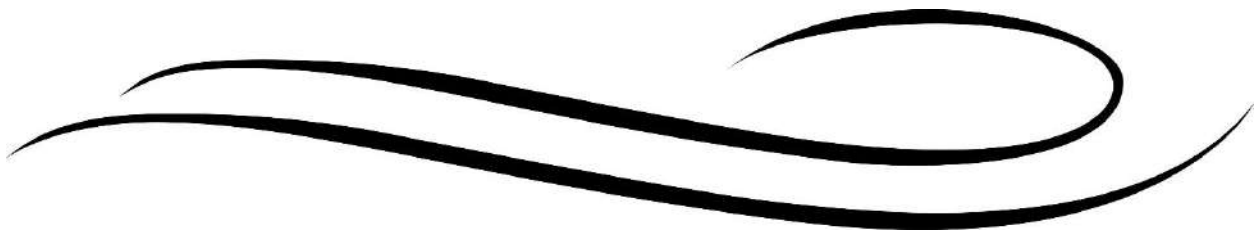


New Ways to Work

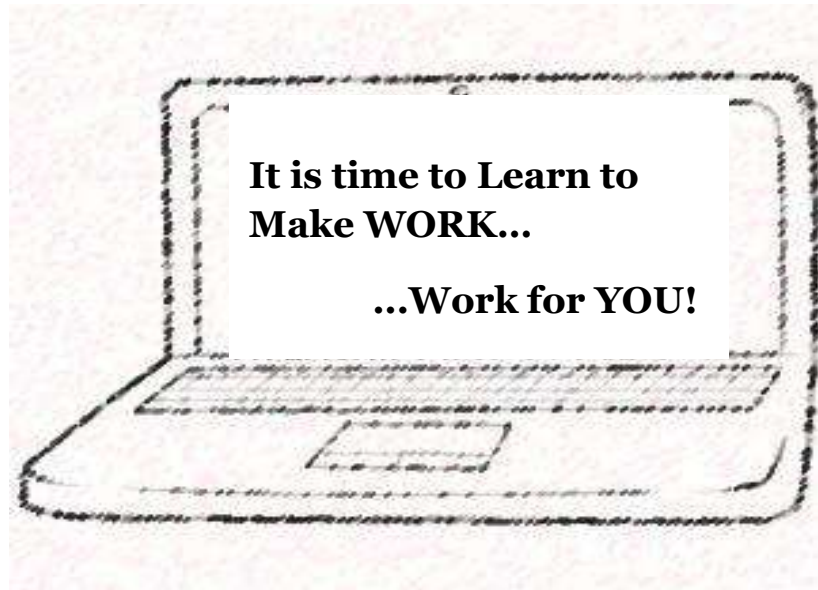
**Beyond the familiar world of full-time jobs
is an exciting, fast-rising world filled with
other - and newer - ways of working, earning
and achieving success *your way in Hawaii!***



**Carleen MacKay and Phyllis C. Horner Present:
A Playbook to Make WORK - Work for YOU!**

**Published by Bill Sager
www.newworkforcehawaii.com**

© Carleen MacKay and Phyllis C. Horner, 2018 - Present



Introduction

A Play by Play Book for Your Future!

***"From full-time to part-time to some-of-the-time;
from home to across town or across the world;
for a fee, for free or for gain-sharing;
launch or re-launch your work-life your way!"***

It is time to explore and discover many ways, beyond the world of once familiar regular, full-time jobs, to reach your goal of new and meaningful work that works for you! While you explore, note that all alternatives we present were selected because they have high importance in the 21st century.

Why is it important to welcome the opportunities – not mourn the threats – created by deep changes in 21st century technology and because of our longer lifetimes?

After all, you may argue, continued economic growth is expected in Hawaii for the next several years. Tourism, real estate and renewed agricultural efforts are thriving and expected to continue booming.

Good news, we agree.

Before you count on our islands' economic health to benefit you while it sustains Hawaii, it is time to learn how to live and work during unprecedented change.

We have transformed into a new age where jobs have become only one way of working for some - and not the favored way of working for many - nor the favored way of engagement by employers. Who will work, where they will work and how they will work depends on several factors beyond projected economic health. Read on...

Your Best Return On Investment is Your Investment in YOU!

Reinvention Driver #1: Increased longevity; a gift for the prepared. The people of Hawaii enjoy the longest lifetimes of the 50 States with average life expectancies around 82+ years. By 2025, it is anticipated that, overall, babies born in Hawaii will have an average life expectancy of 90 years. 100-year average life expectancies are not unrealistic to anticipate by 2050. Remember too that if you live to age 65, 25 additional years is reasonable to add to anticipated life expectancy.

So, we ask...what are you planning to do with your longer lifetime?

Will you choose to - or be forced to - retire, ready or not? Are you pension-less like half the population? Or, are you part of the 62% of total U.S. workers that, according to data from the 2017 Social Security Administration, "count on their monthly stipend from SSA for at least half of their income?" Or, are you a public-sector worker who is counting on

multi-billion-dollar deficits in Hawaii's pension plans to sustain your monetary future in any significant way?

Regardless of your age today, do you think that some form of work in your later life just makes sense for any number of reasons including – and well beyond - financial need?

Reinvention Driver #2: Technological advances; gifts for the prepared.

Which of the following changes will affect your chosen career path?

Have you heard about IBM's Watson or Tricorder X, 3-D Printing, Self-Driving Cars, Drones and Robots, Salt Water Desalination, Artificial Intelligence and more, many more, advances that will affect almost every business and every worker in all parts of Hawaii?

Have you heard about Workforce Analytics? Briefly; it is new digital technology that links information about an organization's labor needs to their hiring and retention practices. It means that if you are not needed full-time, you won't be hired full-time. It means that even if you have worked full-time for several years, you can't count on full time work for as long as you might wish or need.

It is predicted by multiple sources (Google it for your own satisfaction) that 70-80% of jobs as we once knew them will be fundamentally changed or will disappear over the next 10-20 years. New jobs will be created, of course, but new ways of working and new business opportunities will only be bountiful for those of us who have learned to learn from the future – not just from the lessons of the past.

So, we ask...Are you preparing for your future?

From sparking your imagination to guiding you into new ways of working, we are here to help you prepare.

DEDICATION

No matter your chronological age today, this is your time to make WORK...work for you!

To the “Traditionalists, Boomers and Gen Xers” who lived up to Steve Jobs’ mantra when his words set the stage for the future of work:

“We’re here to put a dent in the universe.”

To which we add: Dive into the future; there’s much more for you to do and many new ways to do it!

To the “Millennials” as you re-shape the workplace while living up to Elon Musk’s words when he said:

“I wanted to be involved in things that would change the world.”

To which we add: And, now, you are!

To Gen “Z” – You are the champions who will fly us beyond the moon!

For today, follow ideas from the Institute for the Future. *

Then, live pono and imagine the great gifts you will bring to the world.

To which we add: Prepare for a very different future – don’t regret later.

*Institute for the Future (IFF) identifies emerging trends and changes that will transform global society and the global marketplace.

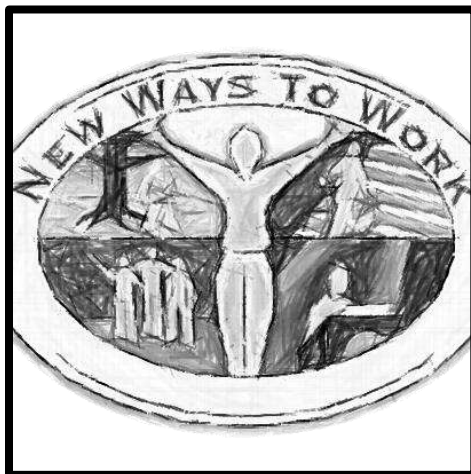
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Remember!
YOUR Career is YOUR Business.
YOU are the CEO
and, there are many, many ways to run YOUR business.

This is your journey of discovery
of the many, many ways to work today.



***Get Ready! - Discover
New Ways to Work that will Work for YOU!***



Each Option Includes:

- **Definition**
- **Ideas to explore**
- **Comments and advice from local experts**
- **Questions to ask yourself**
- **Recommended marketing tools**

GET SET! EXPLORING YOUR OPTIONS



IF YOU WANT YOUR OWN BUSINESS:

- Small Business Buccaneers
- Adjunct, Subject Matter Experts
- Export/Import
- Freelancers
- Portfolio Jugglers

If YOU HAVE SPECIFIC SKILLS:

- Interim Professionals
- Part-time Captives and Phasers
- Network Marketers

FOR EVERYONE:

- Barter
- Crowdsourcing
- Externs, Fellows, Apprentices

START HERE!

EXPLORING YOUR OPTIONS for NEW WAYS to WORK

Options for Anyone!

Barterers – People who trade goods or services for gainful exchange.

