

SE-35

## Self-Employment Questions and Answers 102: Suggestion for Success

By

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### Why Self-Employment?

Hundreds of thousands of professionals are out of work because of the prolonged recession and permanent downsizing of the U.S. economy. Fewer well-paying jobs are available to professionals such as IT directors, HRM executives, advertising executives, bankers, investment advisors, financial managers, designers, lawyers, editors, architects, etc. Even though the economy has improved, companies are getting by with less payroll and pocketing the savings. So self-employment may be an option for you to generate some cash flow and create a new career for yourself.

Or maybe you are working at a job you love, the money is good, and your job is secure, but self-employment is something you have always dreamed of. Then you, too, should read on.

### Do You Need Reliable Information on Self-Employment?

If you are starting on your self-employment journey or even if you have experience in self-employment, you know that getting reliable information on the subject is difficult. There is precious little information on the "how to's" of self-employment. Much of what is available are either get-rich-quick scams or pyramid deals. Small business management is not the same as self-employment. For the most part, the needs of those aspiring to become self-employed are not met. Many who are self-employed must learn by costly trial and error.

What useful information on self-employment can I offer you? A substantial amount as I, I have been accumulating information and "how-to's" on the techniques of self-employment. During my 30 years of self-employment, I have experienced everything I write about. Through extensive trial and error, I have acquired a body of knowledge that I share with you as your *Self-Employment Advisor*.

I have kept a journal on my experiences, observed self-employed individuals, and read extensively on subjects related to self-employment. I have experienced every high and every low, every success and failure as a self-employed professional. I have tried and experimented every possible way to promote myself. I am living proof of the cliché, "You ought to write a book."

To help you navigate your self-employment, I will answer the questions that I am most frequently asked about self-employment as well as those I had to figure out myself.

### Why Two Self-Employment Q & A Papers 101 and 102?

I have written two separate McHugh Self-Employment Question and Answer (Q&A) papers. The topics in each paper are fundamental to your self-employment success and are broken out into two papers for these reasons. First, all 24 topics, some with complex answers, make for a long read and your time is valuable. Second, the separation of the topics into two papers reflects my judgment as to what you need to know when you are starting self-employment (101), and those topics that are of more value once you have launched your self-employment venture (102). Admittedly my selection is arbitrary, based on my 30 years experience, and some topics could be covered either in 101 or in 102.

### **Terminology Note : "Prospect" and "Client"**

The terms *prospect* and *client* are not synonymous and should not be used interchangeably. Here is the difference. A prospect is someone who is considering using your services and you have not yet decided to serve this individual. A client is someone who has decided to use your services and he/she has met your selection criteria of someone you want to serve. When someone becomes a client, no money has changed hands yet, but the mutual commitment is made. Up until that point in time that person is a prospect. My job is to advise you on how to convert the prospect into a client (i.e., cash-flow) and likewise avoid those who should remain prospects (or maybe just suspects).

### **Should you ever recommend your competitors to a prospect?**

I don't recommend my competitors, as my consulting specialty serves a small audience. Big jobs are scarce and take a lot of effort to land. So why would I promote someone to take business I am striving for?

I have spent thousands of dollars and hours promoting my brand through free papers, free *McHugh Expert Interviews*, my website, and my LinkedIn™ group. I haven't made that investment to promote anyone but me. My competition never recommends me. Why should they, as they also have to compete for a finite amount of business.

However, I always recommend those who can help a prospect in fields where I don't have in-depth expertise; for example, law, advertising sales, design, editing, etc. Those I recommend have either worked for me or have advised me as subject matter experts (SMEs). When I recommend other service providers, I use two criteria. First, I will recommend only those I know will deliver a first-rate service. Second, those I recommend have helped me and my recommendation is my payback for their help.

### **Should you collaborate with other service providers?**

Maybe. I subcontract work to a collaborator when I don't have deep expertise. But I must be in charge of the project and must be the face to the client. Otherwise the client gets confused. The client gets one bill and I then pay my collaborator. My philosophy has to prevail and I need to direct the work.

If you need a collaborator, here's the things to note: Make sure you select a collaborator who is competent, listens, and meets deadlines. Most of all, work with

someone you trust and are comfortable with. Your worst case is someone who becomes a burden on your time to manage. Your second worst case is to collaborate with someone who tries to steal your clients.

