

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



www.nabbw.com

And

**Boomer Women Speak (BWS)
www.boomerwomenspeak.com**

Presents

**Working from Home –
*Everything You Always Wanted to Know***

With

**Dotsie Bregel,
Jennifer Kalita,
and
Georgia Richardson**

Sponsored by:



ELATIONS[®]
Healthier Joints
ONLY 30 CALORIES!

The delicious drink with
Glucosamine,
Chondroitin & more!

**MORE
ABSORBABLE
THAN PILLS**

Click www.elations.com for more info!



CREDIT ALERT!

8 Credit Card Secrets Revealed Get credit card smart with Ken & Daria Dolan's new report: "8 Secrets Your Credit Card Company Doesn't Want You to Know." Learn how to erase debt, stay out of debt, get the best card deals, avoid hidden fees, slash your interest rate & more.

▶ [Click here to download and print your FREE copy!](#)

Dolans

Click <http://www.dolans.com/order/?sid=PK1294> or more info!



Menopause sees 6,000 new faces each day.

And here are 4 reasons they can start smiling again...

Me Again[™]
wellness for menopause
and beyond
Available at **CVS**

<http://www.meagainonline.com> for more info!

Working from Home – Everything You Always Wanted to Know With Dotsie Bregel, Jennifer Kalita, and Georgia Richardson

Dotsie: Hello ladies and welcome to the call. Let's get started. For those of you who don't know me, I am Dotsie Bregel. I am the founder of the *National Association of Baby Boomer Women*, www.nabbw.com and *Boomer Women Speak.com*, www.boomerwomenspeak.com. They are the number one sites on major search engines for "baby boomer women." I am passionate about educating and empowering boomer women, and I do it day in and day out. Since launching www.boomerwomenspeak.com almost five years ago, I've been connecting, encouraging, and supporting boomer women pretty much on a daily basis. So I like to say that I have my finger on the pulse of this spirited generation. By the grace of God, I've become the "go to" person for journalist when they're writing about baby boomer women, and I dedicate a great portion of my time to creating opportunities that inspire women to explore their passions and live life to the fullest. So my prayer is to embrace all women and provide them with the means to soar.

The topic for the call this afternoon—and I'd just like to say that this is the first time we've done a call in the afternoon and we thought this would be a good time to try the afternoon because our topic today is *Working from Home – everything you always wanted to know*. So on the call with us today are Jennifer Kalita and Georgia Richardson.

Let me just share the format because it is a little bit different. Instead of interviewing just one person for our teleseminar today, we have our expert who is Jennifer, but Georgia and I also both work from home, so we thought it might be helpful if we throw in our two cents after Jennifer answers our questions. So I'll ask Jennifer a question first and when she's finished answering, Georgia will then share her two cents, and if there's anything left to say, I might pitch in a few words. That is pretty much how things will work.

While many of you know Jennifer Kalita through her column for the entrepreneurial boomer women at the NABBW, she writes monthly columns and they are all archived at the www.nabbw.com site, you may not know she is a nationally recognized specialist in boomer entrepreneurship and other fifty-plus market topics. She is an author, speaker and consultant and served as the entrepreneurial columnist to the *Boomer Magazine* and she is a contributing writer and creating boomer buzz columnist at www.Second50Years.com. That's actually how I originally met Jennifer, I believe. She was doing an article on www.Second50Years.com and came to something that I was speaking at locally, and turns out we both live pretty much in the same town, and since then we've formed a great friendship and working relationship.

She's frequently interviewed by major media from *Working Mother* to *Smart Money* magazine, to the *LA Times*, and *Washington post*. Jennifer is the President of *The Kaltia Group*, which is an entrepreneurial consulting company and www.strategicwomen.com/ and www.fiftyplusfusion.com division and she'll tell us more about that.

Her recent book, which I just read about a month ago, is **The Home Office Parent** and

the subtitle to that is *How to Raise Kids and Profits under One Roof*. That book was ranked by Amazon as one of its top ten hot new releases and she also has two boomer titles being released in May and November of 2008. So Jennifer, welcome to the call.

Jennifer: Thank you.

Dotsie: In addition to Jennifer, we have Georgia. You know Georgia as Queen Jaw Jaw. She currently writes a monthly humor column for the NABBW, *Passionate for Life* online magazine, and because she was a member of the NABBW, she was recently discovered by *BOOMER*, which is a new magazine debuting in October of this year. She'll have a regular column on the last page called aptly, *The Queen of Experiences*. She says she finally has the last word. She has also been published by magazines such as *Woman's World*, *GRAND*, *Chicken Soup for the Soul*, *Guidepost* online and a host of other online and print publications.

