

"If you are an entrepreneur or a wannabe entrepreneur or an I-might-want-to-be-an-entrepreneur-when-I-grow-up entrepreneur, Barbara [J. Winter]'s wise work is for you!"
— *The Huffington Post*

REVISED
AND UPDATED
for
TODAY'S TOUGH
ECONOMY

making a living



without a job

winning ways for creating
work that you **love**

BARBARA J. WINTER

Foreword by **STEVE STRAUSS**

online columnist for *USA Today* and author of
The Small Business Bible

Making a Living Without a Job

WINNING WAYS FOR CREATING
WORK THAT YOU LOVE

Revised Edition

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BANTAM BOOKS
TRADE PAPERBACKS

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AND ZOE
who opened a new place in my heart

AND MARGARET
the personification of sisterhood

The book you are holding in your hand right now changed my life, and it can change yours too.

Back in the early nineties, I was a young lawyer who seemed to have it all: a beautiful wife and children, a good job with a high-powered law firm, making the big bucks, you name it. But the operative phrase in the preceding sentence is “*seemed* to have it all.” In truth, I was miserable. I was working in excess of sixty hours a week, my boss was the very definition of a “bad boss,” and the fact was, I hated being an employee.

What I longed for, what I literally and figuratively dreamed about, was to be my own boss and to start my own business. But I had no idea how. And then I found this book. Making a living without a job? Was that even possible? It was, and Barbara Winter showed me how. The book explained how anyone can become what she calls “joyfully jobless.” I devoured it—writing in the margins, doing the exercises, following the leader. It was easy to read and understand, even though the ideas she presented were significant and life changing.

If you long to be your own boss, then this is the book for you. If you, too, would like to make a living without a job, read on. If you want to learn how to quit the rat race and make money living your dream, then buy this book, now.

I started making a living without a job about two months after reading this book and have never looked back (well, maybe I look back sometimes, but only to remember how much happier I am today). After starting my own law practice by following Barbara Winter’s tip (my favorite? *Create Multiple Profit Centers*), I went on to become something of a small business expert myself. Today I speak around the world and have my columns and books translated into different languages. I make far more money, have a lot more fun, and work when I want, where I want, and how I want.

And it was this book that started it all. I am deeply appreciative of it, and you will be too.

Steve Straub

www.MrAllBiz.com

Acknowledgments

While I always knew that joyfully jobless tribe members would be fascinating folks, I am forever grateful to the people who have shared their stories and lives with me via email messages, old-fashioned letters, and by participating in seminars. Your passion, creativity, and willingness to follow your heart and make your unique contribution to the world has made my world brighter.

Foreword

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A Winner's Bookshelf and Resource Guide

Since *Making a Living Without a Job* was first published, I have had the pleasure of meeting many of my readers. They have contacted me by writing letters and emails, and some have attended my seminars and other speaking engagements. My favorite fans are the ones who show up at one of my seminars carrying a worn and much-used copy of the book. One woman arrived clutching her copy, which had dozens of Post-it tabs on all three sides. “How do you remember what you want to look up again?” I asked. She laughed and assured me that there was something on almost every page.

Even though new readers kept finding my book, it seemed to me that the time had come for a bit of renovation. For starters, much has changed in the past fifteen years. I suspect you don’t need me or Bob Dylan to point that out. These changes have been dramatic—and sometimes startling—in my own business.

Fifteen years isn’t a terribly long time span, but my business now looks quite different from the way it once did. One of the ways it has changed is in the tools I use. This book was originally written on a typewriter. It went through four complete revisions and reams of paper. Reluctantly, I got my first computer shortly before the book appeared in print. At the time, I wasn’t sure why I’d want to replace a perfectly good typewriter with a machine that intimidated me. Fifteen years ago, only a few people I knew used email, and there wasn’t much to see on the Internet. When I started to hear about small businesses investing thousands of dollars for a website, I thought they had taken leave of their senses.

It’s not that I was a stranger to changing times. I’d been through that in the first decade of my own joyfully jobless life. I recall that when I started my first business, I went to great lengths to conceal the fact that my office was a corner of my family room. It was years before anyone began talking about home-based businesses. Information on how to create a one-person operation was nonexistent. How did I manage, I wonder, without Google, Skype, Twitter, and a website?

Happily, I have made peace with technology and the new possibilities it has offered for running and growing my business. Although I still spend plenty of time on airplanes, flying to seminar engagements, I’ve expanded the teaching part of my business through teleclasses taught from the comfort of my home. Participants from across the United States, Canada, Australia, and Europe, in the comfort of their homes, can learn how to build a better business by dialing in on their telephone or Skype. If they can’t attend in person, they can get an audio download of the class. That’s something I never envisioned fifteen years ago.

As amazing as technological changes are, nothing offers more opportunity than changing times. Sweeping cultural factors and problems demand innovative solutions. Fifteen years ago, not many of us contemplated designing a green business, for example. Fifteen years ago we were unaware that the Boomer Generation was about to redefine what it means to be senior in our culture. And fifteen years ago, few people imagined a time when there would be a major job shortage.

Despite the fact that change is often unsettling, these are exciting times, for those who are paying attention. The new possibilities are enormous and without precedent. Imagine running an international art gallery from your home on a tiny island off the Canadian coast. Or setting out in a motor home with your laptop to keep your business running. City dwellers do, of course, run small businesses, but those who prefer a quieter setting can have the best of both worlds—a lively business in a bucolic setting, serving customers and clients from around the world. It's thrilling to realize that we are the first people in the history of the world for whom geography is not a limitation to self-employment. As geographical barriers go down, entrepreneurial imagination goes up.