*Tip: Always get your contractor/collaborator agreement in writing. Spell out your expectations, deliverables, schedules, money, when payouts are made, and client communications. You don't need a long, legalistic contract; if you need that you have selected the wrong collaborator. A short memo, with bullet points, will do the job. My experience is that writing is invaluable for clarifying your thinking and explicitly conveying expectations to those who work for you.*

*Tip: When you pay a contractor over \$600 annually, you must submit a 1099 with your return. As with all tax matters always consult with a qualified tax professional.*

### **What if a prospect asks immediately "what is your fee?"**

This may be a bad sign. Never quote a fee immediately, whether you work on an hourly basis or a flat fee basis. You need to spend some time asking questions and probing the prospect's needs and what he/she wants you to accomplish. Then listen carefully.

I ask prospects these questions:

1. What issues do you want to resolve?
2. What major outcomes do you want to achieve as result of this assignment?
3. What is your schedule for completing this assignment? Completed by what date?
4. Do you have funds available now for my fee? Is the decision to make this expenditure your decision or does it involve others?
5. How will you evaluate and measure your satisfaction with my work?
6. Who will be my day-to-day liaison at your organization?
7. Are you considering other consultants?
8. How did you learn about me? Search engine? Key words use? Referral? Read a ***McHugh Paper?***

Once you get answers, tell the prospect you will get back to him/her the next day. Spend some time figuring out what is involved in the assignment and then carefully estimate how much of your time will be involved. When you call the prospect the next day, you can quote a figure that reflects thought and analysis. The amount you quote will be fair to the prospect and fair to you so you will not short change yourself. You can purchase , SE-34, ***How to Establish a Profitable Hourly Rate***,, 2012, 6 pages, \$6 at [www.self-employmentadvisor.com](http://www.self-employmentadvisor.com).

*Tip: Keep a record of hours for the jobs you complete. Then you will have a database to figure how many hours are required to complete a specific type of job.*

*Tip: Use a spreadsheet template to estimate the number of hours to complete a job for a flat fee. Categories where I spend time and need to estimate are: selling time/proposal preparation; research/thought; phone research/ interviewing; client document review; travel/site visits; and a "morph-fudge" factor .*

The "morph-fudge" factor is relevant in all complex assignments that invariably involve more time than you estimated and the work expands, as do the hours of your time. What should that factor be? Minimally 10% of the total estimate. So if you determine 200 hours to complete a particular job, include minimally 220 hours in your cost estimate.

### **What role does intuition play in successful self-employment? How about listening skills?**

I write about these two attributes together for a reason. First, *intuition* is important in every endeavor in life. For me intuition is the combination of gut feeling, a sense of the situation, impressions, instincts and what I know of the situation and/or person.

My slang for intuition is "vibes," which is from the Beach Boy's classic 1960s hit, "Good Vibrations." Intuition is vital for survival in a tough business world. Why is intuition so important for a self-employed person?

As a self-employed person you must make quick judgments about prospects. Ask, "Would I want this person as a client?" "Should I avoid this person as a client?" "Will there be collection problems?" That's where intuition comes in. Also, you stand alone in terms of making judgments about prospects. Until you have partners or a staff, you need to be correct in selecting who you want to do business with.

You will have disagreeable clients and, unless you are independently wealthy, it is your job to serve them. But how about someone who has all the answers and you can't seem to please or someone who wants you to do something unethical? Or someone who may be a credit risk? Do you want them as clients?

How about a prospect who fusses endlessly about your fees and has all types of strings attached to payments. Like one prospect who told me, "I will send you your first check once my board approves the expenditure." Two problems. First, I knew this gentleman had no board of directors. Second, if he couldn't make a decision about that amount of money (under \$5,000) I doubted if he could make any other decision of consequence.

Another prospect for a major lucrative assignment wanted me to inflate some market size/ sales projections, which I wouldn't do as what I offer a client is independence and integrity. (I sensed the prospect wanted to use this false data for investors and bankers.) I bid both of these fellows, "Good- bye, sorry I can't help you." Why? Simply because my vibes said, "Pass on both of these prospects, both will be major headaches."