Her writing and speaking has been known to change tones on occasion as she also speaks on dementia and the impact to the family, and has developed a brochure on the Lewy-Body Dementia which is available through the State of Alabama, or by request if you email her at georgia@queenjawjaw.com. Her debut book, *A Funny Thing Happened on the way to the Throne* was released in May 2005 and was followed closely by her second book, *Pink Jasper, Gems from the Journey*. The second book is an anthology and was written by her and five other women across the United States and England and amazingly, up until last year, none of them had ever met. And actually, I would like to add that some of them are in the forum community at www.boomerwomenspeak.com. She describes herself as a Southern Humorist, a professional gabologist, and a *boomer woman gone glad*. You can visit her online at www.queenjawjaw.com and sign up for her newsletter, *All Things Royal*, or see what her faithful canine companion, who is Trixie, has written in her advice column for the animal Queendom.

Dotsie: We're going to get started with the first question. There are several women on the call and we really aren't sure whether you are working from home or you look forward to working from home. So we're going to try and cover a little bit of everything. Jennifer if you wouldn't mind telling us some of the advantages and disadvantages of working from home.

Jennifer: Yes, there are many of them, and there are honestly too numerous to list here and actually, quite individual to whatever you have going on in your life. There are a lot of boomer women who are members of the sandwich generation, so their kids aren't quite gone yet, and they're caring for aging parents earlier than perhaps they expected. And so it can be very difficult in terms of managing those personal roles and trying to find your identify as a Mother, a daughter, a wife and a woman, and then on top of that, creating a home office space that honors your business. So the disadvantages and advantages kind of vary from woman to woman. Some of the most common that you're going to find; I'll start with the disadvantages and get them out of the way. The blending of life and work roles can be very challenging for some people. When you had a corporate job or a job outside of the home, you left the building so you couldn't do laundry if you wanted to.

You weren't there to answer the phone if a relative needed picking up at the airport. You were at work. Now that you are at home, and I use that in quotes, and I'm going to talk a little bit about that later about how people perceive that, having nothing to do with the reality of that role; there's this blending of work and life that happens when you are in a home office unless you can be very clear with your boundaries. So maybe your sitting down to write a pressure releases or talk to a reporter about your business, but the kids are getting off the bus, or you have to help Mom get to the doctor, or there is a little laundry that needs to go in, or that chipping, peeling paint in the doorway is driving you nuts. So you have to have real solid parameters around your work role and your life role in order for that to work, because the lines can blur, and not always for the best results.

The other thing I'm seeing a lot of is the jumping in without solid planning. Sometimes boomer women entrepreneurs have 30 years in one industry, or 30 years of experience in a couple of different industries, and they are just kind of done. They're just a little bit done after working outside the home that long, the kids are gone, maybe they're finding themselves on their own. They want to carve out some sort of option, but they don't always do the solid planning required to set up a really great system from the beginning. Dotsie and Georgia, have you found the blurring of the lines?

Georgia: Oh definitely. Since you're going—I'll save the family members and friend's perspective for the next question that you're coming to, but that's been a biggie. I think another thing is that people don't realize is that their skills...it's up to them to keep them sharpened. There not a company there to buy the expensive software and to keep your skills up, depending on what occupation you chose, of course. But yes, the planning is probably THE number one thing.

Dotsie: Yes, and I would have to agree that one of the disadvantages is what other people think about what you're doing. I just think it's really important that we make clear to our loved ones what we're doing when we're in the office and how that does have to take priority sometimes over what goes on in the family. That's a disadvantage but in another way that can be an advantage too because you plan your own schedule. And we'll get to that a little more. Do you want to talk about any other disadvantages or do you want to move on to advantages?

Jennifer: I'd like to move on to a more positive side. And that includes certainly, flexibility. You can call the shots. You often, lots of boomer women I work with their bodies are changing. And honoring the changing body is part of having a successful business. Anything that affects the business owner, affects the business. It's really important to have that flexibility of schedule that can really help you enjoy your life and honor any changes you may be going through and really allowing for that self-care time.

You know we're seeing a lot of books come out now about how the 50-plus mindset, how you move more from the perspective of *what do people think of me*, into more of a *what do I think of myself? How do I want to serve the world? Who am I in the world?* Kind of more of that marriage of mind and body and heart. I think going along with that, there is a real trend toward self care. We're seeing what stress does to the body, and so that it

allows your schedule, you can plug in your yoga in between appointments, if you so choose. You can kind of call the shots. You've spent the last couple of decades perhaps raising children, maybe supporting your spouse's career, doing a variety of things for other people. I really feel that, in my work, I'm seeing that the empty-nest years are being replaced by the empty-space years. *What is it I want to do? What is my life about?* So the home office environment really enables you to enjoy that flexibility and that self-care to the fullest. We're also seeing more of a physical stability when you work at home because you are eliminating things like the dry cleaning bill, or the corporate wardrobe, or the commuting expenses. Any of that kind of thing, lunches on the fly, buying your coffee. All those kinds of expenses associated with working outside the home really do start to add up. When you're at home, you can conduct business any time of day or night. I know a lot of boomer women struggle with insomnia, and so I have a lot of clients who get a lot of work done at 3 in the morning because their office is just down the hall. That's another really wonderful advantage. The flexibility, the physical savings, having your own space, and not having to answer to other people or what their definition of your schedule or your appearance should be. Have you found that to be true?

