

**Dotsie Bregel,
Founder and CEO of
The National Association of Baby Boomer Women
(NABBW)**



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Presents

*The Entrepreneurial Boomer Women
How to Start and Stay in Business*

With

**Jennifer Kalita
The Kalita Group**

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The Entrepreneurial Boomer Women
How to Start and Stay in Business
With Jennifer Kalita – The Kalita Group

Dotsie: Good evening and welcome to the call. For those of you who don't know me, who may be from our guest speaker's list, I am Dotsie Bregel, founder of the National Association of Baby Boomer Women, which the web address is www.NABBW.com and www.boomerwomenspeak.com, the number one site on all search engines for Baby Boomer women. I am passionate about educating and empowering women at midlife.

Since launching Boomer women Speak several years ago, I have been connecting, encouraging and supporting Boomer Women on a daily basis. My finger is certainly on the pulse of this spirited generation. I dedicate a great portion of my time to creating opportunities that inspire women to explore their passions and live them to the fullest. My prayer is to embrace all women and provide them with the means to soar.

I've been mentioned in *Time* magazine, and *AARP Bulletin* among dozens of newspapers across the nation. I frequently do radio interviews and have been interviewed for many publications. I was invited to appear in the outside audience of *The Early Show* with Dave Price. I have also helped connect women for segments of the *NBC Nightly News*. I live in Baltimore, Maryland with my husband and three children.

That's enough for me, now lets introduce this evening's guest speaker and that is Jennifer Kalita and she is the founder and principal consultant of *The Kalita Group*. Jennifer has been a communications and business consultant, writer, speaker, and strategist for more than a decade. She empowers entrepreneurs, women in business, and Baby Boomers in transition to live a life in business and in balance. She has educated thousands of entrepreneurs in all facets of the business launch, development, and promotion. She is the entrepreneurial columnist for the *National Association of Baby Boomer Women* and she is also a contributing author and Boomer Buzz PR columnist at *Second50years.com*. Throughout her early career, Jennifer worked with award winning, high profile marketing and public relations agencies in the Baltimore-Washington, D.C. corridor.

She then took her expertise to the small business arena in 1998 to show entrepreneurs and independent service providers how to achieve tangible results with intangible communication. Jennifer has developed and taught teleseminars on a variety of marketing and public relations topics for small business owners, and she has also authored numerous books and business development programs. She has been profiled in many national media's and will be highlighted in the October issue of *Working Mother* magazine. Tonight Jennifer is going to put her entrepreneurial expertise to work for us as she talks about why being a

Boomer Woman in business is different and, how to create a successful business on your terms. Her Teleseminar is entitled ***The Entrepreneurial Boomer Women: How to Start and Stay in Business***. She will give you some critical food for thought on being an entrepreneur at this stage of the game. So welcome Jennifer, how are you this evening?

Jennifer: Thank you, I am great and very excited to be here.

Dotsie: Good, we're happy to have you. Why don't we get started? Do you want to tell us a little bit about where you're going to go with the call?

Jennifer: Yes, I'm going to talk a little bit about different benefits and different pitfalls that I'm seeing a lot of the Boomer Women Entrepreneurs I've had the privilege to work with, experience right now. There are some unique challenges and unique opportunities I believe in this life stage, which makes being a thirty-something entrepreneur much different than being a fifty-something entrepreneur. There are different things happening in the life stage that very much affect your business and you want to go ahead and structure your entrepreneurial venture to honor all of those things, so that you honor yourself in the process. And there are approximately 47% of Boomers who are continuing to work after retirement, and a lot of those women are coming to me and saying, *"How do I set this up while I'm still getting a pay check so that when I need it, it's there and already operative and established, and I can really run with it."* So that's kind of where my interest in this came along. I've done a lot in Boomer marketing and I've had the privilege to work with a lot of Boomer women in transition; and women at this life stage make decisions more carefully entrepreneurially, where as, twenty and thirty-something women are more likely to take some pretty big risks. There are some different considerations; so tonight I would just like to share some of what I've seen and how to really celebrate the benefits to boost yourself and your business, and to evaluate the challenges and stall them.

Dotsie: Okay, great. You mentioned that there are so many Boomer Women starting businesses at this stage of the game, and I have to say, I receive all articles concerning Baby Boomer women through the Google piece that you can use online. Recently, I've seen several articles that have to do with Baby Boomer women and not *just* Baby Boomer women, but Baby Boomers, and like through the Small Business Administration, how there are just so many more loans now for people at midlife. So do you want to tell us a little about why we're seeing so many more starting businesses at this stage of the game?