What about listening? Listen. Pay attention. What you hear must then work in tandem with your intuition. *It is equally important to listen for what is not being said.* Ask yourself, "What is the hidden agenda?" We all have hidden agendas.

### **When should you turn down a prospect?**

The answer depends on your financial situation. The more money you have in the bank, the larger your backlog of work, the more you can be selective in who you will serve.

When I started my self-employment, I took on jobs I came to regret because I needed the income. However, what I never regretted is what I learned about myself, people, and prospective clients to avoid. Based on my experiences, I suggest you avoid these six types of prospects:

### *Credit risks*

These prospects may have money to pay you but you sense they will not do so. How do you know? Is the prospect obsessed with when your fees are due? Does someone want to pay you on a contingency basis? That means you will be paid if X, Y, and Z should happen. But you know X, Y, and Z most likely won't happen. Always say, "No, thank you" to a contingency fee unless you opt to work for nothing.

For some reason I have found that if the prospect is the owner of the business, or controlled by a family, the credit risk is greater. For some reason, husband and wife teams can be difficult to collect fees from.

The size of a business generally has nothing to do with credit worthiness. A small percentage of people get a perverse pleasure from beating the other guy (you) out of what is due. *Remember when it comes to money, nastiness can come out of people.* Avoid mean-spirited people like this by listening carefully in your first conversation with them. (See my Q & A's on the role of intuition and on money up front.)

### *No money*

This is different than a credit risk. A credit risk may have money but you sense they will not pay you, whereas prospects in this category have no money. Cornelius Vanderbilt said, "If you must ask the price for a yacht, then you can't afford it."

We are not talking about yachts here, but if the first thing someone asks about is your fee structure, this is not a positive sign. Prospects should be concerned about results and service in addition to being solely obsessed with costs.

In my business, publishing, there are two types of prospects who have no money. First, self-publishers operating on a shoestring. In my 30+ years' experience I estimate that only around 5% of self-publishers have the money to pay for advice. Here's a second cash-strapped group example: cause-driven non-profits and many religious organizations. They're usually very nice people, but be sure to qualify their ability to pay by asking, "Is there money in the budget to pay for my services?" If not, you may have a pleasant conversation but you will be wasting your time.

My rule is to try to help "no money" callers. I try to point them to information sources. I also may outline the realities of their situation and help them to clarify their thinking. It is smart practice to treat all callers with kindness and consideration. Me — I am a believer in good karma: it all comes back to you. "What goes around, comes around."

### *Wrong fit*

If you can't serve a client with your skill-set, then decline the job. When you talk with the prospect, listen carefully, ask questions, and understand his/her needs. For example, if the prospect needs someone with extensive programming experience and you don't have it, pass. If the job requires the contactor to do extensive financial analysis and you don't have that skill-set, then pass.

I offer this one exception. If the skill you are lacking is only one component of a job, let's say 20 % or less, then maybe you can subcontract that portion of the job to a colleague. As I previously wrote, now is the time to consider a collaborator as you may know someone with the required skills to help you. Most importantly, that subcontractor must be dependable and not someone who will leave you hanging. You must warrant that all the work is top quality and the contractor's work must be seamlessly integrated into the entire job.

### *Non- decision-maker*

It's OK to talk to someone who doesn't have the authority to make a decision to use your services as you can glean useful information and find out who can help you. It's wise to get to know others in the organization who can influence a decision to use your services.

However, early in the conversation ask qualifying questions such as, "Are you in a position to buy my services?" "Does your organization have funds budgeted for my services?" "Who is the executive who will make this decision?" "When will a decision be made?" Use that person as an entry point to the office of the decision-maker.

### *Shoppers*

Some people will obviously be shopping: that's OK but only up to a point. For example, I always ask, "How many consultants did you contact?" If there are more than three, that could be a red flag. Price shoppers can prove to be marginal prospects.

Likewise the use of an RFP (request for proposal) could signal a shopper. Generally, RFPs are acceptable, but be careful to minimize uncompensated time you can spend responding to an RFP as you can invest many hours of work for nothing.