Dotsie: Go ahead Georgia.

Georgia: I'm glad she brought that up because I think that for me, one of the biggest changes that I've seen is my level of confidence has just shot up since I started working from home because I'm in charge. Once I found that out, (I've always been bossy), but once I found out I could do whatever I wanted to, and realized that the sky really WAS the limit, my self-confidence level rose equally. So working from home can give you a greater sense of confidence just knowing you are calling the shots. Now there's that downside, if anything goes wrong, you point at yourself.

And not to jump back to the disadvantages, but I just wanted to add quickly that one of the biggest things that I found is that sometimes your income isn't great enough to cover health insurance. For me, that's a biggie, and I just want to throw that out there because it needs to be a consideration for people thinking about taking that plunge. You were talking about doing the proper planning and that would fall into that category. But I love what you've said about the advantages and to me, they out weigh the disadvantages by far.

Dotsie: And that's a good point about the health insurance, thanks for brining that up. We will get into talking a little bit about planning and getting organized. The other thing I'd like to say is that is an advantage is that you are in charge of your finances. I think that is definitely to your advantage. Now if you're launching, you know it usually takes about three years before you start to make money and in the planning stage, you need to consider that. *Can I go without a salary? Do I borrow money and pay myself a salary? How do I want to do that?* Advantages, I would definitely say is that you are in charge of your finances because I'm sure when you worked in corporate America or worked for someone else, maybe you felt like "*oh my gosh—they need to hire someone else, there just aren't enough employees!*" and you can't do anything about that. But when you work for yourself you can. So I think that's a big advantage I just thought I'd mention.

Jennifer: And Dotsie, if I could just add to that; that too has another side to it. I've found that a lot of boomer women needing to empower themselves to claim their rate in the world. A lot of women have been taught that if you ask for money, it's not lady-like. So a lot of women in general of all ages, not just boomers, have a very hard time standing up and asking for the payment they deserve. One of the resources at the end that I'll talk about is helpful with that. But I just wanted to speak to anyone on the call who's feeling some uncertainty, and feeling that it's almost a disadvantage being in charge of the finances and it's a place of fear, and not feeling very skilled at that, but there are steps you can take to remedy that.

Dotsie: That's a good point. There are not women who are charging what they are good at, or what they are worth. Let's move on to ... first of all, can you tell us a little bit about the increase (this is actually just for Jennifer) in home office *boomer* professionals? Have you seen that?

Jennifer: Yes. There really have been. A lot of boomers are taking in their 30 years of experiences and parlaying that into some sort of a consulting endeavor, where they can do that. We hear a lot about this idea of redefining retirement and I think there's merit to that, although a lot of people I talk to and work with, when they hear the word retirement, they just start laughing. Because retirement is just not even on the radar for boomers. So I use that term cautiously because it I don't think it applies in all arenas. Anyway, what I'm getting at is that many, many boomers are taking their life and work experience and parlaying that into a sustainable home-based venture. That way, if they want to go visit their grandchildren in Florida or if they want to travel to Italy, they need their laptop and their cell phone and they can still conduct business, should they chose to. They like the mobility of it, the flexibility of it, and still being in the industries that they love, but on their terms.

We're seeing a recent study came out and it showed that 58% of boomer entrepreneurs, there's a new term being coined called "maturepreneuters," are taking that 30 years of experience and parlaying it into some sort of consulting endeavor. But then the other side of that are boomers who are saying, you know what, I've been in insurance my whole life and if I never looked at another life insurance policy that would be just fine with me. So I really love scrapbooking so maybe I'll start a creative memory business, or I really love swimming, so maybe I'm going to teach swimming; or whatever it is. They kind of do a total 180 from what their life's work was about. They say, "You know what, I've another 50 years to go, and I'm going to love every second of it. So if that means I teach sky-diving, that's what I'm going to do." So you kind of have two sides of a well-flipped coin there of women who have created businesses that they're naturally good at and they've been in the industry for a long time, and they're just kind of doing it on their terms. Then you have a little bit lower number but still a hearty component of women who are saying, "No, I'm going to spend the second half of my life living my passion."

Dotsie: Right. Very good. I know we see a lot of that through the association. Women who are joining the association are either launching their business and living their

passion, or they are getting antsy and they kind of want to catch the spirit of the association and see what other women are doing in preparation for their change. I think that's a really good point to make. Let's talk about, and this is a big one; the family members and friend's perspective of you working from home. Want to talk about that Jennifer? Then we'll go to Georgia.