Crowdsourcing and Shared Sourcing

People who provide needed services by soliciting multiple contributions from a co-committed group.

Externs, Fellows and Apprentices– People who purposefully seek practical knowledge by apprenticing themselves, their education and experience in new roles.

Skill – Based Options

Interim Professionals - People brought on contractually during critical stages of business lifecycles, such as during start-up, rapid expansion or turnaround.

Part-time Captives and Phasers – Less than traditional full-time workers. Those who work on alternative, fixed schedules such as during the first “phase” of retirement.

Network Marketers – Today’s answer to yesterday’s instore retail sales...and more!

Options for Your Own Business

Adjuncts and Subject Matter Experts

People who teach, coach, support and use their qualified experience to fill-in or augment specific needs when required.

Entrepreneurs, Solopreneurs and others who invent the future.

Exporters and Importers - Global trade buyers and sellers of products and services.

Freelancers, AKA: Free Agents –

Temps, Piece Workers, Stipend and Project Workers.

By government stats, the fastest growing segment of the workforce.

Global Pros – People who work from here to there and everywhere.

Portfolio Jugglers – Multi-taskers who apply their talent in several areas to develop, and then ensure, a balanced flow of income from multiple sources.

Small Business Buccaneers – Those who seize new opportunities in the existing for profit or not-for-profit marketplaces.

Options For Anyone to Try!

Barterers

***“You can have almost anything you want
IF you help others get what they want.”***

Carleen MacKay

Bartering has existed since the beginning of time. In fact, exchanging, bartering, trading and sharing are the ideas behind “collaborative consumption” which Time magazine called one of “the 10 ideas that will change the world.”

According to the International Reciprocal Trade Association way back in 2012, the U.S. barter market was a staggering \$12 billion annually.

Today, bartering is bigger than ever as technology, such as the Internet, has added a sophisticated edge to the exchange of goods and services. It is, however, less accurately measurable considering the rapid expansion of trade on the Web.

Barterers exchange goods or services for goods or services of relative value.

Think about a few of the most straight-forward examples of bartering with which you are familiar:

People exchange produce from their garden with their neighbors for stuff of another sort. Others look at the boxes in their garages as filled with things that are barterable; not just as things to be stored year-in-year-out. Some barter “time” now and again. Still others barter their homes as vacation exchanges to make a move they might not otherwise afford. And, increasingly, people barter their homes in exchange for doing minor repairs, safe-keeping, pet-sitting and

up-keeping of their property. Forward thinking people exchange knowledge for knowledge of similar value. They exchange talent and knowledge for strategic new connections and referrals to new sources of exchange.

There are bartering networks that, for a fee, will help you to find someone who wants what you offer and who has something you want. Some bartering networks offer something called “trade credits” to allow you to accept something later than when you give something. For an example, go to: www.barternetworkinc.com.

Ideas to Explore

You might be pleasantly surprised by bartering opportunities on Craig’s list. Yes, that Craig’s list.

Read the Art of Barter by Karen Hoffman and Shera Dalin. It is online with Amazon. You will learn that almost everything in life and work offers opportunities for exchange.

Gather as much information as possible from other barterers and membership sites such as www.artofbarter.com/home.htm, a clearing house for barter transactions between member businesses.

Seek out a few of the professional or social networking organizations dedicated to the art of bartering. For example, the Barter Exchange for Professional Services and Products is a LinkedIn social networking site of several hundred people. Members list the products and services they offer. Likewise, they are required to list every service and/or product they need. Review www.imsbarter.com/tryit/directory/Honolulu-HI. Keep in mind that we recommend reviewing several sites, but we refrain from recommending in most cases. For our recommended collaborators, please visit our website at www.newworkforcehawaii.com.

Marketing and advertising groups provide prime examples that you can see around you every day of your life. Look at the Little League ballpark on any given Sunday and you will see the logos of several local companies on the back of the Little Leaguer's uniforms. The benefit to both is obvious.

Look around and you will see bartering, in its many creative traditions. And, should unpleasant inflation continue to sneak out from its not-so-clever hiding place, bartering will continue to grow in ways not yet imagined.

Offering exchanges – without cash in the mix – is an art, a skill, a relationship builder and, sometimes, a taxable event.

Oops...

Seems so easy and it is - except, on occasion - because of the IRS! Yes, the IRS has found their way into bartering even when no money changes hands. However, if you can substantiate that you have traded something of “equal” value, the likelihood is that the IRS won't have to strike senseless fear in your mind. And, although not covered here, because of the infinitely confusing world of tax rules and regulations, there are other very legitimate ways to offset the tax implications.

Advice from a Bartering Expert – Carleen MacKay

Carleen MacKay's story of bartering is the key to her successful business startups, all of which occurred after the age of 65.

But first, her short back-story to set the stage.

“I lived and worked in Silicon Valley and observed the changes that Apple, as well as other high-tech firms, brought to business in the 1970's. As the VP of Human Resources for a semiconductor equipment manufacturer, I had a front row seat to Act 1 of the emerging world of work. I began to look at the future of work through daily observance, hard-core research about change and by tracking the shortening work cycles of so many good contributors.

In the early 1980's I married a friend from our shared, much earlier, college days. My husband, an MIT grad, was feeling impatient leading his own small firm's efforts in plastics and metals production in Puerto Rico. Together, we looked at his future and determined that it was time for him to explore the start-up world of technologically-driven production in far-away places. Let's shorten the story. His credentials resulted in an offer in Penang, Malaysia. I quit my job, we moved, and the story of change accelerated as I soon learned about the unexpected (to me) advances in other parts of the world – parts of the world that I could not even – at the time – quickly locate on a global map.

Time and the 1980's moved on. The Penang startup flourished. Upon completion of this interim startup assignment, we returned to the U.S. and he accepted another startup interim assignment in Oregon. I accepted the position of Senior Consultant and, subsequently, Divisional Vice President, of one of the largest and most reputable outplacement firms in the U.S.

I had broken with the then traditional one-two jobs in a lifetime of work and surprised myself by learning to deal with the new threats and opportunities forced on me by change.

“I had seen the ‘world as it is and not as I was.’



I had walked the ‘road less travelled’ and it called to me.”

I was in my late 60’s. I asked myself, as you might ask yourself, several questions that had to do with opportunities in my maturity.

Questions I asked myself

What can I do that matters to my community and to the thousands of multigenerational workers who are unprepared for the changes ahead?

What’s in it for them?

What am I going to do with my one precious, longer lifespan to meet financial demands as well overcome the loneliness and isolation so many older people endure?

What’s in it for me?

How might I make the case that “prime time” is not an age but a time when unique expertise – not an age stage – meets marketplace need?

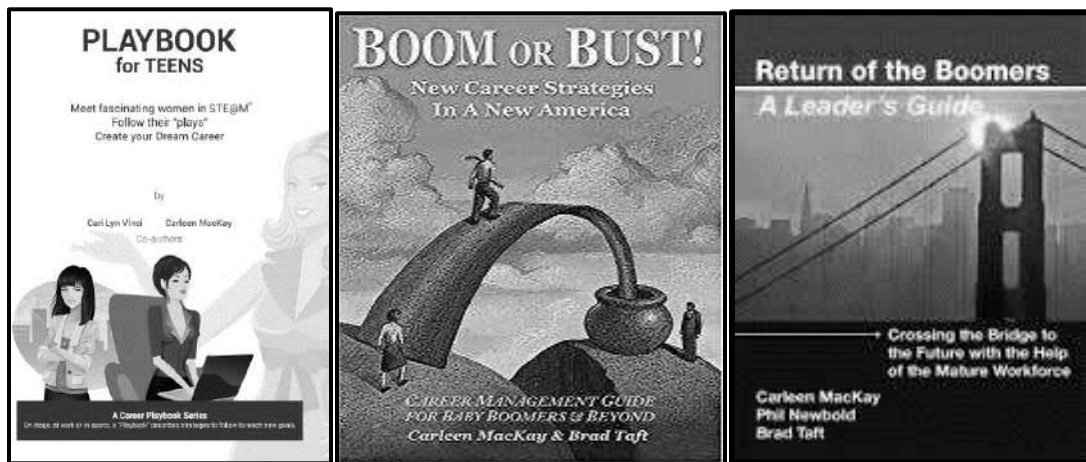
*What’s in it for a world that lives longer
but hasn’t figured out how?*

I started down the road less travelled – from bartering to gainful work. I decided to offer help to others with the understanding there would be a clear-cut exchange - of some sort - in the mix. I stood on stages and participated in panels and exchanged changing workforce knowledge for strategic introductions. I wrote or co-wrote books for the benefit of others in exchange for co-authorship and follow-on paid work. As the Internet took over the world, I wrote blogs and created training materials for small and mid-sized businesses. The common theme was “The Future of Work” – a timely topic for an increasing number of people of all ages, businesses, professional organizations and startup teams.

