative and productive and have fewer sick days than unhappy people.
9. **E-tools fluency:** This almost goes without saying. Most jobs require some level of proficiency with computers and technology. It becomes extremely important when we're talking about a solopreneur starting a business, or working with younger generations. Using electronic devices and social media appropriately and effectively is necessary, whether we like it or not.
10. **Entrepreneurship and innovation** are similar to what we mentioned earlier about resilience and flexibility: innovative thought processes are needed in order to fill new market needs as they evolve. This is happening at lightning speed.
11. **Speed** is necessary in order to compete in a rapidly changing marketplace with technology advances. We no longer have the luxury of taking weeks, months, or even years to make decisions about pursuing opportunities. Acting quickly is essential.
12. **Self-branding** is critical; you ARE your brand (your portfolio of experience and learning that gets hired for a particular project or to accomplish a particular outcome). This is an emerging characteristic and growing in importance.



## About the Author

Author Jacqueline (Jackie) Babicky Peterson is a CPA, consultant, business coach and author with over 35 years of business experience. Over the years she has helped thousands of small business and financial success.

Jackie's most recent endeavor is the book *Better, Smarter, Richer, 7 Business Principles for Encore, Solo and Creative Entrepreneurs*. This book is the heart of her Better Smarter Richer Method™ that teaches solos how to start, grow and succeed

in business without hiring employees and, more importantly, be able to focus on making a living doing what they love.

Jackie also has her *Best Beginnings* live webinar series for those who want to imagine, design and create a business using the principles of Better Smarter Richer.

Jackie holds a BA in Economics and a Masters in Organizational Management.

Jackie is available to speak for presentations and works shops. Please contact her at [Jackieb@JackieBPeterson.com](mailto:Jackieb@JackieBPeterson.com)

Jackie has an eBook available on Amazon or her web site. *Wiser, Smarter, Richer* tells true stories of successful encore entrepreneurs who have taken the challenge to create a new business to support their retirement.

***Learn more at [BetterSmarterRicher.com](http://BetterSmarterRicher.com)  
Connect with Jackie through her email newsletter,  
blog posts, view presentations and learn her tips  
for entrepreneurs — all from the comfort of your own desktop.***

# Work With Jackie To Build Your Business

Jackie's consulting work for solopreneurs is available in person and over the phone or internet. She offers single sessions at 30, 60 or 90 minutes, as well as multiple-session consulting packages, both short and long term.

## Is small business consulting right for you?

- Have you tried — multiple times — to make a living from your creative work only to run out of time, energy and money?
- Have you almost given up and turned your creative love into a hobby and taken a day job to support yourself?
- Have you been told all your life that you do wonderful work, but you should get a business degree to fall back on?
- Are you afraid to charge your customers what you're really worth?
- Does marketing overwhelm you because you don't know what to say about yourself and you can't identify your audience?
- Are you working too many jobs just to get by and have no time left for your creative work?
- Are you a generalist having a hard time focusing on one career path worrying about lost work or opportunities elsewhere?

**It's easy to begin the process!** Just send the following information to

Jackie@BetterSmarterRicher.

com with the subject line "*I want to work with Jackie!*".

- Name
- City, State
- Phone number
- Email
- Describe your current business or ideas for a business as well as what you hope to get from a consultation
- How you heard about Jackie and Better, Smarter, Richer  
Feel free to go into detail regarding your current situation and where you would like your business to be in the future. After she receives your information, she'll contact you to set up a call to can discuss rates and the next steps you'll need to take.

***Visit [BetterSmarterRicher.com](http://BetterSmarterRicher.com)***

***for info on starting up a creative one-person business and to get help running your business in a way that works for you!***

# Small Business Advice | My Seven Principles

Get your copy of Jackie's break-through book *Better, Smarter, Richer* written especially for solos and professionals creating an encore career doing what they love.

- Focus on a deep narrow niche
- Articulate your unique value proposition
- Fend off mission creep
- Develop a business mindset
- Avoid the time-money squeeze
- Understand your target audience
- Market every day

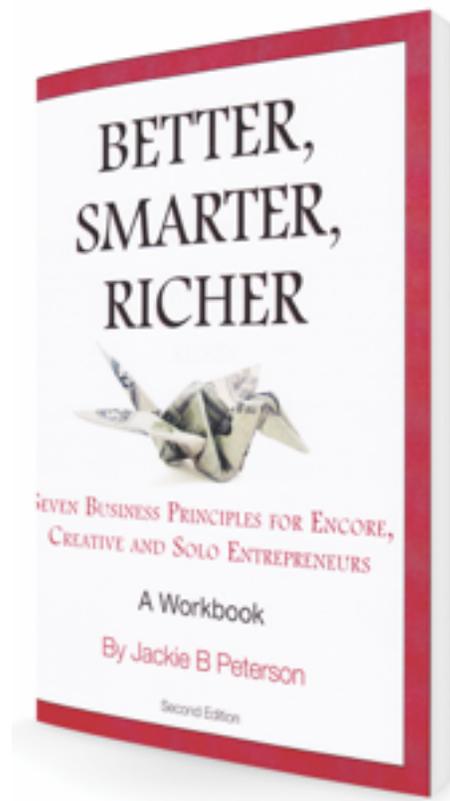
*Better, Smarter, Richer*<sup>TM</sup> helps you:

Focus your work in your specific field. Deep focus brings clarity — for marketing, pricing and competition. With focus comes expertise, which brings in new business.

Avoid the time/money squeeze — which I define as the time spent on a project returning insufficient money to live on — while also being less than you are worth.

Create a business mindset — respect the value of money personally and professionally. Become diligent about the numbers, because it is close attention to the numbers that will set you free.

***Order your copy of *Better, Smarter, Richer*  
in either a downloadable pdf version or hard copy from  
[BetterSmarterRicher.com](http://BetterSmarterRicher.com)***





## Get help before taking your first step!

If you're not sure what business to start ... or how to start it ... Best Beginnings will take the fear and uncertainty out of starting and running a business by yourself!

Imagine being able to ask an expert like Jackie questions about your personal concerns! Create your own customized step-by-step guide. When you complete this live, seven-part course, the foundation of your business will be in place.

- Don't give up on your dream business just because you don't know how to make money at it
- This is the time to start a business! Jackie will show you how
- Don't be scared of running a business by yourself – you can do this!

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*You can create successful businesses  
and make a living doing what you love!*

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