Jennifer: Yeah, this is a big one. This is such a source of frustration among so many home office professionals, myself included. I get actually quite verbose about this issue in the book. I look at the term "at home" you're "at home" so everybody thinks you're available. There seems to be this perception that because you're "at home," you're not really a real business, you're not really conducting business; this is kind of a hobby with business cards; this is kind of a cute little thing you're doing. But really, if I need help, you're the first person I'm going to call. If I need somebody to watch the kids, well I'm calling you because you're "at home."

One of the things I work really hard to do with women is to help them create the language around how to explain to people that just because they are not in a commercial space on main street, their business is no less professional. In fact, because of the challenge of the lines of work and life blurring, it is even more difficult sometimes to be an "at home" professional, a home office professional, because you have so many things trying to claim your attention and trying to tear you away from your business endeavors. So it can be enormously frustrating. I know for younger women with small children they're struggle is more along the lines of people confuse them with stay-at-home-moms and don't understand when they can't just drop everything and go to the park. For boomer women, it's more "Oh come on, relax. You've been working for thirty years, let's go, let's go to Atlantic City; what's the problem?" Then you have to justify that you are a business woman. Its lunacy! If you're frustrated by that, or if you haven't experienced that yet, I can promise you that you will. If it helps you all to know, people just don't get it. They're well meaning, loving souls in your life, they just don't get it. They want to be with you, and share space and time with you, but they don't understand that just because you are at home, your business is no less an important entity and that it's a real part of who you are in the world. To combat that frustration, try creating some language to keep in your back pocket about, you know like, if only I didn't have business hours at that time Judy, I would love to go to Atlantic City, or if only I didn't have six consulting appointments scheduled for Tuesday, I would be happy to watch the kids; you know, that sort of thing. You kind of gently remind people there's business happening here, in a polite way. Dotsie and Georgia, what have you experienced in this area?

Georgia: Oh boy. Luckily, I had done some researched before I ever began full time at home so I knew this was coming, thanks to people like you, Jennifer. I did what "Barney" on *Andy Griffith* said; I nipped it in the bud. I had a friend and just so happened it was the first instance of it that came along and started wanting me to do this and do that; she would call, she would send joke emails, and it went on and on until it was driving me insane. So I sent her an email one day and I outlined everything I had done that day, work-wise. She wrote back and she said I had no idea that you were doing this kind of thing, when do you sleep, I think is what she said. Are you on roller skates; something to

that affect. I never had another problem. The emails stopped the calls, and everything else. But what you said was ideal and that is kind of what I did with everyone else, especially my family. My daughter-in-law wanted me to keep my grandchildren all the time. You know, you're at home, how about I dropped them by? I have to run to the store for an hour and all those kinds of things. Finally, I sat her down and I said, "Here is what we're going to do. My work hours are from 8 to 5. But what I'll do is I'll take one day a week; probably a Saturday, and I'll keep the grandkids so you can have a half a day to go do whatever you want to do, it doesn't matter." And so that's what we did.

Jennifer: Excellent.

Georgia: That was my experience.

Dotsie: I'd have to say I've had similar experiences. But actually it's an advantage and a disadvantage working from home because the family members or the friends call. For me, it was hard because I was a stay-at-home-mom before I started working from home, and when I first started working I was working part-time and now I most definitely work full-time. So I kind of had to train my friends. There are a group of friends that we use to do certain things together, and now they call me and I have to say, "Oh gosh, I can do it, but it do it Saturday?" So I've kind of had to train family and friends too.

Now I will also say there is one thing that I do like and that is an advantage is we set the boundaries. I have a daughter who is college and she's about 30, 35 minutes from home. She's the one that's close. If she calls me and is like, "Mamma, can we go to lunch?" And I'm like oh gosh, and I've got all of this work in front of me. But I look, and if I can't, because I have a 1:00, for me it's usually a telephone meeting, I have to say, "Oh honey, I can't unless you want to do it early or you want to do it late, or I can do it tomorrow." Those kinds of things because the good thing about working from home is I can say yes if my schedule allows, go have lunch with her, and then if my husband and son are watching some sporting event in the evening, I can then sneak off to the office and catch up that hour. But the important thing is, and we're going to talk about it in a little bit, is setting those boundaries. So I definitely do have some frustrations because I am the family member that works from home, and so it does sometimes cause an issue. It is just something you need to take into consideration and you have to remember that you're the one in control of your schedule, and you have to just set those boundaries with your family and friends. Let's see, we're a good half hour into this and we have quite a bit more to cover. Let's move on to getting organized for the business. You want to talk about that Jennifer?