What’s in it for US?

The idea of presenting my work as a shared benefit became my successful mantra.

Look at just a few of my books that helped get me started and allowed me to alter the exchange from introductions and strategic connections into monetary rewards.



And, of course, there’s a new book – this one!”

New World of Work



Now, Ask Yourself a Few Additional Questions:

- Q.** *Will bartering help me to get my business going without seriously impacting my cash-flow?*
- Q.** *Do I have the patience for the many inconveniences start-up time and other delays such an effort requires?*
- Q.** *Will I take the time to learn about possible tax implications?*
- Q.** *Am I prepared to find new (or expanded) ways to cement my reputation for fair and honest exchanges with a variety of people?*
- Q.** *Can I see a way to include bartering in a portfolio of options?*

Recommended Marketing Tools

1. LinkedIn, including the focused development of an online following.
2. Website
3. Blog
4. Menu of services to trade, and suggested value of each.

Crowd Sourcing & Shared Sourcing

*Someone else, somewhere else
holds one of the keys to your success!*

Crowdsourcing is the practice of engaging a ‘crowd’ or group – wherever they may live in the world - for a common goal such as innovation, problem solving, or improved efficiency. It is powered by new technologies, social media and the web.

Shared Sourcing is similar in that it engages a group to reach a common goal. It is often powered by established connections between committed individuals or groups of individuals in a local community, state or nation. It is powered by new technologies, team credentials and informal, but highly accountable, associations.

How Crowdsourcing Works in 6 Easy Steps



From <http://www.ebizq.net/blogs/enterprise>

Associations or memberships are exclusive in that they are limited to the unique, in-demand expertise of each contributor. Such teams offer excellent opportunities for organizations to finitely target solutions to meet critical challenges.

Shared Sourcing offers qualified individuals the opportunity to leverage their unique talent and experience with the stated goal of increasing individual and collective reputations. The New Workforce Hawaii website (www.newworkforcehawaii.com), for example, maintains an active list of collaborators; people who bring their unique knowledge of the emerging workplace/workforce to meet the needs of both organizational and individual clients seeking specific knowledge about one of the several aspects of change.

Shared Sourcing is often thought of as an association of “masterminds.” Each uniquely suited individual increases business opportunities for all by allowing the collective contributors the privilege of competing effectively with larger, higher overhead, behemoth organizations.

“A mastermind group is a peer-to-peer mentoring concept used to help people solve their problems with input and advice from others in the group.” Wiki.

Both sourcing solutions lay the groundwork for new ways of creating value for others through highly effective collaboration. Both offer exceptional, fast-paced solutions to today’s local or global challenges. Both require verifiable, unique credentials of contributors – AKA: Masterminds - qualified to exceed expectations by the most demanding of clients.

“Masterminds” collaborate face-to-face on occasion. Shared office space is rented when needed for teams. One recommendation for a local co-working space is Box Jelly at

Kamani Street in Honolulu. The Impact Hub, also in Honolulu, is one of over 100 such spaces worldwide. For additional ideas, go to: www.coworker.com/united-states/hawaii/honolulu.

Advice from an Expert - Phyllis Horner, PhD

Business Writer, Consultant, Career and Work Success Coach

“You can include crowdsourcing and shared sourcing in your definition of work. In fact, it’s one of the easiest ways to get your freelance or portfolio business going.”

Phyllis’ Questions to Ask Yourself

- Q.** *“Will I thoroughly investigate the information on the web regarding the demands of this type of work before I join any crowdsourcing option?”*
- Q.** *Assuming I am clear about alignment between my product or service with market-driven need, will I thoroughly investigate their reputation and offerings to local business before volunteering to participate in any endeavor?”*
- Q.** *Should I seek to start a shared sourcing team, will I thoroughly investigate the priorities of the market before plunging into unknown waters?”*

Recommended Marketing Tools

1. Website
2. LinkedIn
3. Business cards
4. Specialty list you can offer that matches your talents and available time
5. Targeted Bio

Externs, Fellows and Apprentices

***Shift your focus from the past to the future
and you will see why EXTERN, FELLOWS and
APPRENTICESHIP programs are swiftly gaining
ground in our increasingly disruptive world.***

Have you considered apprenticeship, no matter your age today? Because of the demand for new skills, older workers – like those of other age groups - are being engaged as apprentices at an unprecedented rate. Over 60,000 apprentices, between the ages of 45 and 60+ were reported in the latest data according to ageactionalliance.org.

You have heard of Interns, of course, but have you heard of Externs and Fellows in the workplace? In this relatively new, but fast-growing world, the sponsoring employer (organization or institution) absorbs the cost and continues to pay the individuals they are grooming for new experiences.

Here are a few things you may not know about these roles:

Currently employed and critically important individuals are the beneficiaries of “transfer of knowledge” paid programs between retiring workers and the next generation of workers.

Likewise, as new technologies impact an organization’s product base, organizations are choosing to protect their investments and support the transfer of knowledge between past and future needs.

Newly created research externships are being offered to retirees to take advantage of established expertise. While this trend is in its very early stages, and when there is no conflict of pension payouts, it is an idea whose time has come. It is up to you to suggest this type of role, by this or any other name, to an employer or to a former employer.

There are international fellowships, U.S. fellowships, non-profit fellowships and academic fellowships. What they have in common is the acknowledgement and support of a recipient's academic study or research that is of importance to the organization seeking to engage the fellow.

Payment is usually modest or granted in the form of stipends. Each type of fellowship offers its own version of payment, tax implications, commitments and other facts you should carefully study.

Ideas to Explore

An example of a fellowship for mature adults is the Encore Careers Fellowship. Encore Fellowships help people transition from paid careers into social-purpose work. The fellowships are paid by stipend and, typically, last between six and 12 months either full or half-time. The first Encore Fellowships were piloted by San Francisco's Civic Ventures in 2009 when it placed 10 retired executives in year-long roles for \$25,000 stipends. The model has been replicated in 10 sites around the nation. If you are interested in learning more about becoming an Encore Fellow, go to www.encore.org/fellowships.

A favorite study site is www.idealists.org. Once on the site, enter the code words "fellowship opportunities" for more detailed information as to who qualifies for

what fellowships and where some of the most likely fellowships are to be found. It is well worth your time to take this extra step.

Advice from our favorite Encore Fellow

***“When you’re an Encore Fellow
a rocking chair is merely a piece of furniture
and age is truly just a number.”***

Kevin P. Henry

“I became an Encore Fellow in October 2016. I had been working at Child & Family Services on Oahu for about a year when I was approached by Karen Tan, the director of CFS, about being an Encore Fellow. I leaped at the opportunity for several reasons. As a man in his late 50s, I totally related to the Encore mission of engaging older adults to do meaningful work in their communities. Furthermore, I was ardent about mentoring younger people and teens to help guide them while sharing my knowledge and life experiences.

I zealously encourage others over age 50 to jump on the Encore train. Doing meaningful work and making an impact on individuals and communities can give us renewed purpose and new goals. In addition, it can re-energize and invigorate older adults who are entering a new phase of life.”

Ask Yourself

- Q. Do I need to continue to create value for others with whom I share life in Hawaii?
- Q. In simple words, is my purpose-driven life in line with other peoples' efforts?

Recommended Marketing Tools

1. LinkedIn, connect with past fellows on your island
2. Mission statement
3. Community Service
4. Network at local Chamber of Commerce
5. Targeted resume focused on qualifications rather than chronology

Skill-Based Options

Interim Professionals

“In this age of volatility when change comes at the speed of an energy beam, it is tempting to think that life will settle down once again and the ambiguity of the last years will dissolve.

It won't.

Agility is the name of the new game.”

Carleen MacKay

In the usual context, interim professionals are most often highly prepared to help organizations during start-up, rapid expansion or turnaround.

Occasionally, they function as executives, professionals or managers when companies are replacing critical positions or needing to add unique expertise not otherwise available.

In this new world of increased emergence of new technologies as well as unexpected and discontinuous change, interim executives, professionals or managers are some of the most sought-after professionals in the business world.

Unlike “freelancers” – they work on the organization’s payroll, under specific terms and conditions, including receiving the usual perquisites of regular, full-time workers as well as skillfully negotiated bonuses.

Perhaps the most famous interim executive, of recent time, was Steve Jobs. Yes... that Steve Jobs of Apple fame. Jobs was co-founder and CEO of Apple computer until 1985 when he was forced out and replaced.

In 1997, Jobs returned to the company as their iCEO after years of struggle by Apple and years of success for Jobs. The first letter “i” did not stand for Internet; it stood for Interim as defined by Jobs himself.