All this activity has another consequence: As more of us go down this path and share what we've learned, it gets easier for the next round of self-bossers to step onto the trail we've been busily blazing. Magazines, books, and websites offer more information than one person can possibly absorb. Best of all, much of this information is created by people who have run their own businesses and are passing along real-life experience and advice, not dry business theory.

With every person who chooses this path, it gets a little bit easier for all of us. As more of us strike out on our own, we find that we have to defend our choices far less often. The warnings of dream-bashers and naysayers are growing faint as we silently recall the Chinese proverb that says, "Person who says it cannot be done must not interrupt person already doing it."

Comedian Jon Stewart said, "The big break for me was when I decided this is my life." The new epidemic of self-employment is being driven by an increasing awareness that we can create our own big break. In an economic climate that teeters on uncertainty, thoughtful people are seeking fresh options—options that honor their creativity, add meaning and purpose to their lives, and allow them to go as far as their imaginations will permit.

While the Internet and other technologies have opened the door to self-employment for many, the basics of being joyfully jobless haven't changed at all. Nevertheless, this updated edition will show you how to integrate the basics with new tools and resources.

If you are ready to stretch your mind to the idea of making a living without a job, you will find plenty of encouragement and practical information here. Designing a lifestyle for yourself that nurtures and supports who you are and what you value won't happen instantaneously, but this book will certainly make the process simpler and easier. Becoming joyfully jobless begins with a commitment to self-discovery, a curiosity about your potential, and a willingness to acquire the information and skills that will enhance your work. Your way will be unlike anyone else's, although you will share a deep camaraderie with others on this path. Being your own boss is both heady and humbling, but it's seldom boring.

The joyfully jobless who make a living without a job defy easy descriptions and pigeonholing. Ours is a lifestyle that's full of paradoxes. We have gone beyond being employees, but we're not conventional entrepreneurs. Our bottom line is measured by our character as much as by our profits. The joyfully jobless often pursue lines of work that make a difference to the rest of the world, that are more than just a way to earn food to eat and a roof over our heads. We see our business as a natural extension of who we are and what we love to do. We have spent time and energy exploring and understanding ourselves so that we

could find ways to earn a living by being ourselves. Some of us think of ourselves as working artists of life, although our work may not fit traditional concepts of artistic endeavor.

You're going to meet some wonderful people on these pages. Keep in mind that wherever you are in your journey, these folks have already been there. They've made it over the wall and they're eager to have you get over too. There's a party going on on this side, and you're invited!

No matter why you've decided to consider making a living without a job, you'll find enthusiastic support in the pages ahead. I'd like to suggest that you read this book with pencil or highlighter in hand. (You do own this copy, don't you?) Jot down ideas as you go. Notice, too, that you'll find exercises at the end of each chapter that you can work on when you get to them or come back to after you've finished the book.

I'm delighted to have you along.

Getting to Know Your New Boss

Our individuality is all, all, that we have.
There are those who barter it for security,
but blessed in the twinkle of the morning
star is the one who nurtures and rides
in grace and love and wisdom.

Tom Robbins

What Are the Odds in Times like These?

The self-owned and -operated business is the freest life in the world.

Paul Hawken

When I answered the phone, I was startled to hear a man whispering, “Hi, this is Scott. I’m calling from work, but I had to talk to you.”

“Sure,” I said.

“I want to be JJ,” he whispered back.

“Jay Jay?” I thought. “Who’s Jay Jay? Why’s he telling me this?”

Before I could ask, he went on to explain that he loathed his job and longed to be “joyful and jobless.” We made an appointment for him to call back when he could talk out loud.

Scott’s not the only one, of course. One memorable message arrived in my email box with the title “Cowering in my cubicle.” Every day I hear from people who have come to the same conclusion. Some have no idea what they want to do instead of having a conventional job. Others have an idea but don’t know how to get started. And recently, more people who find themselves without a job are looking at alternatives and options they may not have considered before.

My own journey began when I was in the midst of a second career and found myself as miserable as I had been in my first job. Ironically, I had landed a position as a job counselor working for the Minnesota Department of Employment Services. Shortly after arriving there (and already realizing I was not cut out to be a bureaucrat), I discovered a gigantic book called *The Dictionary of Occupational Titles*. This book contains tens of thousands of job descriptions. “Surely,” I thought, “if I read this book, I’ll find my lost career.” In any free moment, I’d grab the dictionary and begin reading. The more I read, the more discouraged I became. “There’s nothing here I want to do,” I lamented. I feared I was doomed to a life of drudgery.

That’s not how my story ends, of course. I discovered that I could create my own work, be my own boss, and eventually get paid generously to do the things I loved. Along the way, I made wonderful new friends and plenty of mistakes. There were moments when I thought I had taken leave of my senses—and many more moments when I could hardly believe my good fortune. What I never imagined back at the beginning was that I’d end up teaching thousands of people how to leave behind the nine-to-five world and start building something on their own.

Of course, the people coming to my self-employment seminars and teleclasses bring plenty

of questions with them, but the one I get asked the most seemingly has nothing to do with making a living without a job. The most frequently asked question I've ever received came after I relocated three years ago. "Why did you move to Las Vegas?" is the one I hear over and over.