Over the last ten years, about one-quarter of my major jobs have been generated in an RFP situation. I am finding that recently my major jobs come from referrals or people who have read my professional papers and know my approach to a problem. Then it's a matter of a short proposal and a hand shake.

A pet peeve: I am amazed at the ungracious individuals who receive a custom proposal from me and never take the time to acknowledge and discuss it with me. Unless you take your time seriously, many prospects won't, and as I have mentioned, your time is worth less than a used car salesman to them.

I also have learned that asking for references can be a danger signal of casual shoppers. The pattern I have observed is this: after I prepared a free proposal (investment of three to five hours of my time), and was not selected, *invariably the references I provided have not been called.*

For that reason, I always inform prospects:

*I will provide references as requested after we have discussed my proposal.* My experience is that prospective clients ask for references but rarely contact them. I am not sure why this is but it does lead me to wonder why folks ask for references if they never call them.

*From my position as a self-employed person, there is a cost of my time in contacting my references and also an intrusion on my references' time.* However, after we have taken the time to discuss my work as detailed in my proposal, I will be happy to provide references. If this is agreeable to you, I will then provide references if you still want them.

### *Hopeless cases*

The legal profession has a saying, "Dump the dogs." Sometimes prospects may need an entire "do-over." In my business, the onion analogy holds true: "Once you start peeling the layers, etc." You are paid to solve difficult problems; that's OK. *Go into any assignment with your eyes open as to size of the problems inherent in that assignment.*

For example, sometimes I sense that an organization's staff may be incompetent or not given the tools, such as training or direction, or the leadership is not respected by staff. Or an organization may have a pervasive customer service problem. Maybe you can help the client fix the problem, maybe you can't. However, some organizations' problems may be so endemic that it would take a miracle worker to help them.

If you work for a flat fee, you might find that your ultimate hourly fee approaches what workers make in Bangladesh. For example, I had an assignment that I learned was hopeless, a situation that even a miracle worker couldn't fix. As I took this job on a flat fee basis, I charged X figuring a range of Y to Z hours to do the job. By the time I finished, I had invested three times as many hours as I estimated to complete. You can see that in the end, my flat fee translated to an hourly rate of only one-third of what I budgeted.

*Tip: If you sense you are wading into a hopeless case, be extra deliberate in estimating the hours to complete the assignment.* If you work for a flat fee, you might find yourself working for a low hourly rate if estimated hours double or triple to complete the job.

### **Could a self-employment assignment lead to a full-time job?**

Absolutely. Two of the best jobs of my career evolved from a series of management consulting assignments. I was not looking for a job and did not need a job. These two offers put me in a position of strength in negotiating my salary and benefits as I was the only seller in a seller's market and the client knew the quality of the product, me.

"Hurry up and wait" is the GI's and the job seeker's lament. The job application process through the human resource channel moves at glacier-like speed. It can be months before a decision is made.

However, when the client approaches you, human resource management (HRM) is bypassed and you can start immediately. (You can do the necessary HRM paperwork later.) If you were one of hundreds of applicants, you would have zero leverage. In this scenario, you have significant negotiating leverage. Add to that, you have a powerful sponsor, maybe the company's president, who gives you even more clout with your new colleagues.

### **Who should be in your network and how important is networking?**

Networking is at the top of my scale in success factors. When it comes to networking, think of the Beatles' 1967 hit, "With a Little Help from My Friends." It's critical to your success in self-employment to make contacts and the acquaintances of people in your field in a position to help you, advise you, or to recommend your services.

I am an energetic cultivator of people. For that reason, I reach out and try to establish mutually beneficial relationships with people who can help me. Once I have built that relationship, I always try to be of service and help the other person. Trite but true, "give and you shall receive."

Who should be in your network? Broadly speaking, anyone who can help you advance your business goals. This may be self-serving but you need to calibrate your time invested in developing relationships with the relative importance of that person to you.

That means you should concentrate on people who are influential in your field. People who inquire about your services can prove to be valuable contacts. Of course, don't forget that your most valuable contacts are your satisfied clients.