It wasn’t until 2000, that the announcement was made that Jobs would stay on as regular CEO. He was the perfect leader for this entrepreneurial company; a leadership that lasted until he resigned in 2011 as he faced his last battle – terminal illness.

The Interim Zone

Interim Executives

In summary:

- Interim executives/professionals are the leaders of change during serious periods of organizations’ life cycles.
- Interims work independently or through top tier crisis management firms. When the interim executive is affiliated with a firm, they may not work solo and one, or more, additional experts may be assigned to tackling various aspects of the challenges faced by an organization during start-up, turnaround, downturns or expansion.
- Increasingly, interims are hired during rapid expansion and not for their ability to handle past crises. In a real sense, it is often a watershed moment in history when the interim is not the most mature, most experienced member of the team

but the youngest, brashest and least experienced member of the team whose ideas for innovation are untested and unproven.

Ideas to Explore

There are organizations, such as the Turnaround Management Association (TMA – www.turnaroundmanagement.org) that offer opportunities for executives in this risk-laden path. TMA is the only international non-profit association dedicated to corporate renewal and turnaround. Established in 1988, their global membership includes turnaround executives, lawyers, bankers, lenders and investors – all of whom “*share a common interest in strengthening the economy through the restoration of corporate value.*”

Interim Executives (www.interimexecs.org) is a firm that specializes in placing executives and provides excellent data and other information for individuals seeking this path.

Altreus Interim Management specializes in providing U.S. companies with specific expertise. Their services are particularly relevant in special situations, for project and restructuring activities or when expanding into new markets.

In Hawaii, Inkinen & Associates is a good starting point for exploration. Beyond our shores, most highly regarded executive search firms will take on the task of finding the right “interim” to meet your unique needs.

Advice from a Local Expert

Locally, Reg Baker, our guru of small business (see section) has served as an interim CEO, COO and CFO on several occasions. The interim period could be as short as a few months to 3 years. The need for an interim C Suite level executive could be triggered by unexpected turnover, illness, death, retirement or bankruptcy. Reg has served in this capacity in several industries including aviation, healthcare, professional services and real estate.

Listen to Reg: “If you should find yourself needing this type of support remember that the technical skills of the position are not the only consideration. You will need someone who can work with the existing managers and staff, understand the needs of the customers, vendors and bankers and be able to manage all aspects of the entire operation until the need for an interim person is resolved.”

Ask Yourself

- Q. Am I qualified for the role? For example, do I have a verifiable reputation of leading and achieving successful results with leading organizations through startup, turnaround or rapid expansion?
- Q. Do I need a contract? The answer is – absolutely! Managing expectations is a serious measure of success. When an assignment is completed to everyone’s satisfaction, reputation builds, and phones start to ring in direct proportion to that reputation.

Recommended Marketing Tools

1. Recommendations from high profile executives.
2. Proof of related accomplishments.
3. Proof of credentials, including scholastic credentials.
4. Visa, Passports and other required global documents.
5. News clippings, video excerpts of interviews, speeches or other sound bites.

Network Marketers

“Think of Avon, Amway and established network marketing programs, and you will have scratched the surface – but only the surface – of the surging network marketing world.

Now, think of striking out on your own armed only with your laptop, the internet and a product or service you wish to promote and sell. It is an idea that is tied to freedom and growth!”

Bill Sager

Bill continues: “It is a competitive world out there and I do mean global. If you haven’t established yourself as an expert in your field by age 35 you will be competing with younger people in your company, in your community and in the world. You may even be competing with machines as more and more robots do repetitive work.

Computers have become an essential tool you must master to remain competitive. You will see the ability to use Microsoft Office Suite as a requirement in many instances of either full-time or part-time work.

Beyond being able to use the basic software tools you can use the internet to build your organization and to brand yourself. Do you think being able to attract new customers to will give you an edge over your competition? Do you think having the world know of your expertise might open opportunities for new and exciting options?”

Ideas to Explore

Social Media - Learn to use social media to share your expertise. LinkedIn, Google Plus, Facebook, Twitter and Pinterest are the big ones. LinkedIn is a network of professionals looking for Joint Venture opportunities and it is far different from twitter which allows short messages about everyday things.

Affiliate Marketing - You can sell anything on the internet. When you sell other people's stuff and get a commission on the sales it is called affiliate marketing. The reason affiliate marketing is so successful is that you are selling a product to your list of customers who are specifically interested in what you are offering. For a start, go to: Google and enter "affiliate+niche".

Sell your own Product - Selling your own stuff is the most profitable. It could be crafts you produce, your own music or even ukulele lessons. You are only limited by your imagination.

Local Business - You can help local businesses draw customers into their stores. You could even develop a location specific app that texts shopping mall visitors a special discount if you visit the store in the next hour.

As a Side Business - The internet provides the perfect opportunity to start a side business that can be operated by working a few hours a week.

Why consider an internet business?

1. It can be operated from anywhere you have a phone and an internet connection.
2. It has low start-up costs and low monthly overhead.
3. You have no employees and no inventory
4. You control when you work.
5. You can have a full-time income while working part time.
6. You are working at something you love.

Bill Sager's Back Story

“My career was pretty much typical of the 50s & 60s. I spent 3 years in College studying Mechanical Engineering. Then the draft called, and I spent 4 years in the Army Signal Corps. A buddy introduced me to Forestry and, after some research, I decided I wanted to be a Forester. When I was discharged, I went back to school on the GI Bill.

Married with two children, I worked my way through school designing logging roads for the US Forest Service. After graduating I worked 10 years for the Forest Service. In my late 30's, I realized my Forest Service Career was going nowhere. I quit and took a job managing work crews for the Portland City Parks while my wife went back to school to complete her degree.

Two years later I took a job with the University of Oregon and was assigned to develop and test a technical forestry training program. We graduated our first class of 30 when the Feds decided to change the Boys Job Corps Center into a Girls Center and... I was fired.



Two days later the Chief Forester for the State of Hawai'i called and offered me a job in Hawai'i. Twenty years as Protection Forester for the State of Hawai'i followed and I retired at 55 to help a sick friend run his business. About a year later, I came to work one day, and the new owner told me I had two hours to pack my stuff and get out.

Suddenly, I was a computer consultant.

I taught business people how to use computers in their businesses, set up networks and did a lot of trouble shooting. 15 years later, computers were commodities and my business was drying up. I realized the Internet was the new frontier and started building and promoting websites. It took a while, but I realized that what I wanted to do was to help people create passive income that allowed them to pursue their purpose.

I finally found my purpose when I joined a shared-sourcing group dedicated to helping people, in various stages of their lives, find their purpose and plan careers that are purpose oriented. My contribution to the group is helping our clients build online businesses.

My life has leveraged the advantages of resilience.

Today, I recognize the two greatest challenges facing the world today are conflict and climate change. The two greatest challenges we face in our work lives are the need to work later in life and adjust to unprecedented changes. I am an advocate for using the internet both to earn income and to bring people together to address common issues.

**Only the resilient will survive the many changes
we face in our work and everyday lives.**

In our working lives, diversity is the key. The more sources of income we have the better we can survive financial crisis. The decisions you make today are an important part of the legacy you leave your kids and theirs.

I build the future based on my three areas of driving interests:

1. Conservation of our environment - hawaiienvironmental.org
2. Creating resilience in our lives and in our communities - resilientlivingtips.com
3. Using the internet to share our mission with the world and to create an independent income - Bill808.biz & [Adapting to the future](#)

I work with an amazing mastermind group that brings a broad range of talents together to help you achieve your goals. We can help you create both your life and career strategy. Are you stumbling on your own path to the future? Give us a call and we will help you find new opportunities on the Internet highway.”

Ask Yourself

- Q. *Why do I want to do this?*
- Q. *Am I willing to seek out connections in my niche to build a network of fans and supporters?*
- Q. *Will I take the time and make the effort to learn to use basic computer software and learn to build and promote websites?*
- Q. *Am I willing to manage my work as a business from the daily tasks of bookkeeping and managing correspondence to the more stressful task of tax receipt compilation?*
- Q. *Do I have references and examples of work I can show to potential clients?*

But...Wait...

In the Global Pros Section, we teased you with an introduction to Ana Acuna and Carlos Gutierrez who run much, if not most, of their global business through the Internet.

Their Advice

“Hawai’i offers access to one of the fastest internet connections in the U.S., an important feature for your online based global business. This access allows business owners in our technological world to be in close, immediate contact with customers.

Make certain that your connectivity is the best if you don’t want to lose business, money or opportunities. A plus to interconnectivity is that it will help you to get well connected with people, in various parts of the world, who can help you grow your business.

Locally, Hawai’i’s business community is small. When you take the initiative of participating in business groups or events, you can easily get connected with important business connections that can give you a hand in conducting business in this environment and abroad; or, serve as mentors giving you advice and support to make your business grow and/or help when problems arise.