Jennifer: Absolutely. I think one of the things people say is "Ugh, time management, organization, that just sounds boring, and hard, and awful" all that kind of thing. So what I would encourage everyone who is listening to do is think is to think about respecting your business as an entity, that you have created. All too often we as entrepreneurs think of our businesses, especially when you're home-based and trying to blend that life and work roles, what we all too often will do, is we'll think of the business as an extension of ourselves, and it's kind of all kind of circulating around us. What I would really

encourage you to do is to step outside of that and respect your business as an entity that you've created. Thriving entities need dedicated office space, even if that is a nook in the dining room corner, you if don't have an extra guest room, or something of that nature that you could use with a closed door. You know they require dedicated time, they require planning, they require all kinds of things; materials, attention. Thriving businesses require all of that. So it is your job in respecting this entity that you've created outside of yourself to really get organized and create systems that are going to support your growth and development as a business owner. And there's no better time to do that than before you hang out your shingle. Sometimes we get fed up with corporate and we leave and we say I'm going to be self employed, and we just start telling anyone who will listen that, "We're going to start a dog-sitting business," but yet we've not created a web site, or so much as a business card, or set up quick books in our computer, or done any of these things that are really going to sustain us as business owners.

So honor yourself by honoring your business, and set up the organizational systems you need to manage your business effectively. Some of those systems are for example, email. As all of you know, you could get trapped responding to email three hours a day, if you wanted to. So you want to work with someone who understands how to manage technology a little bit better, and set up email filters and filing systems for those emails, and create a policy for yourself about how you're going to manage email. Maybe you're going to respond to email three times a day at certain intervals, or maybe you are going to be immediately available by email, but maybe not by phone. So you want to set up how that is going to work for you. How are you going to manage your finances? Do you have a travel log for your mileage in the console of your car? Are you putting your receipts in an envelope for your accountant, or better yet, entering them in Quick Books so that come tax time, its not three days out of your life, but rather you hand it all to your accountant and say have a nice day? You know so, marketing systems; so many times some of us will take the time to set up a business plan, but not all of us set up a time for marketing planning or PR planning. Are we going to go to networking meetings? If so, how many? How are we going to promote things? Are we going to try to get media exposure? I don't know. You really want to think about what you do. For example, I have a PR meeting with myself every morning from 6-7 am because the house is quiet. I spend this time talking with my journalist and pitching a new story idea around my book or my speaking, or whatever it is that I'm doing. So most weeks you'll see me in Smart Money, or Working Mother, or Washington Post, or who ever else will listen to me that week. I have a solid PR plan in place. That doesn't happen by accident. So getting organized with your business is all about looking at all of the different facets of it and creating an action plan to honor all of them. If you can't stand crunching numbers, that's okay, there's probably a bookkeeper in your networking group that would love to do it. If you couldn't design your way out of a paper bag, look for a great web designer who's a little hungry and will maybe work at a discount. Different things like you want to go ahead and set up. File folders, different things like that. I'll give you a little secret; all of my file folders are red because the only thing I know about Feng Shui is that red is a good thing. So I figure that I good chi, right? So I put all my current files in red. There is also that sense of red being a "right now" kind of color. So that really works for me. I do about two hours every Saturday afternoon or morning, depending, to get my files in

order, get my meetings scheduled, get all of that taken care of so that during the business week I can just be conducting business. So those are just some things that I'd like to throw out there; I'd love to hear from Georgia about maybe some systems, some organizational things you've found that really honored your business.

Georgia: Oh gosh, considering they call my office “the black hole” you may not want to. But I will say this; I have a system in place that works for *me*. What we have to know is all of the research you do on the Web, and I've done a lot of on getting organized and discipline, and such as that, and your words are like gold, but what works for one person won't necessarily work for someone else. You have to pick and chose what works for you and then, stick with it. But one of the things I do is I write down at the end of the day, or during the day, as I accomplish something. I have a task sheet, if you will, I call it “Atta Boy,” and I write down everything I do once its accomplished. And then at the end of the day, I can look at that and see how much I squeezed into the day. What did I do, how long did it take me to accomplish it. It drives Dotsie nuts, but I do everything on a minute by minute basis. I log it in that way and when I send it to her, she says, “Can't you just round it off?” But I'm an analyst by trade and I can't help it.

One thing to do is write down everything you accomplished. And if you want to wait until the end of the day, that's fine, but you might not remember it all. Let that be your accountability. Because what that will do, it will lift your spirits to see how much you did, and then it will also tell you if you're not working hard enough. It works both ways. And not only that, it will make you a friend of the IRS if the time comes that you need a history account of what you've done. I tell you what I do. I try not to answer the phone. I have Caller ID, and I look to see who is calling. If it is a business call, I take it, if not, and it's during business hours, I try very hard not to answer the call. And that's helped me tremendously. As far as filing and all those kinds of things, I need help. I need therapy.

Jennifer: But even what you've just shared, Georgia, I think it's an excellent point. Honoring the business enough to say, “Oh there's my best friend n the house line, I sure would love to tell her what just happened to me. You know what I'm going to have to wait until 3 O'clock when business hours are over.”