The runner-up is "Do you actually think *anyone* can be self-employed?" Almost always, the person asking the question sounds shocked or at least skeptical. I have several answers to the first question, but my usual response to the second has been "Yes, I think anyone *can* be self-employed, but not everyone *will* be."

As of this writing, there seems to be another topic that's grabbed everyone's attention: the current and confusing economic recession. Everything, from news stories to personal decisions, seems to be filtered through this growing crisis. So, of course, the question I'm hearing more often these days is "Isn't this a dangerous time to start a business?"

That's certainly a fair question, and I can answer it as only a Las Vegas might: "Have you considered the odds?" Unlike the rest of the world, here in Las Vegas our casinos boldly post the odds, warning that they're not in your favor if you're about to gamble. That doesn't deter folks who hope to beat those odds.

One of the common assumptions about self-employment is that it is intrinsically risky. I like to suggest that you think about the odds of success if you are making a life change. How do you calculate odds? Not being a gambler myself, odds weren't something I gave much thought to until I was fretting about the possibility of a giant calamity, such as being devastated by an earthquake or some natural disaster. I mentioned my qualms to my sister Margaret, who calmly asked, "Don't you know the odds are always in your favor?" I was startled by that answer and shook my head, so she explained further, "Haven't you noticed that even in large catastrophes, more people survive than don't?"

That was a new insight to me, so I began looking for evidence. Sure enough, Margaret was absolutely right. No matter what crisis is going on, more people are unaffected than harmed. Knowing this has kept me calm in situations that previously would have scared the wits out of me.

I've also considered that if the odds are in my favor—and yours—in times of calamity, how much more must they be on our side when we're creating something about which we care deeply? Even though a topsy-turvy economy has an impact on everyone at some level, many will be far less affected than others. And some will come through it better than before happened. Let's look at how the odds are shifting.

Most of us grew up in a Big Is Better culture. Our parents and older siblings seemed to draw their self-esteem from working for giant companies. It didn't matter that these companies did not possess a soul or that their workers were discouraged from thinking creatively. Spending their days in a cubicle became socially acceptable. The company was big and that was impressive.

As we watch the collapse of gigantic institutions (the list gets longer every day), we can join the doom-and-gloom crowd and see this as the end of our world as we know it. Or we can see it as a groundswell of change that is bringing with it unimagined opportunities and opportunities that will be the basis of the Small Is Better culture that's been quietly emerging.

for several years.

More than a decade ago, trendspotter Faith Popcorn pointed out that more and more of us would move out of corporate confines and into our own businesses. In her book *The Popcorn Report*, she says that satisfaction and having control over our own time are going to be top priorities. Popcorn writes, “After a shocking period of corporate greed, after years of commuting, people are dreaming of renovating old houses, starting hands-on entrepreneurial businesses, or even doing what they’ve built their careers doing—but on their own time and terms. We are asking ourselves what is real, what is honest, what is quality, what is really important... Nobody works harder, or happier, or more productively, than people working for themselves.”

So why haven’t we all figured that out? Could it be that making a living without a job is almost never an option offered by guidance counselors? Why do colleges continue to turn out corporate workers when the trend is in a different direction? Have the myths about risk scared us away?

Despite living in the shadow of an old paradigm about work, every day more of us decide to inhabit this new creative minority. A few years ago, I became a Junior Achievement volunteer. For six weeks, I spent an hour every week with a group of lively fourth-graders. The first day I was there, I introduced myself to the class and told them about my business. Then I asked if anyone knew somebody who ran a small business from home. Nearly two-thirds of the kids raised their hands. That probably wouldn’t have happened even a decade earlier.

Now hardly a day passes when I don’t read about or meet someone who is happily working on their own. At the end of 2003, a London newspaper headline proclaimed, “Huge Rise in Workers Who Go It Alone.” The article stated that an estimated 300,000 people in the U.S. had decided to abandon their jobs to go out on their own just that year.

The U.S. Census Bureau, in a report from the late 1990s, shared this affirming information: “In the past, a homebased business was viewed as a side business operated primarily as a hobby or as a source of secondary income. The data contained in this study show that assertion to be inaccurate. The researchers’ findings demonstrate how the home has become a hub of business activity, entrepreneurship, and business creation. Sole proprietorship, partnerships, and S corporations added \$2.9 trillion to the economy, with homebased firms contributing \$314 billion, or 11 percent.” *The U.S. Small Business Administration (SBA) reports that every year there are dramatic increases in the numbers of home business operations.*

What does a tiny business offer that a big one doesn’t? Why are the odds in favor of the small enterprise? To begin with, *small is flexible*. Times change, and smart small businesses change with them. No slow bureaucracy needs to be approached for permission before change can be implemented. The ability and willingness to change as necessary ups the odds that a company will weather tough times.

Small is accessible. Your guidance counselor may have forgotten to tell you this, but the free enterprise system is wonderfully open to anyone who wishes to participate, providing their intentions are honorable. You don’t have to look very far to see entrepreneurs who are young, old, educated, uneducated, immigrants, physically challenged, women, social activists,

and introverts. That list doesn't even begin to describe the array of people who have found success working on their own.

Small is diversified. Financial gurus have always advised investors to diversify their portfolios. That same advice can be applied to earning that money. In this book, you'll be introduced to the idea of creating Multiple Profit Centers. Once you understand the value of having several income sources, you'll be eager to start building your own portfolio of moneymakers. Not only will this affect your earnings, it will also eliminate the Eggs in One Basket syndrome (which is devastating if the one and only income source disappears).