Jennifer: Absolutely. There are a couple of key reasons that again, I see as common denominators as the clients I get to work with, and also, just kind of keeping an eye on the media being in P.R.(that's my job), to keep up to date on what's happening in media trends. And these are really the 'my turn years.' I think boomer entrepreneurship is a growing trend as people begin to envision the

50-plus years as not certainly the retirement age, but the second half of life; where they get to take their 30 years of work and life experience, and really put it to work for themselves on *their* terms. And this can be prompted by a couple of different things; sometimes layoff, sometimes burn out. The freedom of the kids being grown and gone, maybe being fed up, and just wrung out by the nastiness and the politics we some times bump into in corporate America. And so the kids are growing and leaving, and a time open up where the Boomer woman realizes she can create something in this empty space. She can create anything she wants. It doesn't have to serve her kids, and it doesn't have to serve her spouse, and it doesn't have to serve anyone else, but her; it has to fulfill her. When we reach that, as we approach or cross over the 50 mark, we start to look at the second half of life as, okay, *what am I going to do in the next half to really make my mark; to really make my life mean something and stand for something.*

Boomer Women start to think in this way, and so I think that's where we're seeing a real influx of entrepreneurial ventures. The other thing is that Boomers are the wealthiest demographic in history that this nation has ever seen. A lot of them have 401K's, you know they may not be rolling in it per se, but they've saved and they've invested more than their mothers did. Typically, they worked more than their mothers did, but they don't have so much money in some cases that they can afford to stop working altogether. So starting a business can supplement either survival, or a lifestyle that a full-time job has created. Perhaps luxury travel was envisioned at this stage of the game for example, but the income is needed to support that level of lifestyle, so it's sometimes a question of that. And just a couple more, the Internet, God bless the Internet. It's allowing entrepreneurship to explode. We can work from a home office so we don't have the overhead commercials face. We can reach prospects, more prospects than we ever thought possible, through Ezines and email marketing. We can work with clients locally, nationally, and internationally. So technology has really created opportunities for not just Boomer women but for women everywhere. So those are just some of the key reasons.

Dotsie: Sure and that really sounds pretty in tune with things that I hear in the forums. It's interesting because I think, like you say, we're at this point where we say it's my turn. We've spent so many years perhaps either staying home to raise the family, or doing a job that we had to do to pay the bills. And now it seems like we're leaning towards things that have more to do with where our passions lie. I don't know if you've noticed that, but a perfect example is someone who has taken care of their mother and experienced Hospice care. And then when it's their turn to turn around and do something that they can do for themselves, they decide to go back to the Hospice, and perhaps work with Hospice. That's not necessarily someone starting a business, but it's someone doing something that has to do with where their passion lies. And I think that there are people who have had breast cancer and they're starting some type of support group for other families who have a woman in the home who has breast cancer; I mean we've seen that locally. So it's just interesting to see how we're tapping into some

things that we are passionate about. Why or how is entrepreneurship different at this stage of the game as opposed to getting out of college and launching a new business, or something along those lines?

Jennifer: Very different, very different; a great question. Now there are certainly some, I'll just put the disclaimer out there first; there are certainly some aspects to being an entrepreneur that transcends life stage. And actually if any of the callers want to, you can go on to the Association site and there is an article, I think in past articles under my column, that reads *Entrepreneurial Check Points*. That kind of takes you through basically interviewing yourself on whether you're ready for entrepreneurship and the peaks and valleys involved in that, and they kind of transcend any kind of life stage, but tonight I want to talk about the challenges and the benefits that are unique to being a Boomer Woman in business, because a Boomer woman can, and should structure her business uniquely, and set it up in a way that works for her from the get-go. As I said before, in my work with Boomer women who make financial decisions like starting a business, or like you were saying Dotsie, going into Hospice work or breast cancer support work, they make these decisions more carefully at this life stage. I've seen a lot of common denominators that I'd like to talk about tonight and you can begin to see through these benefits and pitfalls the difference about being a Boomer woman in business and how you can really embrace the gifts in that, and really meet the challenges head on. So I'd love to talk about some of the benefits.

Dotsie: Okay sure; why don't you start with the top five benefits of starting a business at this stage of the game?

Jennifer: Well, the first one . . . and I list it first because it's the one I hear over and over and over again, and it's the one I feel that rings so true . . . and that is, the basic life and work wisdom that a Boomer woman has achieved. There's a life wisdom at this stage. It's a comfort in your own skin. Twenty and thirty-something women in business may be constantly re-inventing themselves as the trends come and go. They're finding themselves, they're figuring out their relationships, how they're going to be treated, how they're going to treat others, that sort of thing, but many Boomer women have been through that. You know who you are, you know what you have to offer, and that it has value. Younger women may also trust naively, but you can more accurately spot people for who they are a mile away because you've met more of them. You've dealt with more of their stuff, and so you can see it coming. You've learned that people will only believe in you and respect you as much as you believe in and respect yourself; so you know how to set the bar in a way that a younger woman might not have the confidence to do and the life experience to do. And aside from life wisdom you have work wisdom. You've been working in some capacity or another in the home or out of the home for 30-plus years, so maybe you were in one industry for thirty years, and you saw all of the changes come and go, and all the technologies come and go, and all the trends come and go. Or maybe you

changed careers a few times so you got to see the world through different lenses and how different industries work; and how customers are really the same no matter what industry you're in, and that sort of thing. So there's just the benefit of having been around the block, as they say, that you have that you can't teach a young woman in business.