Because we work locally as well as globally, we have found local connections and global connectivity suit our business as well as our model for living fulfilled lives.

We ask you: Why not take advantage of local presence and global technology?

Recommended Marketing Tools

1. LinkedIn
2. Targeted Biography or Resume
3. Proposals for Service
4. Examples of Work
5. Verifiable Written Testimonials
6. Social Media
7. Website
8. Opt-in List
9. Webinar

Part-time captives and Phasers

“Increased competition has made it probable that most organizations will manage staffing as a variable cost.

One way to accomplish cost goals, while safeguarding productivity, is to change the definition of the regular, full-time workweek.”

Carleen MacKay

Our definition describes less than traditional 40-hour, full-time workers as those who work on alternative, fixed schedules such as during the first “phase” of retirement.

In this context, *part-time “captive” workers* are integral members of the core team who maintain regular, part-time hours.

- For those who work a regular 32 hours each week, benefits are likely to be a standard part of their package.
- While some firms have modified the minimum hours to 24 (with benefits), most have not to date. For those working less than 24 or 32 hours, healthcare benefits, in the short term, are unlikely to be a part of their package although they may retain other benefits, depending upon the employer and the state in which they are employed.
- One exception is Hawaii where, when people meet certain specific requirements, 20 hours is enough to qualify them for insurance benefits.

Caution! There are loopholes that make the 20-hour rule challenging for both organizations and individuals.

Stimulate your thinking. Look at a couple of innovative non-profits that are pioneers in the captive, part-time workforce on behalf of mature adults (say - over the age of 50-55) who still want and need to be working. Re-Serve on the East Coast of the U.S. offers a good model that pays stipends and encourages people to look at work in this new way. Increasingly, local firms are beginning to offer solutions for part-time captives.

Phased retirement is one of those times to slow down and look around while contemplating life. To quote Ferris Bueller's Day Off...

“Life moves pretty fast.

If you don't stop and look around once-in-a-while, you could miss it.”

“Phasers” are part of the core team during the later stages of their careers. The process of phasing often begins by cutting standard working hours to 32 while the participants retain all benefits of employment. It is during this time that transfer of knowledge and mentoring programs offer exciting opportunities for the mature workers in the emerging workforce and the organizations they serve.

Phased retirement in the educational sector is well established with details worked out well in advance of any such arrangement. From the educational institution's perspective, the phased retirement option must be workable for both parties. If the phased retirement proves to be unworkable (it is rarely unworkable) from the institution's standpoint, it is not offered as an option. Typically, but not universally, people who are age 55 or older and who have completed 10 years of service are eligible for consideration of phased retirement when they initiate the request for phasing.

Phased retirement in the federal sector allows eligible feds to work 20 hours per week, receiving half pay and half their retirement annuity. Individuals are required to mentor other employees during phasing. Insofar as our research has taken us, it is a mixed blessing and not, so far, implemented successfully throughout the system.

Phasing is gaining in acceptance in private sector organizations because both organizations and researchers from the Stanford Center on Longevity, AARP, and the MIT Age Lab and Demographic experts across the nation have reminded us that older workers continue to learn and to contribute much later than once imagined.

Our very economy is dependent upon coming to grips with changing perspectives of chronological age; perspectives that are hangovers from the 20th century and bear little resemblance to 21st century realities. In simple words, many organizations need people to continue in some capacity because there are far too few, qualified people in the immediate next generation to take their place and because *good talent, good people and good minds are terrible things to waste!*



“Phasing is a time to develop new interests while avoiding the abrupt plunge off the high board of the full-time work pool into a future you don’t understand and for which you may be underprepared.”

Cullen Hayashida

Make the case for either of these work options as a mutual benefit to you and for your employer.

- In your early stage of your work/life, you may need more free time to continue your formal education. The mutual benefit of a standard part-time captive relationship is that while you learn, your employer gains the benefit of your knowledge. Again, from their perspective, you are less likely to leave for other pastures that don't offer this benefit. In this case, part-time captive work is both a recruiting and retention strategy.
- At mid-career, you may want and need more balance in your life to attend to family matters. The mutual benefit of a part-time captive work arrangement at mid-career is that you gain more access to meeting the demands of children's lives or handling the needs of aging parents. The employer gains by minimizing the costs of personal or sick time than you might otherwise have required. And, much like our first example, this arrangement is often a strong retention strategy.
- At your late stage career, you may find it far preferable to ease or "phase" into retirement rather than abruptly terminate the investment in that part of your life we label as jobs. The mutual benefit is that you gradually transition into a new phase of life while the employer gains the time advantage they need and you transfer your knowledge to new generations of workers.

In all cases, the employer has access to your talent, your knowledge, your contributions and, at the same time, they save 1/5th (or more) of labor costs while you handle the work/life balance challenges that each stage of life presents to us all.

Take the initiative and offer to cut your hours rather than lose your job if your organization must tighten its belt or if life has offered you very serious challenges that you must handle.

Another reason for taking the initiative, particularly among the older generations, is to help your employer avoid the concern about the cost of lawsuits due to “disparate treatment” should they implement a phased retirement program across the board for all workers of a certain age or career stage. In other words, there is no liability to an organization if YOU volunteer for phased retirement.

Does this approach work well? Yes. It minimizes costs, encourages a new look at the value of retaining experience, and provides continuity of service.

The best way to introduce the ideas of shortened work weeks is “conceptually” as virtually all organizations are moving to more flexible staffing methodologies and this is, as the saying goes – a blindingly obvious and very easy approach to suggest.

Ask Yourself

- Q. Am I ready to cut my workweek?*
- Q. Do I know if my healthcare (and other) benefits will remain intact in a well-defined shorter workweek?*
- Q. Do I know - specifically – what contributions I should sell and what my organization wants to buy? Are my ideas/proposals in writing?*
- Q. Along the same lines, am I willing to suggest my interest in the arrangement and quantify the benefit for my employer?*
- Q. If I am a soon-to-be phaser and eligible for Social Security, am I familiar with the regulations, the benefits and the possible downsides of such an*

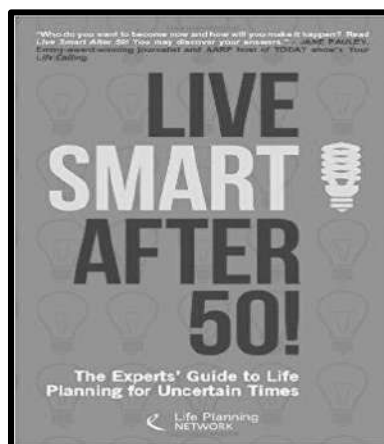
arrangement? (Start early. Social Security offices are very busy and not every nuance is covered on their website.)

- Q. *The likelihood of living an increasingly longer lifetime is real and the differences between taking Social Security early and waiting a few years is significant in terms of taxes, among other things. I will investigate my options.*
- Q. *If I have a financial advisor or an accountant, will I take the time to discuss the benefits as well as the possible downsides of such arrangements relative to my circumstances?*
- Q. *If my current employer offers a pension plan, and I choose to become either a part-time captive or phaser, am I prepared to check out any effects of a change in status to my pension benefits?*

P.S.

Here's a good book to read as time moves forward...Written collaboratively by dozens of nationwide experts from the "Life Planning Network"

(www.lifeplanningnetwork.org) – it will help you to think about many aspects of your longer lifetime. And, yes, Hawaii's Carleen MacKay authored the section about work.



Recommended Marketing Tools

1. LinkedIn
2. List of projects, skills and capabilities you can assist with
3. Part-time proposal (see www.workoptions.com)
4. Proposal for Service

Options For Your Own Business

Adjuncts & Subject Matter Experts

An adjunct is a professor or instructor who works for an institution of higher learning on a part-time basis. They can teach one or multiple courses during a semester.

Adjuncts usually do not receive benefits.

A Subject Matter Expert is to the private sector what an adjunct is to the public sector.

Increasingly, they are characterized as adjuncts in some organizations.

SME's usually do not receive benefits.

Both terms describe credentialed, qualified workers in all sectors of the economy who teach, coach, support and use their earned experience and knowledge to fill needs and/or augment or replace others when required.

They are called upon to solve problems that are the results of shifts in the economy or the marketplace, to add value as well as to save institutions and businesses the costs associated with paying full-time workers for part-time or just-in-time contributions.

As a hangover from the past, SME's are often called consultants in the private sector. Frankly, this definition is fading as the more accurate definition of consultant is that of "a person who provides (high-priced) advice" while the SME is an expert in a field.



A unique group of these experts are “The Cyclers.” Cyclers (AKA: Cyclists) are loyal to their expertise and will cycle between full-time, part-time and as needed work to safeguard their continued viability within their chosen paths.