Small can be frugal when necessary. Anyone who has built a business on a shoestring knows how to be thrifty. In fact, some folks discover how creative they can be when they tap into their imagination to solve problems.

One of my favorite entrepreneurial role models was Anita Roddick, founder of The Body Shop. In her early days in business, she had no money to advertise, so she created attention-getting signs for her shop windows to draw customers in. Even after The Body Shop was an international chain, the company never spent a penny for advertising but found creative ways to let people know it was there.

Spendthrifts aren't nearly as good at improvising. Odds favor the frugal.

Small is less risky. Author and entrepreneur Seth Godin says, "For the last six years, I've had exactly one employee. Me. This has changed my life in ways that I hadn't predicted.... You can write an e-book and launch it in some crazy way and just see what happens ... If you don't have to bet the farm on every launch, you're way more likely to launch more, which vastly increases your odds."

Small is a perfect fit. Creative self-bossers quickly learn that they don't need to follow the big-business model. Work nine to five? Not if they don't want to. Live in a city? Not if they prefer a cozy island. Wear a business suit? Never. A self-designed business allows for personal quirks and preferences. Happy people tend to be wildly productive people. The odds go up again.

Small is proving to be secure. Not long ago, I wrote an e-zine article inspired by Joseph Campbell's observation that the insecure way is the secure way. In the piece, I talked about how job security is a myth. I had barely sent it out when I started receiving calls and emails from my readers who are making a living without a job. One reader, whose experience seemed to echo that of the others, wrote:

My business is better than ever right now and I have no fears about layoffs. I work as a private math tutor and babysitter and had to adjust my "ego" because I can't tell people I have some lofty position. What I have is daily freedom, joy, and independence.

I am no longer sacrificing my health in order to have what society has always told me I should have. My boyfriend (he's 52, I'm 44—boyfriend sounds so young) is an independent massage therapist and his business has never been better either. We keep saying, "Wow, there's no recession for us!" I don't have a big retirement account and neither

does he, but we feel so confident in our ability to “take care of ourselves” that it doesn’t matter! Self-bossing is the best!

I was a public school teacher and he was a lawyer. We both had many difficulties fitting into corporate systems because we wanted to improve them with our creative ideas and tell the truth about what was happening in those places. Not welcomed by those systems! Well, our creativity and nonconformist attitudes serve us very well now, and we both feel we are uniquely suited for the services we provide. Yippee!

You’ll discover more advantages of self-employment throughout the book, but you may still be wondering if this is an option that would work for you. So that leads us back to the second question: Can *anybody* be an entrepreneur? When that question comes my way, I always think of two of the most unlikely entrepreneurs I’ve ever known.

Dianne and Jean are longtime friends who were both elementary schoolteachers. I met them when they were looking for an editor for a charming book they’d written called *Motorcycling Through Menopause*. The book recounted a spur-of-the-moment, completely out-of-character motorcycle trip they’d taken with their husbands. This wasn’t so much a memoir, however, as it was a challenge to other women to step outside of their comfort zones and embrace new experiences.

Right from the start I loved the concept, but I recognized that work needed to be done to get it ready for publication. Besides editing their manuscript, I also guided them through the self-publication process. During this time, we had numerous meetings and phone conversations.

I would often come away from these meetings thinking, “These are the least entrepreneurial people I’ve ever worked with.” When we began talking about marketing, my ideas were greeted with trepidation. In one conversation I suggested to Jean that they could prepare a little talk and give it to women’s groups. “Oh, I can’t do that!” she exclaimed.

“But you’re a teacher,” I pointed out. “You talk to groups every day.” She was not convinced.

Then there was the fear of failure that seemed to loom at all times. I lost count of the number of times I was asked, “Do you really think this is worth doing?” If I hadn’t liked them both so much, I would have abandoned the project.

After months of work, the book went off to the printer and my job was done. One afternoon I got a phone call from Jean, who sounded breathless. “I just did a book signing at school today, and it was so much fun,” she crowed. She went on to tell me that everyone loved the book and she’d been surprised that it opened conversations with people she had hardly ever spoken with before.

Several weeks after that call, the three of us met for lunch so they could give me a copy of the finished book. Jean and Dianne arrived at the restaurant bursting with enthusiasm and several success stories they were eager to share. Before we even placed our order, they—the same women who were terrified of marketing—had sold a copy of their book to our waitress.

I followed their progress over the next several months, through interviews in the local newspapers and occasional updates from Jean. During the Minnesota State Fair, they showed up on a local show wearing T-shirts with “Motorcycle Mama” spelled out in rhinestones. When I called Jean to give her some marketing ideas, she startled me by saying, “We’

getting absolutely no rejection.”

To hear Jean and Dianne talk about their entrepreneurial adventure, you get the feeling that it's as much fun as taking the motorcycle trip. These once-timid teachers discovered that when we take our ideas and move them ahead one small step at a time, we can end up with something significant. Best of all, we can enter the world of enterprise at any time in our lives.

I still haven't answered the question that has come my way so often in the past few years. Why in the world did I move to Las Vegas? It wasn't because I'm a gambler. Partly, I moved because I always wanted to live in different places. What could be more different than Vegas?