Dotsie: Sure, and I think the confidence thing is huge too, because like you say we have kind of lived and learned a lot and we're just more confident in who we are.

Jennifer: Absolutely, absolutely. I envy us. I want to get there.

Dotsie: What's next on your list as far as a benefit to being at midlife and starting a new business?

Jennifer: Well, this one we can see in every slice of pop culture and it's the idea that Boomer women have a long-term vision and tenacity that unfortunately, younger women in business do not share. And it's the ability to see that long-term picture and reward. A lot of younger women in business, you know they've grown up with the whole McDonald, cell phone generation. They have a more materialistic view because they grew up with the materialism that was brought about in the 80s; so big returns are often expected. Younger women are more apt to want it right now and are quick to kind of just, if it's not working fast enough, maybe just dump it, before it really ever has a chance to fly. They can be very impatient with customer service issues. They mistake having respect and confidence for yourself, for not allowing a customer to be upset with you, when maybe they have every right to be so. You know there's just an impatience with younger women in business. They're often not willing to do the leg work; whereas Boomer women do have that patience, and that tenacity, because many of you grew up in the post-war thinking of keep a hold of it and it will pay off in the end. So Boomer women are more apt to nurture a client versus saying, it wasn't worth it.

Dotsie: I'd have to say we've learned that from our parent's generation too. I think that a lot of our work ethic has to do with the work ethic of the generation before us; at least I know I have the work ethic of my parents, and you hope it's something that passes from generation to generation. But, like this younger generation is; certainly you know there's just so much more out there for them to tune in to, that you wonder if they can even focus enough to stay on task.

Jennifer: Yea, because they grew up with, *you know my friend in high school has a Ralph Lauren shirt and I don't*, or . . . that sort of thing. So that pursuit of labels and luxury and what kind of car do you drive, was more present in younger women I think, than it was as Boomer women were growing up. So it does make for a more impatient generation. And I will tell you, this is also a book that I'm working on that's coming out in 2007, and in my research for the book, I will tell

you every single Boomer woman I interviewed, and I've interviewed 97 of them to date, stated this; *that I have a patience and an ability to see the long term in a way my daughter doesn't.*

Dotsie: Very interesting, wow and you've interviewed 97.

Jennifer: I've interviewed 97, and I want to interview more, so anyone who is on the call or otherwise, I would really like this book to be a comprehensive reflection of not only what I see with my clients, but what Boomer women are really experiencing in the entrepreneurship adventure.

Dotsie: Oh sure, and you know you can always put a call for that in the Newsletter, in the NABBW Newsletter if you'd like.

Jennifer: Oh, I will do that.

Dotsie: And you can even go in the forums and you know women often go into the forums at boomerwomenspeak.com and post a call for submissions, or call for interviews. I was just reading one in there today, so feel free to use that as a way to get more people.

Jennifer: I will.

Dotsie: And then you can even use the member directory through the National Association of Baby Boomer Women and look through there and you can see the women who are in business, and then there are some who don't have websites, but they have joined to kind of catch someone else's passion, that type of thing. And you can email them directly if you're interested in perhaps what they are pursuing and what their business is. So, don't forget to use that as a benefit of the Association.

Jennifer: Love the benefits.

Dotsie: Good. Okay, what else do you have for us as far as the benefits go?

Jennifer: More benefits, the Boomer women get all the benefits. One of the things we're really seeing in the face of technology is that Boomer women understand the value of human interaction in a way that younger women in business do not fully appreciate. Younger women in business say an email is quicker than a phone call. I myself am guilty of that, but you know you didn't grow up with computers, and emails, and fax machines, and all of that, so Boomer women know how important a phone call is or an in-person meeting still is.

Dotsie: Or a handwritten note.

Jennifer: Yea, a handwritten note, exactly. And knowing the value of that human

interaction and picking up the phone, and reaching out to someone on a human level, versus just using email because it's faster. Boomer women get this across the board whereas younger women think, that's not efficient. So that's a real benefit because you're able to connect with your prospects more easily, you're more able to really draw them into who you are, and people do business with people they like. So, it's just a win-win, it's a fantastic benefit.