Why is active networking so important? First, by definition, if you are self-employed you work alone and because of that you can become isolated. You can also be myopic and lack the objectivity to independently evaluate your activities. Use your smartest network contacts as advisors and subject matter experts (SMEs). Second, remember this as a truism: *everything good in life happens because of people and because of our relationships with people.*

In my career, every major job and assignment came about because someone liked me, respected my work, and, because they were familiar with me as a person and decided they wanted to work with me.

*Screening Criteria:* Are these respected professionals in a position to recommend your services to other professionals in a position to use and **PAY** for your service?

*Tip:* Keep a contact database of all people who can help you or who are otherwise important people. Annotate that database after significant communications. I also have a cross-referenced database of SMEs. For example, if I need someone who knows



copyright or medical publishing or digital publishing, usually such SMEs are a phone call away.

I always keep notes on personal information; for example, someone's hometown or where their kids go to college. One of my biggest supporters was surprised to know that I remembered her father was a career Coast Guard officer. People are always flattered when you remember things about them.

*Tip: Keep a database of people to avoid.* I know it sounds cranky, but you only go through life once and your time is finite, so why waste it on those who are unpleasant or unreasonable.

My list is short, but I avoid anyone who argues over fees, won't listen, or feels the need to give me a hard time. You may not be able to avoid jerks when you start out, but once you have a strong cash flow and a backlog of work, you can become selective and avoid those who darken your day. Think of Santa Claus "keeping a list of who is naughty and who is nice." (Sorry, however, no lump of coal for those on my "avoid" list.)

### **Should you ever give free advice or a "sample" of your work?**

Short answers are "depends" and "generally, yes." If you are a management consultant, lawyer, CPA, PR specialist,—namely, someone with a specific expertise in a field—sure. What would be a reasonable amount of free advice? That depends on the size and sales potential of the account and, equally important, if you can serve their needs. I suggest you may want to invest up to half an hour in an initial call, probably more if they qualify as a client. Then you want to ask probing questions about their need. As a rule I try to help everyone who calls me, and if can't I help them, I try to point them in the right direction to get help.

What about a visit with the prospect at a neutral site? That depends on whether you are dealing with a bona fide prospect or a suspect. Is this potentially a large account? Have you screened them using my list of clients to avoid? Is it convenient for example, as an add-on to a conference you are already attending?

After I prepared a detailed proposal and spent many hours talking with a prospect, he then asked me if I could travel to Chicago to spend a day with him. I said sure and then sent him an invoice for \$1,500. "Once I receive your payment, we can set up the time and place." I never heard from this prospect again.

Here is another example of a suspect to get rid of ASAP. I received a phone call from a real estate investor asking me if I would critique a book proposal and recommend a publishing plan for his book. I said, "Send the proposal and I will take a look."

The publishing proposal was 11 pages. I told him, "Here is what I will provide for four hours work, and my fee will be \$X." The real estate executive responded, "That is not what I meant. I meant a try-out, you know to see if we like your work and then we could form a relationship." I privately thought, "What he means is, 'I hope this guy is dumb enough to work for nothing'." Run, don't walk from this kind of freeloader.

Unfortunately people wanting something for nothing is a fairly common phenomenon. After some experience and after you have been burned, you quickly will ferret out frauds and get rid of them. Remember, if you are desperate for business, you lose your ability to separate the wheat from the chaff, and it is easy to get suckered by freeloaders.

There are exceptions. For example, when I was starting out, I paid my travel (using a frequent flyer ticket) from Milwaukee to Washington D.C. to make a presentation for a comprehensive publishing management audit. I invested a long day with four of this organization's executives. It paid off. I got the job. At that time I had a backlog of work and healthy cash flow which increased my capacity to make an informed decision about investing my time with these folks. But my instincts told me these people were serious about me.

Another time, I spent 26 unpaid hours cultivating a client, answering questions, sending information products, and preparing a proposal. I never heard from them until one day three months later I received a call from the client. "I just got word that my budget was approved, including your fee. Let's go to work."

That assignment was one of the three largest in my career. In that situation, I had known one of the key executives, not the final decision-maker, but I knew she had integrity and had clout with her boss.

Here is what can be insidious about the free advice situation. Unless there are boundaries on how much unpaid time to spend with a prospect, you run the risk of being ripped off as you will invest hours and will be working for nothing. Remember, many think your time has no value. They want you to work for nothing while they have an executive salary, benefits, etc., and you may be living on your credit cards.