But that's not the whole story. I came here because this strange and wonderful city is a testament to the power of human imagination. Out here, in the middle of nowhere, visionaries defied the odds and built a major tourist destination. Bold dreamers like Steve Wynn added an artistic flair. The stunning Cirque du Soleil demonstrates daily that art and business can coexist. (Cirque considers both equally important.)

This also is a city that is about second chances and reinvention. And about craziness, excess, and tackiness. It's a place made up of parallel universes, and everyone can pick which universe they want to participate in.

There are also certain requirements that I have for running my business. At the top of my list are access to an international airport and a good library system. Las Vegas has both. However, it's the creative spirit that I find fascinating and, yes, contagious.

Not yet forty, Tom Breitling has already been involved in building two successful businesses in Las Vegas. This cofounder of Travelscape.com and former co-owner of the Golden Nugget says, “There are an infinite number of ways for an entrepreneur to impact someone's life. When you give someone an incomparable moment or a chance at a dream, that's when what you're doing borders on art.”

While politicians argue about the best way to solve our problems, small-time operators are busily and calmly finding creative ways to deal with changing times. After all, the soundest economic stimulus plan may very well be the one you build for yourself.

A word of caution is in order here: If you're a high roller, if you love a long shot, making a living without a job may not be right for you. On the other hand, if you're ready to exercise your independent spirit, generate new ideas, use the tools in this book, and commit to your success, the odds are in your favor.

Even Las Vegas oddsmakers would bet on that.

Becoming Joyfully Jobless

If a man will begin with certainties, he shall end in doubts, but if he will be content to begin with doubts he shall end in certainties.

Francis Bacon

Think of someone you know who is joyfully jobless.

You say you don't know a soul who qualifies? Of course you do. Many jobless earners are highly visible. If you don't personally know someone, consider those whom you've read or heard about. Look at any issue of *Architectural Digest* or *House & Garden*. Their pages are filled with splendid homes belonging to the self-employed. Your local newspaper probably features interesting self-bossers in your own backyard. The Internet is loaded with stories and websites from folks around the world who make their living without a job.

Or turn on your television. Five days a week you can observe success in action by tuning in to *The Oprah Winfrey Show*. This program, the highest-rated talk show in television history, has made Winfrey one of the best-known and wealthiest women in the country. Besides owning the production company that produces her show, Winfrey's Harpo Productions also owns the studio where the show is taped. In addition, Winfrey has diversified her business by starting a magazine, producing an off-Broadway play, and making films and other television programs.

She frequently shares her experiences in the course of her program and tells viewers about her own personal growth and setbacks. Yet Winfrey credits her personal philosophy with generating all this success, reminding her audience that inner beliefs and attitudes are as important as hard work. "The Bible has taught us, metaphysics has taught us, myth has taught us," she points out, "that if you get into the flow, if you do what you're supposed to do, you'll be rewarded with riches you've never even imagined. And so what I have received is the natural order of things. You always, always, always reap what you sow."

What Winfrey—along with countless others who have made the same discovery—demonstrates is that our work can and should be more than just a means of paying the bills. It's an idea that is gathering momentum as more of us question the choices and assumptions we have made about the role that work plays in our lives.

In fact, all sorts of people are deciding that they'd rather not be an employee, but they aren't exactly traditional entrepreneurs either. Zappos's founder, Tony Hsieh, is not only building a successful business, he's demonstrating daily that it's possible to create an enterprise based on clearly defined values. Zappos's ten core values, which Hsieh has adopted as his personal values, include "create fun and a little weirdness, do more with less, be passionate and determined."

“Passionate and determined” would describe Collette Morgan, owner of Wild Rumpus children’s bookstore in Minneapolis. Her idea was to build “something a corporate mirror would never dream up and that a large company could never sustain.” To the delight of local children, Wild Rumpus is about having a good time as well as access to wonderful books. Chickens and cats roam the store, which is full of hiding places and secret nooks.

Not all entrepreneurs run shops, production studios, or large mail-order businesses, of course. Plenty of joyfully jobless folks are opting to create a one-person operation that may be run from home—or from wherever they and their laptop happen to be.

Yet few of us are in a position to do what one wealthy man did. Returning to his office in his chauffeured Rolls-Royce, this millionaire had a sudden urge to chuck it all and board his sailboat for a slow trip around the world. His story produced headlines that declared “Wealthy Businessman Trades In Fortune for Happiness.” Perhaps. For most of us, making a dramatic lifestyle change requires more than a split-second decision. We need to plan, lay the groundwork, consider which parts of our life to keep and which to throw away. Walking away from a less-than-satisfying career or relationship takes time—and courage.

An adage says, “There are three kinds of people in the world: those who make things happen; those who watch things happen; and those who don’t even know anything is happening.” Well, something is happening in the world of work. People are brave and demanding more. After examining the alternatives, many see that becoming joyfully jobless provides the greatest opportunities for financial, emotional, and even spiritual well-being at their workplace. These hardy pioneers are making things happen, often with spectacular results. Should you decide to join them, be prepared for some unexpected rewards and riches. Not only will you amaze yourself with a new enthusiasm and energy for your work, you will discover that you’re part of a growing trend, one that is more far-reaching than you may realize. You’re even going to have fun!