I have two more for you; the benefit of what motivates the Boomer woman in business. Some times it's survival, there's a lot of hype about Boomers are the wealthiest demographic this nation has ever seen. And then we're seeing lots of articles come out where Boomer women are saying, you know what, we're not rolling in it. Some people are really wealthy, but not all of us. Some of us have to work to live, so I think that's a bit of; I use that comment carefully because it's not across the board true. And I know a lot of Boomer women who are motivated simply by survival to pay the bills, to pay the college tuitions, to help out with the granddaughter's private school, you know that sort of thing. But I'm seeing a lot of women who are motivated by leaving their mark. It's kind of like I talked about earlier, as you're near or cross over the theoretical halfway point, being a vital active person, you know you have every opportunity to be around for just as long as you've been here to date. A book recently came out about how the mind and the heart and the body are more in concert as you age. It's even a physiological reality, and so you're more in tune with leaving a legacy and making a difference. So what motivates a younger woman in business might be financial gain or work until you fall down, before you stop to have children or something like that, where a Boomer woman has maybe a little bit of higher calling. A more mind, heart, and body balance going on of what true success is, because having borrowed other people's definition of success over the years, you know what yours is now.

Dotsie: Yea, that's a very good point, that everyone has a different definition of success, and I think that as we experience more in life, we come up with our own definition of success, and it's very different from what it may have been when we were in our twenties or thirties.

Jennifer: Yea, and actually that's one of the first exercises I take people through in my consulting work, is to say what does success look like to you. Is it a monetary value, or is it maybe that you have every Friday off to go watch your grandson play softball, or to go to the mall with your daughter and get a manicure, or whatever it is. Yea, the motivators to a Boomer woman in business are much different, and you know much more about what really matters, in my opinion.

And the last benefit I wanted to share with you is that Boomer women took off the superwoman cape a long time ago. You can ask for the help you need, so you call on the support of friends and family and colleagues, or maybe a coach. Younger women in business typically think they have to do it all, or people are going to smell weakness and perceive failure. But Boomer women want to live a

real life in harmony and balance by their own definition of success, as we were talking about. Your business plan really should include support action planning, which may sound a little goofy, but you know, sit down with your spouse. Can he be there for you? Can your grown children be there for you? If not, that doesn't mean you shouldn't go into business, it just means you have to find that support elsewhere, and certainly we as women, have come up with some great ways to support each other on the entrepreneurial journey. And there's safety in numbers, you know, connect with the Boomer women who are entrepreneurs that you know through the forums, and at Boomer Women Speak. You can network and go to women's networking groups and support each other, refer business to each other and there's just a real power, not just business power, but there's just real power in connecting with one another.

Dotsie: Sure, the whole community aspect of what I think women are better at, in business anyway. And you know, you mentioned taking off the superwoman cape and I just have to share a personal experience very quickly. I had three young children and stayed home, full time, and they were very close in age. I remember my mother-in-law offering to help and I would never let her help because I thought I had to do it all. I was in a car accident and couldn't do it all, physically and emotionally, and it was during that very down time that I learned that it's okay to accept help from other people because they were happy to help. Then when I was better, and healthier, I was able to offer help and encourage my friends to accept help because I realized that you know, we don't have to do it all by ourselves. We really do need to reach out and use our community to help us.

I was just writing an article for Smart Woman magazine and it was about finding balance, and one of the things that I mentioned was, it's okay to ask for help. We need to ask for help whether it's, you know, if you have a home business and you need somebody to throw the laundry around for you, it's really an okay thing to do. We shouldn't have to do the laundry and work full time, and make dinner and run the errands etc., so asking for help, even from our family members, is important. But then it's also important within networking because sometimes, you ask someone for help and they're actually better at what that task might be than you are. I think at our stage of the game, we can recognize that and not feel threatened by it, and kind of rejoice in the fact that we all have different gifts, you know?

Jennifer: That message is starting to trickle down to younger women through pop culture. This idea that if you keep up the superwoman façade, you're just going to burn out, and you're not going to be the mother you want to be, or the business woman you want to be, or the wife you want to be, because you'll be 50% of a person. So I love this message and it's one I perpetuate. I'm actually a contributing author to a book coming out next month, called the *Business Mom Guidebook* and the subtitle is *More Life, Less Overwhelm for Mom Entrepreneurs*. And when asked, the compiler Terry Lee Harrison, when asked why she put this book together, she said because we all struggle with this, but

nobody talks about it. Nobody wants to admit that they're not being dressed by bluebirds in the morning. So there are some really great benefits and I do highlight those because I think it's very important for Boomer women to really celebrate where they are at, and the gifts they bring to the table. Sometimes it feels like younger women, maybe they have more energy, or maybe they can work at a lower rate because they don't have the years of experience and different issues like that, so I think it's very important that you celebrate the gifts you bring to the table just by nature of your very experience and the woman that you are.

Dotsie: Yes, good. It's great to be at this stage in life, at least I feel that way. I mean, I know that I've definitely gained confidence through the years and just decided to put the small things aside and you know, I just think that we just become more real and more realistic with who we are and what we're capable of. So that's the benefits. I know you also like to talk about pitfalls, and I'm interested in hearing those.