Dotsie: Absolutely. I find I do the same thing with my cell phone and the house phone. I have them both sitting outside of my office so when they ring, I can see who it is. For the most part, I don't answer it unless it's a family member; you know my Dad, my husband, my kids. And actually, the kids know for the most part, call me on the work phone. If they call on the house phone, then I definitely answer it. Sometimes I have some of my best friends calling and I just kind of like, “Oh, I just can't answer it.” That's the whole thing with setting the boundaries.

As far as getting organized, one thing that I think is extremely important is making list. One of the most important things to do is to break down those list into sections because you do need time to market, you do need time to respond to emails, respond to phone messages, and just kind of break it out into what you're going to do, and how many hours you are going to spend doing each thing, and so when you're getting organized at the

very beginning, if you can break it out by topic, try to figure out how many hours a day you might want to do, like you say Jennifer, you do that marketing piece for an hour in the morning, and just try and to work it out. For me, email is a huge portion of my time because I have a virtual business. So I spend a huge chunk of time doing email where someone else has another type of business that isn't virtual would say, "Oh my gosh, you know, why do you waste all that time on email?" But for me, that's where I meet the people who want to advertise on the site, that's where I meet the people who are interested in joining, women who are interested in networking, journalist, etc. So for me, a huge portion of time is spent for email but that's because it is a virtual business. So you have to look at your business and break out the time for how you can be organized.

Let's move on to discipline. We talked a little bit about that about that by not answering our house phone or our cell phone if they ring during our work day. It's also important to mention that, like my office, I'm on the East coast, so I pretty much close up shop by 5 or 6, just depending. If the phone rings at 7 o'clock, it's really funny because my husband will look at me and say, "Nope, it's the East coast." Because you have to remember with a virtual business and often any kind of business, sometimes if you have a Web site, you know on the West coast it's five o'clock and your at 8: o'clock. So I don't make my calls in the morning pretty much unless I know they are on the East coast, until at noon. So I figure if someone on the West coast wants to catch me, they have to do it before 5 or 6 and I can always call them back the next day. So not only do you have to set the boundary of not to answer the cell phone or house phone during work time, you also have to set the boundary not to answer the office phone during your personal time. Let's move on to a little bit more about discipline. Want to go ahead Jennifer?

Jennifer: Yes, you hear that expression, discipline is not a four-letter word. I always say that discipline *is* a four-letter word, C-A-S-H. If you want to generate the profit in your business, discipline is a core component of that. Discipline is just about creating boundaries to sustain a growing business. It is not about penning yourself in and any kind of boundary you set or schedule you set that makes you feel uncomfortable or penned down in some way, is not a great choice for you. Because you want to have boundaries and set up schedules that really honor you creativity and the business you loved enough to bring it into the world. So again going back to the idea of honoring your business as an entity, I really encourage you to set a schedule that feels really good. Maybe for you in the morning, it's about starting the day quietly with a cup of coffee, maybe doing some reading, and maybe you really hit the ground running around 10:00 am. If that's the case, don't schedule yourself for three hours of work at 8:00 am. That's not a system that works for you and it is not one you're going to sustain if you're not comfortable with it in the beginning. So when you're setting up kind of this discipline, create systems that work for you. For example, Suze Orman is a great model in this area. I remember reading an article about her. She does not answer her phone. Ever. For any reason. She says, *I could be in the middle of teaching, consulting, writing*; she calls you back. You leave her a message and she calls you back. Even if she is sitting right on the phone and she's available, that doesn't work for her. It distracts her from the work she's trying to create. So to keep herself on task, to keep herself disciplined, she doesn't allow herself to be interrupted by the phone. I'm that way with email. I don't answer email in the middle of

something I'm doing. I wait until an allotted time period, where I've set it up that this is the 2-hour period in which I'm going to respond to email. That way I stay on task because that is what works for me. So you just want to create a disciplined system that keeps you on task but one that kind of honors who you are in the world. Don't forget to reward yourself. At the end of it, keep small manageable chunks, don't say I'm going to sit at my desk for six hours straight. That's not reasonable. But say for every hour of work I accomplished, I'm going to get up and pour myself a fresh cup of coffee, or I'm going to walk around the block. Or something.

Dotsie: And Jennifer, I have to say that's one of the beauties I think of working from home too and the another thing that you need to consider about working from home; for the most part is that you are home alone unless you, of course, have appointments where you're actually going out into the community, that type of thing. You're basically sitting there behind your computer or on your phone writing, whatever it is that you're doing. It is important. I know for me, I do quite a few lunch meetings, at least one a week, sometimes two or more, or a breakfast meeting because it's good for me to get out. I'm a people person. While I do get to work with people online and one the phone, I also like to see people face-to-face. That's important to consider if you're planning on having a home office is that can you just be alone without a community around you, all week long? That's just something to think about. Georgia, do you have anything to say about discipline?