My own rule of thumb is that about one hour is a reasonable amount of time to spend with a prospect. However, as I pointed out, there are high-potential situations where more uncompensated time is warranted. My allotted time gets compressed when the opening questions are: "How much?" and "Will you work on a contingency basis?" The time spent with those suspects could be compressed to 10 minutes.

### **How do you assess client satisfaction?**

I am amazed at how few service providers pay any attention to client satisfaction. Makes me think of the Woody Allen movie, "Take the Money and Run." Why should you assess your clients' satisfaction?

People appreciate being asked. You can learn so much about your service by asking your clients. Displeased clients many times never complain, but you just never hear from them again. Client feedback is vital for continuous improvement. A high level of client satisfaction is vital because it will retain clients and satisfied clients will recommend new clients to you. High retention of clients will save the cost of acquiring new clients (marketing cost). Word of mouth referrals can be a powerful driver of new business and they cost nothing.

Jay Foonberg, in his book, *How to Start and Build a Legal Practice*, quotes a survey, no source cited, on why clients leave. " According to a national survey, 1% die; 3% move; 5 % dislike the product; 24 % have some dispute that does not get adjusted; and 67% leave because they feel they were treated discourteously, indifferently, or simply were not given good service." In my experience this is about right.

How should you evaluate your client's satisfaction? First, if you are working on a complex job, monitor continuously by asking:

- "How am I doing?"
- "Are you getting the information you need?"
- "Is there anything else I can do?"

Second, send a questionnaire after you finish a job. Here is what I ask a client after I complete an assignment:

Please rate the following on a scale of 1-5, 5 being the highest.

- 1) How effectively did I address your concerns? Rating:
- 2) What was your overall satisfaction with my services? Rating:
- 3) Is there anything I could have done differently which would have improved the service you received?
- 4) Is there anything else I can provide you in conjunction with this assignment?
- 5) Do you have any other suggestions or thoughts?
- 6) May I have your permission to use you as a reference?

### **How does a self-employed professional plan for the next year?**

Fail to plan and you plan to fail.

If you want to succeed with your self-employment, then recognize that you are running a business and, therefore, you must set goals and write a plan. Every December, prepare an annual plan for the next year. Your plan need not be elaborate. Keep it short and simple as it is *your* tool and not a corporate document. My annual plan typically includes these categories:

- *Miscellaneous Goals*: Anything that is not financial such as inquiries generated, source of inquiries, new posts to website, speaking engagements, developing a prospect list, repeat business, new ventures and new products developed.
- *Income Goals*: Total annual sales— gross and net.
- *Website Metrics*: These are useful in discovering what topics interest people visiting your website, plus you can review trends.
- *Questions to Be Answered*: or example, what will change in your field? New technology impact? Changes in your promotional strategy? How to get more referrals? What sort of business should you avoid? How effective is social media in generating new business?

- *New Skills to Master*: Some examples: master new technology, improve writing, learn how to write ad copy, learn financial statement analysis, etc.

With that year's plan in hand, you can then write your own performance appraisal at the end of the year. Appraise your performance as objectively as you can. Compare your performance to your annual plan. Make adjustments to your plan based on what you have learned during the year.

### **How Do You Motivate Yourself?**

*"Success is the ability to go from one failure to another with no loss of enthusiasm." — Sir Winston Churchill.*

When you work alone, you work in a vacuum. Face it. You will always have periods when business is slow, receivables are slow to come in, bills are mounting, and nothing seems to work. Your first reaction may be, "Why should I do anything as nothing works?" Let this mood pass. Your creative powers and self-confidence are temporarily paralyzed.

Like you, I have had these dog days. I have also found that my "last resort" ideas have paid off in an extraordinary manner. "In the middle of difficulty lies opportunity," according to Albert Einstein.

One of the most valuable morale boosters for me is my network of contacts. For years, I have cultivated a number of smart people, who also respect my ability and make me feel better about myself and my work. Remember that "perspective is worth 50 IQ points." So getting another's input into your work and promotion of yourself can provide insights that will lift your spirits.