Jennifer: I do, and nobody likes the word pitfalls, but they come with solutions, so stay with me. And the first one is not going to come as any surprise to anybody it's the biggie, it's fear; the big one. And you know there are some different things you hear about fear. I once heard that fear, the letters f-e-a-r, actually stand for false evidence appearing real, which I love. I've also heard that faith and fear can't live in the same body.

Dotsie: Yea, I love that.

Jennifer: Isn't that a good one. So fear is a big one and as much as we wish we could shoo it away, it's there, because we're human. But there is at this stage of the game more of a fear of taking that risk to create your own business because there is the fear of that failure and what that means, not for your reputation or any of that, but simply your lifestyle and your retirement. Because if the business flops at 25, you can rebuild, you have all the time in the world. But at 55, you're potentially compromising your retirement, your lifestyle, or different things like that. So it's more of a gamble financially and lifestyle wise. And then you also of course, have the fear that things may not manifest in the time and energy that you have. A number of women I interviewed shared this fear; that maybe you're playing the game too late in life. Maybe you should have pursued it earlier, those kinds of fears come up, but they're perfectly natural, and everybody has them. I have to tell you one of the things that people come to me and say is, "I don't think I should be an entrepreneur," and I say, "Why not?" They say, "Because I'm really afraid. And everybody else has it all figured it out, and I'm just waiting to be uncovered for the fraud that I am." And I said, "You know what, if you're not afraid, then you're by definition not an entrepreneur. Being an entrepreneur is not an absence of fear, it is being afraid, and jumping in anyway."

Dotsie: Well, you know I'm curious to know if you have run into women who are

faithful, more faithful at this point in time in their lives, which gives them the confidence to take the jump. Because I'd have to say I know personally, when I was in my early twenties, I had kind of walked away from church and God, and a relationship; that kind of thing. But then of course, I progressed through the years and developed a stronger faith which I continue to work at daily, and because of that, this association, the *National Association of Baby Boomer Women* and *Boomer Women Speak* were launched through prayer, and my confidence comes through that. I have found that the more I share that with women, the more I've learned they've gained their confidence through their faith also. And I'm just curious of the 97 women; did you run into that at all?

Jennifer: I did.

Dotsie: You did, oh, I'm so glad to hear that.

Jennifer: Very much a sense of life is a gift, I was put here to do something other than raise great children, other than pay the bills, and share life with my spouse. Whatever it is, I was put here to do something. And so, as you were talking about earlier Dotsie, the idea of the businesses we're seeing Boomer women launching, are very passion based. Because they know they feel that God, or whatever they call God, has put them here to eke out a difference.

Dotsie: Right, so they're called to whatever their new business is.

Jennifer: Yes.

Dotsie: Yea, I love that. So go ahead, I don't want to interrupt, but it was a thought and I just wondered if you had come across that.

Jennifer: Yes, quite a bit. And now of course, as with anything, faith is a great combater of fear; but another solution that I've seen really work for a lot of Boomer women is simple preparation. You really want to research your concept and then research it again. I really recommend 6 months of research before you even think of opening the doors. Now I know someone will say, "Well, I just felt this and I did it, and it worked out great," and certainly, that is a blessing. But I really recommend if you are gainfully employed now, taking six months while you're still getting that paycheck, so you're eliminating that stress of *I have to hit the pavement and I don't even have my business card yet*. Take that stress out of your life and really give yourself the time to prepare and research your concept. For example, a lot of Boomer women are looking into coaching and consulting. It's kind of a natural progression, from their thirty years of expertise in an industry. But I caution Boomer women not to just get into coaching and consulting because it's so popular. The market actually has a lot of coaches, so what would make your coaching different. Why would clients be attracted to your coaching instead of a competitor? Do you need certification to compete? What's your hook? I know I have some coaches who coached divorced women; I have

some coaches who coach young entrepreneurs. There are different specialties, and it's a crowded market place, so really differentiating yourself takes some research, because you have to look at your competition carefully. Research their websites. What networks do they belong to, where are their articles being placed? You know you really want to look at what's working for the people you want to emulate. Another example, if you want to be, let's say, a photographer and you want to open a portrait studio but upon researching it, you find that three have closed up shop in the last year in your town. You need to find out why. A lot of people will say, "Oh, they probably just didn't market." No--you need to call them up and ask them, and ask around town. You need to interview entrepreneurs in your field in different parts of the country. Often, if you connect with people who are across the country, they'll be much more open with you because they won't perceive you as competition. So you want to interview entrepreneurs that you respect; that you would like to emulate. Ask them what road blocks they've hit, where their successes have come from, that sort of thing. Lots of research, lots of preparation, financial preparation, are particularly important at this life stage. Look at expected expenses and double it, double that figure, because it will come out higher in the end than you expected. And if it doesn't, well then you just have a nice cushion so you're not sweating it out. And also, parameters are key. For example, maybe you assert that you'll only take \$5,000 from savings, or you'll only spend \$500 per month on marketing, or whatever those parameters are, you want to have that discipline. Set them and stick to them so that you don't compromise your retirement. So that you don't compromise your child's tuition bill, and have fear around that. You know if it's a fear, those are more the fears of taking the risk at this stage of the game; but as for fear of the time slipping by, and maybe playing the game too late in life, it's not true, if that helps. That's not true. You have energy, you have a lot to contribute, and it's just not true, so tap into your support network when you forget that it's not true. Journal, remember that you've got 50 years to go and they're all yours, they're yours to do with whatever you want. I really recommend what I call, and I have to come up with a new title for this because everyone laughs at me, but you have to come up with what I call a "happy file." And that is, a file right in there with your priority folders and your pending folders and all of that, that's maybe a note from a colleague that says, "Hey thanks for lunch the other day; you really helped me strategize." Or maybe it's an email from someone who read your article in a magazine who said, "You know what, your article really spoke to me and changed the way I think."