Georgia: No, I think you've pretty much covered it all. What I tell people when they want to talk about me about working from home, the first thing I ask them though is, you might want to think about this, and that is, how serious are you? People have a tendency to have this "pie in the sky" attitude toward people that work from home, as you said earlier Jennifer, and they don't have reality-based facts. In other words, they think that this is some sort of glorious job and that everything will just fall into place. They don't do their homework; so they go into it with a hobby mentality.

Dotsie: Yeah, you have to have a business plan. Or you should have a business plan.

Georgia: And you have to have a business mind. Once you point out some things to them, then they start saying, "Whoa, this might not be for me." So that's the first thing I say to them. Treat it as a business or it is not going to be a business. That's all I wanted to say.

Dotsie: Okay, Jennifer, do you have anything to say? How about setting boundaries and finding balance?

Jennifer: Yes, that's a core component of working at home. What you want to do is, before you can figure out what boundaries you need to set in place and what balance is in your life, you need to figure out what that looks like. So always recommend that people figure out who they are in the world, and where they are putting their time. A real short formula, this is a full workshop I do, but a real short formula on that is we all play about five roles in our lives. I am, for example, the busy actress playing the roles of self, wife,

mother, business owner, and friend. And everything I do falls under one of those categories. So I look at kind of the roles I have in my life and then I look at my priorities, what are my top five priorities. Do my actions lined up with what I say my priorities are? And that's really important for the home office professional because again, you have that merging of the personal and the professional. So you need to be extremely clear on what balance looks like to you before you can do anything to set it up. For example, a lot of married entrepreneurs will say, "I'm done with my job, I want to be self-employed, here's what I'm doing, happy birthday to me, and they sit down and start a business.

Unfortunately, they don't stop and take the time to sit down with their spouse and say, "Here's what I would like to do, here's how it is going to impact our finances and our travel plans. Here's when I think I'll turn a profit," so that they get some support on the home front. So that is kind of step one in terms of boundaries and balance, is if you're sharing your home space with someone, a spouse, or a child who hasn't quite flown the coop, you really want them to understand why you're doing this, why it matters, and what a successful venture looks like to you, so that they can support you in that. Kind of like Georgia was talking about having to sit down with her daughter-in-law and saying, "Hey, here's what's really going on here," and then her daughter-in-law could then support the endeavor. To set that up, you want to figure out, you want to get buy in on the home front from the people in your life, you want to figure out what a balance life looks like for you. Is it business hours from 8-2, or maybe you are better in the afternoon, so maybe better business hours for you would be 1-6. So in the morning you would just do things like email or admin and things that don't require you to interact with your clients or customers. So figuring out what makes you tick, setting up systems that honor that, and again, that idea of honoring the business as an entity enough to kind of stick to that is what I'm trying to say.

Dotsie: Georgia, do you have anything to add to that?

Georgia: No, I don't.

Dotsie: I really don't either. I think you covered that pretty well. One thing that we should talk about before we do questions is the importance of routines. I know I certainly have certain routines. There are certain parts of my business that I know I have to tend to each day, or once a week, or twice a week. If I can get that organized on a calendar, it really works well for me. A perfect example is Fridays, I usually do a lot of the Quick Books works, I do the membership packages, I go to the post office and those types of financial things that have more to do with business. If I can get to the post office by like 4:30 on a Friday, I'm so excited because that kind of like the last thing I do for the week. I really try, and I'm trying, but I'm not very good at this, but I'm getting better, at not working on the weekends. Now for me, I do go into our forum community pretty much every day so I will do that on the weekends, but I don't see that as work because the women in there are my friends, and I just enjoy communicating with them. But other than that, I'm trying not to work on the weekends. Do you want to talk a little bit about routines?

Jennifer: Absolutely. You need to kind of know what's coming next. For example, I have on top of my daily planner every day, I have a customized daily planner I developed actually, and at the top it says, "*Three people I need to call to make money today*" "*Three things I need to do to make money today*" because a lot of my business is a lot of media interviews, speaking engagements, some different things, and so I always have to keep my eye on the income portion of my business, because I'm off writing columns and doing all kinds of other things that are wonderful and fulfilling to me and my audiences, but not necessarily income generating. So that's something I do, I have a routine that every evening I clear off my desk space because I believe that a clear space begets a clear mind and in the morning I have a fresh surface from which to begin my day. I spend the last 10 minutes of my business day checking things off and aligning the next day's activities and I spend the first 10 minutes of every day actually just doing some breathing and praying for the day ahead. Then I take 10 minutes and I really say how am I going to be strategic in what I am going to do today. Those are great beginnings and ends for me in terms of routines. I am diabetic. So I am very active in the morning and I get tired as the day wears on. So I do all of my work from about 6 am to about 2-3 in the afternoon. That's when I do my best work, that's when I do all my consulting because that's when my mind is fresh. So I know I don't schedule anything after those hours because then I'm fumbling for nouns and verbs and such. Those are the routines that really honor me and then of course there are routines that I need to have in place to honor young children, aging parents and some other things that are going on in my life. So you know, everybody has their thing, when they work out fast, when things work out for you, if you set up routines, you are more likely to honor the marketing piece, you are more likely to honor the profit-generating piece, because you have that set up in your conscious that that's what comes next.