Conversely, avoid negative people who offer no great insights and who have a knack for making you feel bad about yourself. You need constructive criticism but not demeaning comments. You may have a client who is negative and who gives negative vibes. Your job is not to like the client but to get along. So make it work, that is your job. But if a prospect demonstrates a streak of negativity, walk away before that person becomes a client. (See the section, "When should you turn down a client?")

Outside of prospects and clients, I make it a practice to avoid habitually negative types. Conversely, I try to have as much contact with positive, optimistic people as I can. I have long held the belief that encouragement is one of the best gifts you can give people.

I have also found that keeping a journal is useful in dealing with frustrations and disappointment. I enjoy exploring my psyche in a private journal and I have found it therapeutic to write "X really shafted me" or "Y is a world-class jerk." Of course, document your successes and victories as well as your disappointments. Give yourself credit for being smart and sticking to your plan.

For me, in the final analysis, the top morale boosters are landing that major lucrative assignment, building a back-log of business, and working with appreciative and cooperative clients.

But it is critical that you fight through the paralysis and do something to move you forward. Regardless of one's politics, most of us can agree that as our president during some tough times, FDR was a change-agent. When I am temporarily paralyzed in an inaction mode, I read this quote from FDR:

The country needs, and unless I mistake its temper, the country demands bold, persistent experimentation. It is common sense to take a method, try it. If it fails, admit it frankly, and try another. But above all try something.

Franklin D. Roosevelt, May 22, 1932

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### **Reviewer Acknowledgement**

I wish to thank Gary Porter for his critical review of this manuscript. Gary Porter is a retired professor of accounting and author of numerous college textbooks. He is currently on the National Advisory Council and Distinguished Lecturer in the College of Business and Public Administration at Drake University. His passion for creative writing has resulted in the publication of various newspaper articles and essays, including a first-place award in the River Falls Reads (Wisconsin) contest. Gary's first fiction book, *Duffy: The Tale of a Terrier* (Beaver's Pond Press, 2011) tells the story of a rescue dog arriving in heaven with a longing for his adoring folks back home. Then he meets Rex, a literary easterner of the Boston Terrier persuasion, who encourages him to write his life story. Gary lives with his wife Melissa in Hudson, Wisconsin, where they actively support animal rescue and welfare organizations.

### **Services for Self-Employed Individuals**

If you are interested in self-employment, consider McHugh's ***Self-Employment Evaluation Interview***, which consists of 24 questions and a self-assessment of the eight key attributes in order to judge your potential for self-employment success. For a modest fee, McHugh will evaluate your self-employment plan or, if you are self-employed, offer an evaluation of your current efforts. A written report is part of this service. Included also in your fee are complementary copies of the four papers listed below, which are for sale (\$26.00). See contact information at the end.

### **McHugh Papers on Self-Employment**

SE-30, *Self-Employment Tactics and Tips*, 2012, 2 pages, Free

SE-31, *Ten Tips for an Effective Website, 2012, 1 page Free*

SE-32, *Self-Employment 101: Questions & Answers, Starting Out, 2012, 9 pages, \$6*

SE-33, *Eight Attributes Needed for Successful Self-Employment, 2012, 6 pages, \$4*

SE-34, *How to Establish a Profitable Hourly Rate, 2012, 6 pages, \$6*

SE-35, *Self-Employment 102, Questions & Answers, Suggestions for Success, 2012, 14 pages, \$10*

### **Self-Employment Forum**

John B. McHugh's Self-Employment Forum provides regular tips and serves as a venue to exchange ideas with others on self-employment. Join now to participate in this informative exchange and to grow your self-employment expertise. The [-Self-Employment Forum](#).

### **About John B. "Jack" McHugh**

Jack McHugh is a self-employed publishing advisor and publisher. Over the last 30 years, he has created and refined his own self-employment business model. During this period of trial, error, mistakes, and successes, he kept a journal on his self-employment efforts and now has distilled them into succinct "how to's" for those who aspire to be self-employed.

McHugh contends that "there is precious little information on the 'how to's' of self-employment." Much of what is available amounts to either get-rich-quick scams or pyramid deals. He also states "the needs of those aspiring to become self-employed are not met. I have much practical wisdom to share with folks. I am the living proof of the cliché, 'You ought to write a book.'"

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