Ideas to Explore

The most familiar use of the adjunct term is associated with the teachers who either want full-time teaching jobs or who prefer the role of part-time contributors. Some of these teacher/adjuncts instruct at multiple campuses as well as throughout all tiers of the educational system from kindergarten through the university years. Many have regularly scheduled classroom commitments, and some teach online.

In many universities/colleges up to 50% of all faculty positions are held by adjuncts and/or graduate assistants. www.forbes.com.

For general information and some data about the use of adjuncts in Hawaii, go to: www.collegefactual.com. Enter the institutions name you are interested in knowing more about.

In a business setting, adjuncts (AKA: Subject Matter Experts or SME’s) are professionals with demonstrable knowledge and established expertise in specific subjects. Their talent is widely used in the training industry. Experts in leadership development, succession planning, knowledge transfer, multi-generational work and talent management abound in this niche and these adjuncts are sought after with the same eagerness as full-time staff.

In the private sector, the number of subject-matter experts is growing - in many cases, explosively.

Multiple sources – Google it!

Still want or need health benefits when none are offered? Source the **Freelancers Union**, a non-profit organization. The organization provides advocacy and health

insurance to its members through its for-profit Freelancers Insurance Company. Start your search through www.freelancers.com.

Advice from a Local Expert

Douglas Dykstra is the Chancellor of Windward Community College. His previous experience was a vice chancellor for academic affairs at Hawaii Community college as well as acting dean of instruction/vice chancellor for academic affairs at Leeward Community College. He holds a master's degree in secondary education–community college curriculum and instruction from the University of Hawaii at Manoa and a master's degree in history, focusing on United States diplomatic history, from Kent State University. He earned his bachelor's degree in history from Thiel College.

Doug Dykstra's Back Story

“My career with the University of Hawaii Community Colleges began in 1975 as an adjunct faculty member teaching history in all four community colleges on Oahu, as well as teaching periodically for the College of Continuing Education and Community Services at U.H. Manoa.

As an adjunct, a part-time faculty member, I had no set load of classes to teach in any one semester and I was paid a set amount per credit hour taught.

During the eleven-year stretch as an adjunct, I was frequently able to teach a full load of classes (15 credits per semester) which not only assured me of a living wage, but it also qualified me to receive fringe benefits (health insurance, dental insurance, prescription drugs, a modest life insurance policy and participation in the State of Hawaii Employee Retirement System). If my work load fell below 8 credits in any subsequent semester I would lose my fringe benefits completely and, of course, in the

summer I was “terminated” from my employment unless I was fortunate enough to receive a summer school teaching assignment. In difficult semesters, when a full load of classes was not available, I would make ends meet by offering my services as a substitute teacher for the Department of Education.

My career fit the adjunct role until 1986 when I was hired into a tenure leading position at Leeward Community College.”

Doug Dykstra’s Questions to Ask Yourself

- Q.** *Am I a young professional hoping to establish a reputation as preparatory to subsequent efforts to secure a full-time tenure leading position?*
- Q.** *Am I an older professional, retiree and/or someone in some other profession seeking to supplement my income?*
- Q.** *Can I offer subject-matter expertise that is in high demand? This flexibility is especially important to the community colleges where student enrollment is sensitive to the employment/unemployment trends in the market.*
- Q.** *Adjunct faculty requirements are different in different institutions. Am I prepared to thoroughly investigate the difference in requirements by field as well as by institution?”*

Recommended Marketing Tools

1. LinkedIn
2. Targeted Biography or Resume
3. Proposals for Service
4. Examples of Work including short video of teaching
5. Verifiable Written References

Entrepreneurs and Solopreneurs

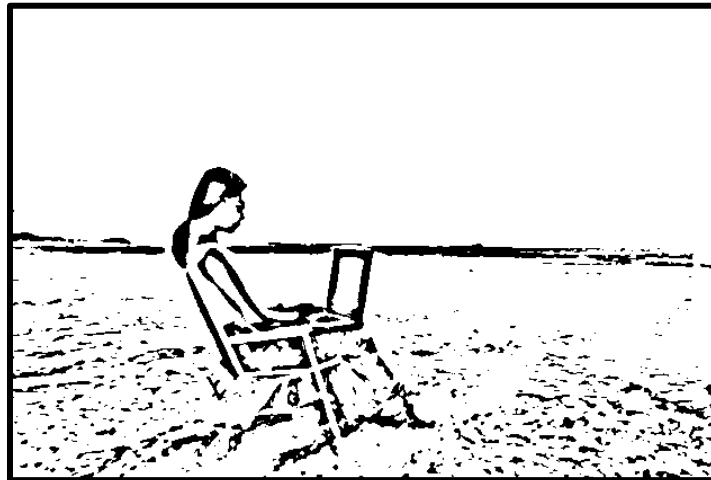
***“Everyone is born with unique talent.
Some find the courage
to link their talent to innovation that matters.”***

Steven Boyle, Imagineer & Founder, Steven Boyle Design

Entrepreneurs develop and lead new business ventures for profit. They are the innovators, the risk takers that are essential to success in an increasingly competitive global marketplace.

Solopreneurs “go it alone” and dream and develop imaginative new ideas into profitable results.

Don’t be surprised to see solopreneurs sitting on a beach in Hawaii, equipped solely with network connectivity.

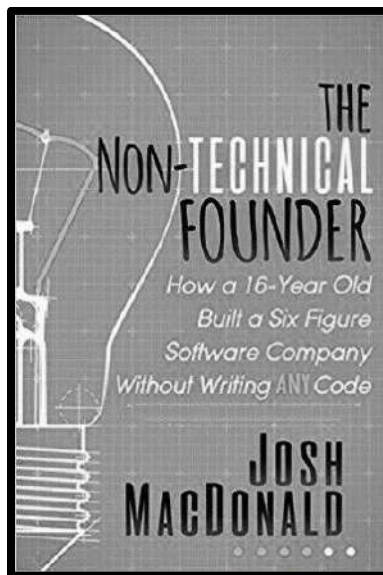


Intrapreneurs are the innovators behind the development of new products or services *within* organizations in any economic sector. And, as Thomas Friedman, our favorite futurist, once said about intrapreneurs:

***“What every employer is looking for is
not someone who can do the job, but someone who can reinvent the job.”***

Lifestyle entrepreneurs build businesses around lifestyle rather than around their business. You can learn more about a very successful lifestyle entrepreneur at Lewishowes.com.

Have you heard of *teen-preneurs* or *kid-preneurs*? Kids, as young as 7th graders are taught business skills at www.kidpreneursacademy.com. Why might such early learning matter? Because, according to many 21st century thinkers, this is the vanguard time of entrepreneurial/intrapreneurial change such as the world has never seen. And, if you look a bit deeper into the entrepreneurial world, you will find 10 and 16-year-old entrepreneurs with revolutionary startups. Look at this example:



The common traits for all multi-generational, enterprising folks are determination, confidence, learning and sustainable passion for their efforts.

It is powerful to note that most entrepreneurs are doing things the world needs for the right reasons; for the benefits they bring to others, to stretch, to learn and to challenge themselves.

There are hundreds of products still awaiting discovery – products and services that will change the way we live and work. This is the era of change that benefits entrepreneurs.

Ideas to Explore

Start here: <https://www.pinterest.com/explore/entrepreneur-ideas>

Off to college? Check out Marketing programs offered at all universities and community institutions in the Islands. Check out entrepreneurial programs such as the one led by John Webster, the Director of the Hogan Entrepreneur program at Chaminade University in Oahu.

Entrepreneurship is Booming for Boomers! According to the Kaufman Foundation (www.kauffman.org/what-we-do/entrepreneurship), Boomers are “twice as likely as Millennials to be planning to start a new business.” Check out the many ideas for mature workers; both as entrepreneurs or solopreneurs. Source the web. It is loaded with information.