The Quiet Revolution

Remember the old slogan “What’s good for General Motors is good for the country”? But GM is no longer the role model of American business success. As I discussed in the previous chapter, other big businesses have also begun to lose their cachet, as well as the public belief that they are the foundation of our society’s economic health. Big business is truly no longer the place where the action is. The quiet revolution that is bringing us ever closer to a Small Is Better culture is making itself felt in the lives of millions of people who are thoughtfully questioning how they will earn their living. As Richard Branson says, “The world is a massively more hospitable place for entrepreneurs than it was twenty years ago.”

A study by the U.S. government reported that an estimated 38 million of us now work from home. The study also noted that these statistics are difficult to verify. Although these workplace revolutionaries have been making changes individually—and welcoming others to the movement—their very independence and unorthodox methods have given them a low profile. They quietly go about their business while staying out of the spotlight.

According to Link Resources, a New York-based research firm, approximately 39 million Americans do part or all of their work at home, and the numbers keep growing. Whatever the

correct number, it's clear that we no longer agree that a commercial setting is the only proper place to work.

This workplace movement has its proponents reporting changes beyond just a shift in office space. In one survey, respondents pointed out additional advantages of leaving the nine-to-five world behind. The survey reported that 85 percent feel more relaxed working from home, 40 percent enjoy a healthier diet, 39 percent take more time off, 38 percent exercise more often, 32 percent feel they have a better marriage or sex life, 98 percent are happier in general, 96 percent would recommend working from home to other people, and 88 percent say they would never return to the corporate world again.

What this study suggests is that the rewards of making a living without a job go far beyond eliminating the hassles of commuting or dealing with incompatible coworkers. Whatever the reason for trying to work on our own, most of us have been pleasantly surprised that being joyfully jobless led us to being joyful in other ways as well.

It's important to realize, however, that you have to be working at something you love in order to receive the other benefits. Deb Leopold is a bubbly, enthusiastic self-bosser who started First Class, an adult learning center, in Washington, D.C., more than twenty years ago. Leopold had worked for a similar program for several years and is still a confessed "seminar junkie," who says she could happily attend a class every day of the year. Coupling her passion for adult education with a desire to own her own business was her motivation for opening First Class.

During the time she's been running her business, half a dozen other independent programs have come and gone. Why has she outlasted the competition? "Probably because I love what I'm doing so much," she surmises. "I know that at least a couple of the other programs were started by people thinking they would make a financial killing in this business. Even though I have part-time help, this is a very hands-on business for me. I plan the catalog, schedule the teachers, and take registrations over the phone. I want to bring good classes—and unique ones—to the community. I want other people to have as much fun learning as I do."

Deb Leopold's attitude about her venture is echoed by successful self-bossers everywhere. Our work *can* be far more than simply a way to earn money; it can be a vehicle for making a unique contribution to our community and our world. This attitude pervades any discussion with the joyfully jobless. It's a stunning contrast to the disgruntled complaints we often hear from the employed.

Despite the fact that we who are making a living without a job are almost universally enthusiastic about this lifestyle, we inevitably face questions from the astonished and skeptical. When people discover that I'm jobless, they bombard me with questions. Don't you get nervous not having a regular paycheck? Have you taken a vow of poverty? Do you live on rice and beans? Have a trust fund? Do something illegal? Do you have health insurance? (The answers, by the way, are no, no, no, no, no, and yes.)

Updating an Old Tradition

Should you decide to make a living without a job, you'll be part of an old tradition—and on the leading edge of a new working movement. What seems to be a revolutionary lifestyle

really as old as the American Revolution.

Our wise forefathers envisioned a land where free enterprise would be a significant key to the growth and development of this fragile new nation. So important did they believe the system to be that John Hancock declared, “The more people who own little businesses of their own, the safer our country will be ... for the people who have a stake in their country and their community are its best citizens.” Not only would self-employment bring financial rewards, it would have a positive impact on the social structure where it was practiced.

For the first century or so of our history, self-employment flourished. At the beginning of the twentieth century, nine out of ten Americans worked for themselves. The economic freedom and civil harmony predicted by those early patriots prevailed.

Then, around 1900, the tide began to turn. The Industrial Revolution needed workers, and people flocked to jobs in plants and factories. With each passing decade, fewer and fewer of us exercised the option to build something of our own. The effect of this was stunning. Before long, few of us believed that it was possible to work independently. We became dependent on others, looking outside ourselves for support and validation. An employer or union or, surely, the government would take care of us.

We are now living with the consequences of that thinking. Economic hardship and civil unrest have become the top stories on the nightly news. Today, nine out of ten of us who work labor in someone else’s fields. While there’s a general consensus that change is needed, widespread solutions are in short supply.

There is an option that can make a difference—and a profound difference at that. It’s not dependent on any political backing, nor does it require that society fix itself at once. It’s an option that’s available whether the economy improves or it doesn’t. You can exercise this option without enormous amounts of capital, although it will require heavy doses of action and imagination. You may have to change your thinking and challenge your self-imposed limitations. I promise you, however, that you do have the equipment you need for becoming joyfully jobless. The only question remaining is this: Do you have the desire?

Taking Another Look at Work

Most of us have gotten precious little guidance in selecting our life’s work. While we giggle at the famous scene in the movie *The Graduate* where Dustin Hoffman is counseled to make his future in plastics, many of us came to our careers because of equally foolish advice. Entering a profession because it looks promising or secure is the ultimate crapshoot. My classes are filled with folks who spend their days miserably sitting at computers because they were urged to get into that growing field. Their personal skills and passions were ignored or devalued.