Dotsie: Yes, so any affirmations that you get for anything that you do that has to do with your business, it's a good idea to keep track of those, so you can read them on the days when you're saying, *oh, my gosh, what did I do?* We've talked about the fear of risk, and we need to get through four more pitfalls.

Jennifer: And these are a lot shorter. I will go through these more quickly. The next one I've seen in my interviews and in working with Boomer women is not honoring the changing body. And I'm sure that there's plenty of exercise and

vitality and activity going on, but there is often at this life stage, less energy. That's kind of just a physiological fact. There are menopause issues, hormonal changes, empty nest frustrations, and all of those kinds of health changes that can really affect your daily life, and entrepreneurs are kind of constantly hustling. So these physical drains can really make an uphill climb all the steeper.

Dotsie: Sure, and you know I think if we're aware of that, we can plan around it. I had lunch with a friend today who is a free lance writer. She actually writes a lot about travel and she was just talking about this; how she had been to Europe, because of her writing assignment, she can't always stay in the same hotel the whole time she's there, so she's moving from hotel to hotel to have different people pay for it, and then the last trip she came home from, she was exhausted. She said for like three days she was just totally exhausted, and this is new to her. She was just saying I really just need to plan better for this the next time I go away. I have to realize that I can't have any big assignments due as soon as I get back. So I think a lot of it is, yes, it happens, but if we can plan accordingly and schedule some time to take walks, and hot baths, and take care of ourselves, then you know, the energy will still be there when we need it.

Jennifer: Yes, and the thing is, a lot of women will say, "Oh, I'll get past it, I won't let it bother the business," but anything that affects the business owner, affects the business. So the key is don't over-extend. You call the shots, so set up a business that honors that, and set up the boundaries you need to stay healthy and enjoy what you're doing.

Dotsie: I love that. Anything that affects you, affects the business, is that what you said?

Jennifer: Yes, anything that affects the business owner affects the business. So if you're exhausted by 3:00 o'clock, you know what, close the doors, office hours until three and then you're not available. If networking at night makes for too long a day, find a breakfast group. Don't apologize for setting your boundaries for what works in your life.

Dotsie: Right, great point.

Jennifer: Next, younger, cheaper competition. I referenced this earlier. A lot of Boomer women I interviewed don't feel worthy of the income they're asking for, for the rate they charge. They fear that younger women may not have worked up to that income level, that maybe they were earning in corporate America, and so they charge a lower rate because they're hungry, which creates competition that is difficult to combat. But my solution to that is stress your experience, your accomplishments, and your recognition. Don't be afraid to position yourself as an expert, because you've earned it. And a lot of women will say, "Oh well, who am I? I'm not an expert on anything." You know I say, who are you NOT to, as Marianne Williamson said. Shout it out, you've earned it, you've done it, you've

logged the hours, you've been in the trenches shout out your experience. Also, set your rates and stick to them, because different rates for different clients communicates a lack of confidence in your own business, and so why would a prospect hand you theirs? You really want to show people that you charge a fair rate, and you're worth it. If you accept 50% of your rate, you're saying that your service is really only worth 50% of what you charge, and that's not true.

Dotsie: Yea, and you know, I think that is an issue for some women. Probably more so than men, I'm just guessing, I don't know for a fact. But I have a feeling that women probably undershoot what they're worth.

Jennifer: Yes, I see a lot of that. And then, I see people backing away from them because they sense a lack of confidence, or they sense that they are being taken in some way, because if you said you were \$50 an hour, but when I pushed you, you said you'd work for \$25, well you know, your service is *really* only worth \$25.

Dotsie: Oh, that's terrible.

Jennifer: So there's that lack of trust initially in the client relationship which never ends well.

Dotsie: Okay, great point.