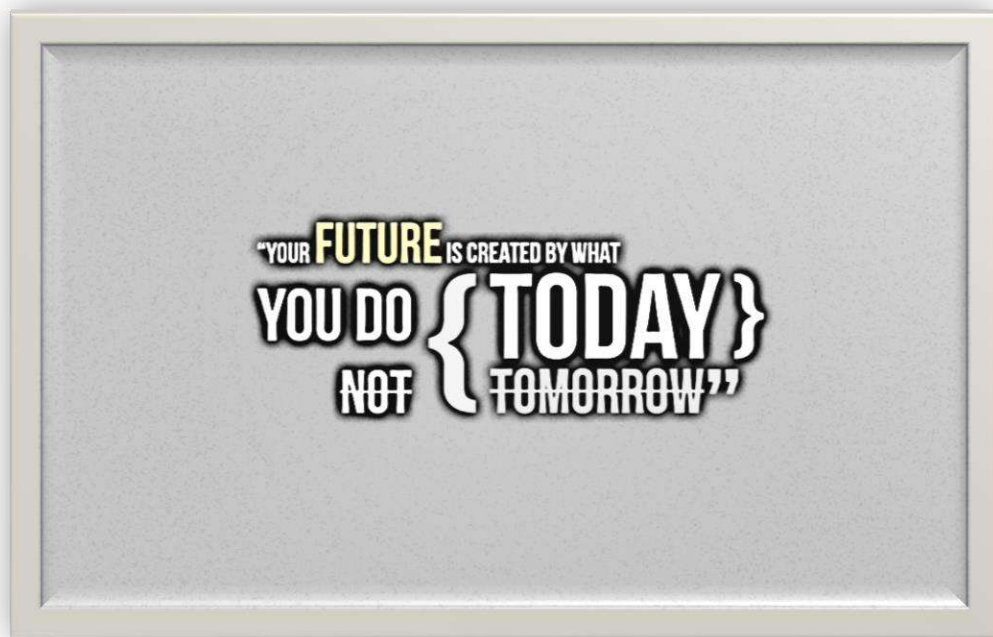
This is the digital age. Return to Google to increase your knowledge about the many advantages technology brings to entrepreneurs. Look up “Collaborative Consumption” and “Shared Sourcing.” Study models such as Lyft and Uber to demonstrate the power of digital sharing to reach entrepreneurs’ dreams.

Follow Blue Startups (www.bluestarts.com). It is focused on helping technology companies compete on a global scale. Blue Startups is a connection between Hawaiian entrepreneurial activity with Asia and North America.

Each day, new entrepreneurial opportunities emerge. No matter your age, or stage of your career, opportunities are so bountiful that it truly can be stated that this age of change is also the age of the entrepreneur and the solopreneur.

Watch Shark Tank. You'll be amazed how easy some of the ideas are and how your ideas compare to those seeking funding.

Finally, visit www.entrepreneur.com. It's a one-stop site for much of the information you need to get started.



It's the Millennials' Turn to Reinvent the World of Work!

As Director of the Hogan Entrepreneurial Program at Chaminade in Honolulu, John Webster, PhD leads an offering for honors undergraduate students and MBA candidates to expose them to the life and working world of entrepreneurs. Should you wish to know more about this future-focused program, contact Ann Lujan Kishi, Associate Director at (808) 739-4673.

Now...

Read the words of Hogan's Millennials as they offer advice to Gen Z.

Don't blink!

They signal the change you are about to see!

Tyler Taydus. A senior at Shidler College of Business at UH Manoa, Tyler is studying for a Bachelor's in Finance. Read his words about the future.

"The most exciting aspect of the future is the way we will work. Instead of doing the exact same thing for 40-50 years under the same employer, we have the chance to work for many different people doing many different things. Different environments are conducive to personal growth and development. Also, we will work more efficiently. Telecommuting is becoming more and more prevalent. And, we won't work 9-5 just because we will work only when there is needed work to be done. These factors will result in opportunities for a better work-life balance than the traditional 'show up' to the office 40 hours a week.

I am exploring the entrepreneurial path at Hogan because entrepreneurs are at the forefront of change and excitement.

My advice to students is to embrace the idea of being entrepreneurial by the way you choose to learn. Write, create, cook, invent, film, experiment, make music, draw, program and learn from those who have something new to teach. Get off autopilot!”

Mailani Kylee Faniel. A senior at Chaminade, Mailani is in the final steps of completing a BA in Business administration. She intends to pursue her MBA and to earn at PhD by age 30. Read her words and advice.

“I particularly find the future intriguing because technology and innovation give the power for economies to thrive and expand. With our newest technologies, it is not hard to realize that our planet will never stray from depending on new ideas and innovations to open many doors for future generations to come.

Watching, learning, and listening from my successful family leaders gave me the passion to become an entrepreneur. I won’t stray from their lessons.

I highly recommend an entrepreneurial path to high school seniors and/or college freshmen. The world needs more creators. Young minds storm up fresh ideas and creations. Societies, economies, and nations depend on entrepreneurship! Start now! Get involved in high school or college clubs and activities. Develop your confidence and your knowledge about the emerging world.”

Nonglak Jaiyen Kapileo. An undergraduate student at Chaminade University majoring in Business Administration and minoring in Psychology.

“The word ‘Future’ itself excites me because things can change completely today from yesterday. I envision the future to be bright, full of new ideas and rising

leaders. The speaker sessions that I've attended at Chaminade inspire me and make me want to be just like these successful business owners.

For the record, I want to open a Thai restaurant in Saipan, my home land.

In terms of advice for high school seniors or early stage college students, I would tell them not to be afraid and to step up and out of their comfort zones. Why? Because the day will come when they will regret the things that didn't do!"

Sarah Cervantes. A Chaminade Psychology major with a minor in Criminal Justice, Sarah had to come to grips with the fact that “some days she wanted to do one thing and some days it was another.”

Sarah joined the Hogan Program “in hopes of gaining a general understanding of how business works as well as to how to present myself in a professional setting.

The Hogan Program has helped me to broaden my perspectives about the future and, looking ahead, my goal is to open my own event planning company to achieve this goal.

My advice to high school seniors and early-stage college students is to explore your dreams and to link those dreams with marketplace needs. Build connections in your community and beyond.”

Clarke Velasco. A student at UH, Clarke joined Hogan because his mentor, an alumnus of the program, correctly predicted that the Hogan Program would provide the skills necessary to become a successful professional and entrepreneur.

“My inborn talent is adaptability and my motivation was my fear of becoming irrelevant in the digital age. If I didn't continue to learn, I was fearful that my participation in the workforce could be obsolete well before I reached my 40's.

Beyond fear, I am most excited that the world's becoming integrated faster and faster, and that people with creative talent are reinvigorating the market. From craftspeople on Etsy to content creators on YouTube, they are finding ways to create and maintain audiences and businesses outside traditional brick and mortar establishments. I want to ride the waves of change and gain financial independence through the depth of knowledge about changes in the way we will work.

My advice is to put in the hard work, make the sacrifices for your future and take the initiative to learn what the future holds for you. Never stop learning!"

Savannah Lyn Delos Santos. After a childhood filled with challenges few face, Savannah is a junior Business Marketing major at Chaminade. She chose the entrepreneurial path because, in her words:

"I need to learn from others. I need to network and find additional mentors to increase my knowledge. I need to learn how to overcome my fears in the process of learning.

I advise high school seniors and college freshmen to explore the entrepreneurial path as it will aid them in life as well as in business.

Just do it! Stop hesitating. Stop allowing your fears to overtake your capabilities. The time for wishing has passed – it is a time for DOING. Act upon your dreams and look within...YOU ARE IN CHARGE OF YOUR DESTINY.

Move forward. Fail and rise quickly because you are not judged on the number of times you fail but on the amount of times you get up after failure. If you continue to look ahead; many doors will open."

Sheehan Chase. A first-year grad student at Chaminade from San Francisco, Sheehan contributed his thoughts to complete the Hogan Entrepreneurs' comments and advice.

“I joined the Hogan program last year because I wanted to learn the basics of how to start-up my own small business.

The idea for my business began a few years ago while interviewing my grandparents about their life stories. I received so much positive feedback that I thought this effort to capture life stories might prove of interest to countless others. The entrepreneurial seed was planted and, over the past year, I’ve been watering that seed with the help of in-resident mentors at Hogan.

I am thankful for my experiences with Hogan and highly encourage younger students to step up and join the program. The learning experience alone is worth your time. Surrounding yourself with like-minded individuals is the bonus.”

Matt Southard. Entrepreneur of the year – class of 2018 – in the Hogan Program at Chaminade.

“After being released from my contract with the Philadelphia Phillies in 2014, I found myself very unsure and scared about what to do next. For twenty-two years of my life all I knew was baseball and had neglected other areas of my life along the way.

Knowing that the world was not going to wait on me to figure out my life, I acted and went back to college to finish my degree in International Trade. Soon after enrolling at Chaminade University of Honolulu, an opportunity to join the Hogan Program arose, and I leaped at the opportunity.

In this program the values of networking, salesmanship, and taking calculated risks has tremendously accelerated my life into a direction that I never thought was possible. By totally immersing myself into self-development, the future is no longer a lingering burden to have to look forward to; rather it is an exciting and exhilarating one.

My advice to students? Step up and out of the teen years. This is your time and opportunity to make a difference.”

Ask Yourself

- Q.** *Can I handle the stress of no regular paycheck and no corporate benefits?*
- Q.** *Am I willing to endure many skeptics, self-doubt and long hours?*
- Q.** *Do I need to learn more about legally structuring a business?*
- Q.** *Have I the courage to fail until I get it right?*

Recommended Marketing Tools

1. Website
2. Unique value proposition
3. Participation in Fiverr or Upwork
4. LinkedIn
5. Business cards
6. Flyers and other online and printed marketing material
7. Bio

Exporters and Importers



***Welcome to a World where
Globalization and Technology are Fast Erasing Borders.***

Talk about a boom in opportunities for both exporters and importers because time, longevity and technology has changed all that we once knew! Today, the world is in play,

emerging markets beckon, and people can benefit from the many options this unprecedented expansion offers.