Even more damaging to our vocational development is the belief that work is nothing more than a way to earn money. Why should we commit a third—or more—of our time to doing something that we don’t care about? Why can’t we get paid for being happy?

My friend Ruth attended a jazz concert at the Metropolitan Museum of Art in New York. After several pieces had been played, pianist Billy Taylor announced that the band would take a break and entertain questions from the audience. Several people asked technical

questions of the musicians, and then Ruth raised her hand and asked, “I know how I feel listening to your music, but what I want to know is how *you* feel when you’re playing. What do you feel when you finish an evening like this?” At first, the musicians were a bit uncomfortable with the rather intimate question, but once they began talking about the feelings, their passion for making music, they shared their immense joy about their chosen profession. When the evening ended, they individually sought Ruth out and thanked her for asking the question. One of them admitted feeling somewhat embarrassed talking about his pleasure when he knew that most of his audience worked at things that brought them no joy whatsoever.

How could we have gotten it so wrong all this time, thinking that money was adequate compensation for doing work that we loathed—or, at least, cared little about? What if we began to expect from our work high levels of satisfaction? What if we refused to have less than that? And what if we believed that our work was one part of a grander goal?

In 1966, Rohn and Jeri Engh settled on a 100-acre farm in Osceola, Wisconsin. Their goal was “to make a life, not just a living.” They have managed to do both, and today their farm serves as the headquarters for their growing international business.

At first the Enghs freelanced articles and photographs for national magazines and textbook companies. Then Rohn got the idea that was the beginning of PhotoSource International. He started a newsletter that served as a clearinghouse between editors and photographers. With time and technology, that newsletter has grown into several newsletters, including an electronic one. In addition, Rohn conducts seminars for photographers, both in Wisconsin and around the country.

Talking to him, you get the impression that he’s as proud of his unique lifestyle as he is of his business. “I’ve never considered what I do work, and I don’t relate to city people who are fond of muttering, ‘TGIF.’ Often I don’t know if it’s Wednesday, Friday, or Monday. I don’t even own a watch. We get up whenever we want to—usually at dawn. We never keep track of time. I don’t even know how old I am.”

What strikes me about Rohn Engh’s philosophy is a desire he shares with other self-bosses to make a life, not just a living. Paul Hawken, the author of *Growing a Business*, reaffirms this notion when he says, “Being in business is not about making money. It is a way to become who you are.” It’s this grander concept of the purpose of work in our lives that’s leading so many to seek alternatives.

Have I become the person that I want to be, we wonder, and if not, is it too late? We begin questioning our choices and asking new questions of ourselves. Have I followed my dreams? Lived as I wanted? Exercised my creative spirit? Lived my values? Built something of my own? Made my children proud? Thought my own thoughts? Acted with courage and magnificence?

Questions like these (and my uncomfortable answers) forced me to shift gears and take another look at my life and my work. Let me tell you how I got here. It’s a tale of trial and error.

Getting Off the Beaten Path

The small town in southern Minnesota where I grew up is the sort of place that is charming when Garrison Keillor talks about it but stifling when you live there. Even as a kid, I knew that the people around me were leading humdrum lives. I vowed not to follow in their footsteps. Thanks to my love of reading, I had discovered that another world existed that was far more exciting than the one I saw around me. I spent hours daydreaming about glamorous careers, exotic travel, and sophisticated friends. By the time I reached high school, my mother would regularly ask, "What are you going to be this week?" I always had a free answer.

My dreams faded quickly when I followed my peers off to college and was advised to make sensible plans. I entered college not knowing what I wanted to do, and when I graduated it wasn't much clearer. However, I now had a diploma that authorized me to teach high school English and speech. Off I went to do just that in another tiny community near my hometown.

My teaching career began with great enthusiasm. Having had a lifelong love affair with all things British, I was certain I could share my passion for English literature with adolescents who didn't know what they were missing. The first two years turned out to be enormous fun as I grew confident in my ability to motivate and inspire unruly teenagers. By my third year things began to change and I found myself saying, "The nice thing about teaching is that you get a lot of time off." I was also bumping heads too frequently with an administration who wished I'd just stick to the syllabus and not spice things up.

In my fourth year came what I now think of as My Horrible Moment of Truth, when I realized that I could predict with absolute certainty where I was going to be and what I was going to be doing every hour of every day of the year. I was doomed to go through life saying, "If this is March, it must be *Macbeth*." It was a terrifying prospect.

It took another year for me to summon my courage and resign. When I did, I received zero support from the people around me, who greeted my decision with dismay. They added to my own uncertainty about leaving a secure position because of something as common as boredom. I decided I'd better hurry up and find another job but had no idea how to begin. I remembered hearing about the State Employment Service and went in for an interview. To my astonishment, they invited me to come to work for them as a job counselor. I gratefully accepted, but the absurdity of this dawned on me as soon as I began. I had no idea what I wanted to do, but now I was being paid to counsel others on their careers. Before long I knew that I would not become a model civil servant, but I was too embarrassed to leave my second career so soon.

My daughter, Jennifer, came to my rescue and gave me a perfect excuse for resigning. My husband and I had wanted to start a family, and when I discovered I was pregnant, my job was multiplied by the fact that I now had an acceptable reason for leaving the Employment Service behind. I knew that my "retirement" would be temporary, but I was determined to use those early years of motherhood to find work that I could love. I didn't know it at the time, but I had to find myself first. The real adventure had begun!