Jennifer: Okay, next up, technical and technological issues, kind of a blessing and a curse, as I mentioned in the benefits section of our talk. Having that appreciation through human interaction sets you apart, but because you didn't grow up with computers, there's more technical and technological frustration and intimidation for some. Some just jump right in and say, I'm a problem solver, I'll figure it out. Other women I've seen if they have to hook up a computer, they run for the hills. It is necessary to utilize technology in today's marketplace, so while it may be more second nature to twenty and thirty-something, it's nothing you can't learn, but if you don't want to learn it, that's okay. I don't want to learn it and so I pay for it. I don't like it, so I hire a young technical guy who is in his twenties and fantastic and you know, I pay him and he makes it all happen for me, and then, I just get to focus on what I do well.

Dotsie: That's a great point and I have to say, I do the same thing. I have a webmaster that takes care of everything on the site. I do recall, however, I was going back to work part-time at our church, which was right across the street from our home, when the kids were in middle school. I almost didn't take the job because at that point in time, I didn't know how to work a computer and I was encouraged to just do it. Just go and do it and somebody that's on the staff will teach you and I did. I just kind of would go to the tech person every time I needed help and say, I'm really sorry but I can't figure this out, and then, I took a couple of courses at a local community college. Now I can't believe that I work online all day long when I had the fear of taking this teeny little job because I didn't know

how to use a computer. So I kind of feel like if I can learn, anybody can learn and my kids will tell you that. So that's a good point, and if you can't learn, then you pay somebody to do it.

Jennifer: Exactly, get somebody young and hungry and let them do it, because they grew up with it anyway. Just another quick point on that. There was this perception that Boomers don't go online and if they do, they can just check email and then they run away. Boomers are not only going on line, they're buying online to the tune of seven billion dollars, that's billion with a 'b', last year alone. So you really want to structure your website to speak to aging eyes and different things like that, without, it's called universal design, without alienating the younger consumer. There's a great white paper on that on my website, if you go to the theKalitagroup.com, click on resources, and then articles and white papers. It's actually a client of mine that put it out; it's *50 Plus Design Preferences*, and it's really about how to structure your website to speak to your target market, so just a quick note on that.

Dotsie: And that website is the theKalitagroup.com.

Jennifer: And it's 'the' in front, thekalitagroup.com and just click on resources and that white paper is actually being presented at direct marketing conferences across the country, it's getting a lot of attention. It's the first document to really address this issue.

I have one more pitfall I want to share with you, and this is one I saw over and over and over again, so if this fits you, and you're not happy about it, you can combat it, and that is a bit of resting on the laurels of your experience. There is a lack of wanting to hit the pavement at this life stage, to network, to speak, not across the board, but in a lot of cases. There is kind of this feeling that you've been doing this for thirty years and you don't feel the need to stand up and convince anyone that you have value. Younger women will speak anywhere, any time, kind of knowing you never know where the next prospect will come from, but I find that with my Boomer women clients, they really only want to go to a few places that have a great chance of greater results, which is great in theory, but you never know where the prospects are going to come from. So my solution to this is that whether you're 25 or 55, I really want you to remember that you have to put yourself out there. If you're going to be an entrepreneur, age is irrelevant. You want to be anywhere they'll have you, of course, while still honoring the boundaries you've set for yourself. I mean, Donald Trump said, "If they'll let me speak at a birthday party, I'll be there." So you know you don't have to go everywhere, but you do have to put yourself out there and that's a vulnerable place to be. So that's sometimes why it's avoided and again, the sense that you've been there and done that. But just set some boundaries; say you'll two networking events per month. Or one speaking engagement per quarter, but that marketplace is really overcrowded, and you really want to differentiate yourself, so get out there, be seen, get heard, research marketing and P.R. come to

teleseminars like this one, read the free articles, make time for it. Watch your budget, choose your options carefully because everybody is going to want you to sponsor their golf tournament and speak at their networking meeting, and so you have to watch it. But do get out there, do be seen, and do get heard, because it will differentiate you in the marketplace.

Dotsie: And you know you mentioned something important there with that and that is the free educational things that are online. I have to say, I have learned so much from listening to teleseminars, and I can't always call in because it's not always a convenient time, but I can get the link and listen at my own convenience. So a lot of times when I'm working, I'm also listening to a Teleseminar, kind of half listening, but listening enough that I can pick up. Every now and then I jot down some notes, and I have learned so much especially about internet marketing, from a lot of these Teleseminars. There's just a wealth of information online at this point in time that you can actually learn more of your targeted information than if you were to take a class that might be really broad. And that way, you have to leave the home every Monday night for so many hours or whatever, so I've done a lot of learning online, and I'd just like to share that, that opportunity is there. I hope women will take advantage of it, even through the National Association of Baby Boomer Women on our member benefits page, there are a lot of teleseminars, and I have gotten some feedback, and people are happy with what they have listened to. So, Jennifer, do you want to take a couple questions? We have just a few minutes left.

Jennifer: I would love to.

Dotsie: If anyone would like to ask a question, they now have to push 6 if they muted themselves and if you push 6 we'll be able to hear you. So if you would want to ask a question of Jennifer now is the time.