Dotsie: Okay, very good. Georgia, do you have anything to add to that?

Georgia: Well mine is more of a—I'm looking at it from a working standpoint. My routines keep me from missing deadlines. They keep Dotsie happy. So what I try to do is make myself a record every night of what I need to do the next morning, first thing; especially if there is something critical. That gives me a tracking device and it goes on that other list I was talking about, at the end of the day, the Atta-a-boy list that tells me if I accomplished that. So that keeps me happy, it keeps Dotsie happy, it keeps the IRS happy, and at the end of the day I can see what all I've done, and feel a sense of accomplishment.

Dotsie: And let's talk about that a little bit and then we're going to take questions. I just wanted to say one thing about rewards. When you work from home, you're pretty much are your own reward giver. That's important and maybe if we just say that and that's enough. Just make sure that you give yourself those "Atta-boys" ...

Georgia: Oreos

Dotsie: Yeah, and Oreos, whatever it is you like. Whether it is a nice walk on a cool day, or meeting a friend, or going out to dinner with your husband when he gets home,

whatever it is; make sure that you reward yourself because it takes a lot to work from home. You just need to have tremendous self discipline. And the other thing is, and I know I'm saying this late, I think the majority of the people on the call know that Georgia is my *Virtual Assistant* but if you don't know that, because I know there are a couple of people on the call who have just joined the association and may not know that. Anyway, I just thought I would throw that in there.

Georgia: I'm the brains

Dotsie: Yeah. Does anybody have a question for Jennifer, Georgia, or I? Anybody have any questions? Maybe not; maybe we did a good job and covered everything. One more thing; resources; I always like to mention resources. Jennifer, do you have any that you would like to mention? Of course your book, tell us about your book.

Jennifer: Thank you. The book is called **The Home Office Parent – How to Raise Kids and Profits under One Roof**. But I will tell you that my editor was a boomer woman who never has been married or had children and said she learned 10 things in the first three chapters. So it's not so much a book just for parents of small children, it's a book about honoring the home office situation. Even if you can replace the needs of small children with perhaps the needs of an aging parents, or other demands in your life, volunteer endeavors for example, that sort of thing, I feel very strongly that you can benefit from the a lot of the principles in the book that come out of my workshop. So please don't be hesitant to pick it up based on the parenting component because it can be easily substituted for all of the demands that are placed on you. And the other thing I would like to share as a resource is something that has come out of the book which is called the *Home Office Success Circle*, which is at the www.homeofficesuccesscircle.com which is a membership community for home office professionals and that's where you can get all the tools you need to succeed that are customized for home office professionals, and the first two months are free.

Dotsie: And give us that Web address again please.

Jennifer: It's the www.homeofficesuccesscircle.com

Dotsie: For those people on the call, I know some of the people on the call may be from Jennifer's list and they may not be a members of the association, but for those people on the call that are from the association, Jennifer is going to give us that information, we're going to put it on the **Member Benefits** page at **NABBW**, and we're also going to have it in next week's, not this week, but in next week's weekly update.

Also I just wanted to mention a book that might be of interest to people who may have decided to have a home office business or are considering it. It's call *The Best Home Businesses for People 50 +*. It's written by Paul and Sarah Edwards who call themselves the self-employment lifestyle experts. In that book, they have businesses for people who are 50 + so you can continue working in them for like 10-25 years. They're businesses that can supplement like a retirement income, or they're adaptable to like a wide variety

of locations. Businesses that of course that you can do from home, and that are suited to a broad range of like health and wellness needs. They also take in consideration the 50-plus people who want to spend time with their family and travel and have some other priorities. So anyway, again that book is called, *The Best Home Businesses for People 50 +* and it's by Paul and Sarah Edwards. I think the copyright is like 2004. I just thought I would mention that. And Jennifer, of course her website is www.thekalitagroup.com. Does anybody else have any other resources? Okay, I think that's it and I just want to thank everyone for being on the call, and please email us if you have any questions. You can email me at dots@boomerwomen.com or you can call me at 1877-bboomer and Jennifer and Georgia, you want to give you contact information?

Jennifer: Yes, you can reach me at Jennifer@thekalitagroup.com

Georgia: www.queenjawjaw.com

Dotsie: Okay, thanks everybody it was fun, and I hope you all learned a lot, and thanks for being on the call and I look forward to hearing from you in the future.