When my daughter was only a few months old, I met a group of people involved in personal development training. This was a new world for me but one in which I felt immediately at home. I started attending motivational seminars, studying books on self-esteem and every other self-help tome I could find. I devoured *The Power of Positive Thinking*

The Magic of Believing, and *Think and Grow Rich*. Where had these ideas been hiding? I began to believe in myself. It took some time before I understood what Sydney Harris meant when he wrote, "Young people searching for their 'real self' must learn that the real self is not something one finds as much as it is something one makes; and it is one's daily actions that shape the inner personality far more permanently than any amount of introspection or intellection." The form that my next step would take was still fuzzy, but I sensed that I was getting closer.

The push I needed came in the most unexpected way. One evening I picked up the newspaper and read a story about two women in New York named Claudia Jessup and Genie Chipps. Friends since their school days, they had moved to New York in hope of becoming actresses. While waiting to be discovered, they supported themselves the way many out-of-work actors do, with a variety of available jobs.

At dinner with friends one night, Chipps said, "We ought to stop trying to figure out where we might fit in. Let's do something on our own. Let's start a business!" One guest had the nerve to ask just what this business was going to sell. "Ourselves, of course," they improvised. "We'll sell our time and energy to people and do whatever comes along."

And so the seeds of their business, Supergirls, Ltd., were sown. Setting up shop in Jessup's apartment, they purchased a few supplies, including a record called "Sounds of the Office" which they played whenever the phone rang, giving the impression that Supergirls had a large staff busily working to meet any and all requests. From such humble beginnings, they went on to create a large and sophisticated public relations company.

I was dazzled! What Jessup and Chipps had done was a new idea for me. If I had even thought about starting a business as an option, I would have assumed it meant gathering capital and opening a store. The Supergirls were telling me that there was another way to work for myself. I wanted to know more. I got my copy of the book about their experience, *Supergirls: The Autobiography of an Outrageous Business*, the very next day and read it cover to cover. At the end of the book Jessup wrote, "Genie and I didn't lead our class at Harvard Business School. We didn't even go to business school. But we started a business, and we found out that we knew enough about most of the things we needed to know about to go along. We weren't and aren't extraordinary people. The point is, Genie and I didn't start out being super. We just wanted to be."

If "wanting to be" was what it took, I was highly qualified. I mulled and dreamed and planned and fretted and finally took a deep breath and launched my first little venture. *Supergirls* became my handbook and constant companion. It was the only resource I could find to guide me in creating an unconventional business.

The Successful Woman, which I started in September of 1974, brought together my passions for personal development and the women's movement. At that time, no one had designed a program on goal-setting and self-esteem aimed at women. I organized a seminar, added the idea of publishing a newsletter, and began letting people know about my business. It was both exhilarating and scary. After I publicized the business, I was interviewed by magazines, on television and radio, and in the newspaper. Speaking invitations began to come in from women's groups, churches, colleges, and businesses. I accepted every one. My seminars got smoother and fuller; newsletter subscribers came from around the country.

was on my way.

As time went on, other opportunities and ideas presented themselves. With my confidence growing from my early triumph with *The Successful Woman*, I eagerly tried other ventures. I started a mail-order business, which was enormously successful, and branched out into special-event planning and seminars on creative marketing. Eventually, I stopped working exclusively with women and broadened the scope of my training.

More important, I began to see that I had inadvertently stumbled onto the most effective personal development program invented. Running a business taught me about myself and other people. It challenged me to expand in every possible way. When I had been a jobholder, I had given little thought to building character or clarifying my values or serving others. All of these things became momentous aspects of self-employment.

Why Are You Here?

Before my “Making a Living Without a Job” seminars grew from twenty people to more than several hundred, I would begin with an exercise I call Three Questions. Each person would answer these simple queries: Who are you? What do you do? Why are you here?

Although my students invariably came from disparate backgrounds and occupations, from a mix of blue-and white-collar jobs, they weren’t coming to the seminar merely because they were curious. They weren’t even coming because they had lost their jobs, but, usually, their current careers weren’t delivering the satisfaction or security they had expected. My students all gave thoughtful—even poignant—explanations for wanting to become independent. “I want to see my kids grow up” was a common response, along with “My workplace has become so stressful that I get stomach pains when I start to drive to work” or “It’s time for me to devote full time to an idea I’ve had for years.” Almost all of them said they had glimpsed the future and it looked like more of the same—unless they made changes now. Let’s eavesdrop for a moment and see whether your personal motivation reflects any of the answers I’ve heard.

• ***I want more control over my own time and life.*** Writer Peter Mayle sums it up nicely when he says, “I’d rather live precariously in my own office than comfortably in somebody else’s.” Many workers and professionals are increasingly frustrated over having so little to say about when they work and when they have time off. Working for someone else often creates an unpleasant dichotomy in our lives. As we mature and clarify our values, we may find it difficult to spend time in ways that do not reflect what we believe and care about. Breaking free seems the best option for changing that.

When I surveyed a group of my newsletter readers about what they loved most about self-employment, the overwhelming majority said, “The freedom.”

• ***My work is no longer challenging. It’s time to do something creative.*** More and more restless souls are questioning the assumption that once they’ve been trained for an occupation or have acquired years of experience in it, they must do it for the rest of their days. Several years ago, a group of California environmentalists adopted as their slogan “Just Because You

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