Kathleen: Jennifer, this is Kathleen Gage, how are you?

Jennifer: Hi, good, thank you.

Kathleen: Great call, and loved your mention of prayer and false evidence appearing real, all of that. Question on new entrepreneurs; I actually work with people that are pretty seasoned in their business, and I get calls from people who are brand new. I cannot help them because that's not my target market. What would you recommend as far as resources? Would your company be a resource for the newer entrepreneurs, or are there like SCORE, or SBA, things of that nature?

Jennifer: There are so many wonderful things on the Internet, that's a great question. In my business, I do work with a lot of new entrepreneurs. That's primarily my target market is helping people navigate, how to set that up for success. I have lots of free resources on the site that people can download. So if

you want to point them in my direction, I'd be more than happy to provide some resources for them to self-educate, and I also do some consulting in that arena. And you're right, the SBA, lots of things. I just say get out there. The local networking, the women's groups, get out there.

Kathleen: Okay, I'll be sure to recommend your site, because I'm on there right now, it's a great site.

Jennifer: Thank you, I appreciate that.

Dotsie: Okay, anyone else have a question?

Georgia: I have a couple of questions, but I think she may have covered them, I'm not sure. I'm wondering how does a new entrepreneur know, how can they tell or gage, if they have a good workable idea, and now, I'm wondering if maybe one could go to your website and there may be some articles that answer this.

Jennifer: Yes, and again it's that idea of research. Think about the key words you would want someone to type in to find you, and then type those key words in and see what you find. And go to those websites, and read those bios, and look at those services, what are they offering, do they have a free Ezine, are they providing teleseminars, what are they doing that you need to be doing to stay competitive, and more importantly, what are they not doing that you can bring to the table?

Georgia: The other question I have was about care-giving. I'm not hearing anything about the role of a care-giver and how it blocks being a full-time entrepreneur, and I want to tell you, it's real.

Jennifer: Absolutely. That is a significant challenge, and a lot of Boomer Women are contending with that and that's again, where boundaries come in and the Internet is your friend, because you know, perhaps you're taking care of an aging parent during the day, but maybe in the evening you can carve out an hour or two to respond to emails. You can create products, audio CD products, teleseminars, articles that your prospects can appreciate on your site while you're assisting a parent. So kind of creating things that maybe can work for you while you're with Mom or Dad and again setting those boundaries. If your office hours are 1:00 to 4:00 on Tuesday and Thursday, you don't have to apologize for that. Susie Ormond never answers her phone. There was a big article about this. She calls you, you don't call Susie Ormond. You get her voice mail if you call her because she might be in the middle of writing, she might in the middle of living, and so she will call you when she's ready. And you don't have to apologize for that, you set your boundaries and being with that parent is obviously what matters, and you can still create a great business. Maybe you get your brother to help out on Tuesday's and Thursdays, as those are your business days. Or maybe you can hire someone on the days you can eke out for your business, or

your husband can help out so you can work on the business for four hours on a Sunday afternoon.

Georgia: I don't have a husband.

Jennifer: Oh, they're not hard to find.

Dotsie: You can find one on line.

Georgia: In view of the last one, no thanks. I thank you for addressing that as I was wondering what advice you'd give, so I appreciate your answers.

Jennifer: For example, I tell prospects, I am a Mom first, and I make no apologies and I don't mean that obviously in a conceited or an arrogant way, but I am a Mom first, and I am very up front about that. So when you're meeting with a prospect, you can say, you know what, I'm caring for an aging parent and that is the top priority in my life, and so if I have to cancel a breakfast meeting, I do apologize, and I'll make it up to you, but I just need for you to know that's a priority in my life.

Dotsie: And I think people appreciate that, because more than likely they're probably experiencing something similar with children or parents themselves, and I think it makes you more real.

Georgia: Thank you very much.

Jennifer: Your welcome, thanks for coming to the call.

Dotsie: Is there anyone else who has a question, it's about two minutes of eight, so we're about ready to wrap things up. Jennifer do you want to just repeat your site one more time and then I'll close the call?

Jennifer: Thank you. The website is thekalitagroup.com. If you want to share your story with me, I would love it for the book, and there is a click-able link on every page of the website in the upper right hand corner, and I'd love to hear from you. Tap into the free resources, sign up for our free Ezine, and we send you some good tools, much like Dotsie does, once a month.

Dotsie: Okay, Jennifer thank you for sharing your wealth of information with us this evening, and I just want to remind all of you to continue to check out everything, all of our resources and educational opportunities at www.NABBW.com and also don't forget to connect, encourage, and support your Baby Boomer Women friends at www.boomerwomenspeak.com. Thanks so much everyone for being on the call and if you know any members who were not able to listen in tonight, we will be sending a link and will be including this on the "member only" page under the member benefit. Again thanks and have a great

rest of the evening.