An export defines goods or services we produce and ship to another country. Exports may be used for trade and exchanged for imports from other countries to the U.S. and vice versa. Simple enough in concept. Bottom line: exporters and importers provide a boost to the economy as well as to the individual or firm's pocketbook.

Ideas to Explore

Start your investigation by looking at China because theirs are the daily products with which most people are familiar. Are you aware of China's impact on the retail market, for example? Next; look at the cars on our highways in Hawaii. Where do you think many, if not most, cars are from? Might it be Japan?

Now...Imagine how just these two nations have captured significant global markets. Finally, go to Wikipedia and read the full list of the largest trading partners with the United States. Yes...the whole once-wide world is much smaller now!

Read more: www.investopedia.com/terms/e/export.asp#ixzz4fSIISl6z

Follow them: [Investopedia on Facebook](#)



One favorite source for information is the Entrepreneur Bookstore.

Their articles from their *Import/Export Business start-up guide* is a must read.

Here's a recent excerpt from the Entrepreneur Bookstore:

“Importing is not just for those lone footloose adventurer types who survive by their wits and the skin of their teeth. It's big business these days--to the tune of an annual \$1.2 trillion in goods, according to the U.S. Department of Commerce. Exporting is just as big. In one year alone, American companies exported \$772 billion in merchandise to more than 150 foreign countries. Everything from beverages to commodores--and a staggering list of other products you might never imagine as global merchandise--are fair game for the savvy trader. And these products are bought, sold, represented and distributed somewhere in the world

But the import/export field is not the sole purview of the conglomerate corporate trader, according to the U.S. Department of Commerce, the big guys make up only about 4 percent of all exporters. Which means that the other 96 percent of exporters--the lion's share are small outfits like yours will be--when you're new, at least.”

Perhaps the most daunting challenge is finding customers. Well beyond optimizing your search engine to attract the global community, investigate local trade organizations, such as the Chambers of Commerce for access to various countries. They are your “leads” to local as well as international sources and trade shows.

Investigate the numerous Free Trade Agreements between the U.S. and others. For your starting point, go to: <https://ustr.gov/about-us/trade-toolbox/us-government-trade-agencies>.

Because there are many different options and regulations, country-by-country, you must do the homework for yourself. It's a matter of reaching out; not a matter of difficulty in finding the answers.

In summary, whether you choose to represent an export trading company or choose to be an independent import/export merchant, we recommend that you become well versed in the business before launching your first – or next – career step in this direction.

Ask Yourself

- Q.** *Have I read the Import/Export booklet for Dummies by John Capela?*
- Q.** *Have I Explored the web for dozens of additional reference points?*

Recommended Marketing Tools

1. LinkedIn
2. Website
3. Connection with foreign embassies
4. Network at local Chambers of Commerce
5. U.S. Export Assistance Council membership
6. Website and display of proper licenses

Freelancers – Economy Linchpins

“If you love variety, hate the cubicle life, and are a focused, friendly expert, Freelancing is an ideal choice for you!”

Phyllis Horner, PhD

Knowledgeable economists, authors and futurists clearly indicate that we are amid a widespread migration from so-called “permanent” workforces to “contingent” workforces. Change is no longer merely a trend! Already, 1 in 3 workers is a freelancer. Experts predict that up to 50% of the full-time U.S. workforce will move to freelance and flexible work within 5-10 years.

A recent study, conducted by Edelman Intelligence and commissioned in partnership by Upwork and Freelancers Union, surveyed U.S. workers to analyze the size of the growing freelance economy and the major role freelancers play in the future of work. Based upon their findings they predict most of the U.S. workforce will be freelancers within a decade (by 2027).

Another important and interesting 2017 source at Bloomberg is:

www.bloomberg.com/view/articles/2017-10-17/the-rise-of-the-not-just-freelancing-freelancer.

It's time to embrace change and to take advantage of this change. For example, a recent study termed Freelancing in America, commissioned by the Freelancers Union and Elance-O-Desk, defines freelancers as "individuals who have engaged in supplemental, temporary, project or contract-based work in the past 12 months". Freelancers include Independent Contractors, Moonlighters, Temps, and Diversified Workers, who have multiple skills used for multiple employers (such as people in various types of portfolio careers). Members of the freelance community self-promote and sell their services and work directly, either physically or online, or through a temporary firm.

From a business perspective, freelancers are a fast-growing part of a total talent solution in private, public, non-profit and educational sectors. Look for a big shift from selection by procurement/purchasing departments to direct engagement by hiring managers with (or without) Human Resource involvement.

Organizations of all sizes have historically made use of mature employees' contributions as free agents, project workers or other part-time contributors. Over the past decade, this interest has expanded to professionals new in their career.

It's a win-win. Individuals have also increased their interest in working flexibly for many employers. This is because they realize that security from big companies is dwindling, they appreciate independence and flexible schedules, and in some cases, a weak economy caused trouble for many procuring full-time work in their majors after graduation. If you are currently full-time and want to gain broader experience, consider exploring the possibility of arranging a "freelance" engagement with your previous employer when their business needs require extra support.

The meteoric rise of Freelancers in the workforce.

Increasingly, if organizations do not need you full-time, they will not hire you full-time. They will be reassessing their needs on a regular basis as driven by the demands of business.

THE PAST	THE PRESENT	THE FUTURE
1 or 2 jobs; 1 or 2 firms	Several roles -Several firms	Many roles - Many firms
Defined skills/competencies	Changing skills/ competencies	New skills/competencies
“Permanent” workforces	Increasing contingent workforces	Variable workforces
Short working lifetimes	Longer working lifetimes	Longest working lifetimes

Taken together, independents are the rising wave of the future. Collectively, they make up the “contingent” and the increasingly “flexible” workforce that is replacing many of the regular, full-time jobs many still hope will “come back” soon. While new jobs are being created in the U.S., most of the old ones won’t come back. This is a sea-change.

Opportunities to freelance are available within almost all career choices. There are physicians, artists, authors, consultants, veterans and attorney freelancers just as there are more traditional contributors in this category.

Age is not a barrier; current market-driven qualifications determine eligibility. Physical presence is not even a barrier. Virtual assistants are just as prevalent as “in-office” temp assistants.

Ideas to Explore

1. Get yourself schooled in what freelancing is and what it can do for your career. Read what Daniel Pink, an author, futurist and expert, wrote in his book – [Free Agent Nation](#) about free agency vs. jobs:

“The basic bargain at the center of work used to be that employees gave loyalty and the organization gave security. That bargain is kaput.”

This may seem alarming initially but think about the upside opportunities! Many of us want more variety, self-expression, choice in work or projects, and flexibility than the “traditional workforce” has allowed us.

It can pay well, too. In fact, 54% of freelancers made who left a full-time job made more than their past wages within one year, and over time more than 75% of freelancers make the same or more money than they did before freelancing.

2. Look at these links to get more comfortable with Freelancing as a great career choice. After all, one of every 3 of us (55 million people) already have made this choice. It’s the fastest growing trend in the American workforce today.

<https://blog.freelancersunion.org/2016/10/06/freelancing-in-america-2016/>

<https://www.forbes.com/sites/brianrashid/2016/01/26/the-rise-of-the-freelancer-economy/#6441b70a3bdf>

<http://www.pbs.org/newshour/making-sense/no-boss-no-office-no-problem-the-rise-of-the-freelance-workforce/>

3. Worried about health care, taxes and other aspects of freelancing? Check out the IRS and the Freelancers Union, a non-profit organization in USA.

Self-employment tax is simply Medicare Tax and Social Security Tax added together. If you were employed the employer would match your contribution but, since you are your own employer, you pay both. However, the half that your regular employer would pay is deductible. Check out the IRS.

The Freelancers Union provides advocacy and health insurance to its members. Check out www.freelancersunion.org.

Her Back Story – Dr. Phyllis Horner

“I was always a freelancer inside, even as a child in school. I never did well with the idea of sitting in one place, doing what others told me to do in their way, in their timeframe. And that was kind of a big problem since I went to a conservative Catholic school in the era when children who were different were “problems”. My whole childhood through high school, even though inside I was writhing with boredom, no one ever knew it. I performed well in school, and then in jobs, because I quickly figured out what the authority figure wanted, got the right answer, and then afterward, I scribbled notes to myself about the things I wanted to do later.

When I went to college and then to graduate school, things were freer and I loved the daily sense that I would prioritize my time – decide which days to work, play, focus, and when to take side gigs for extra money. I loved that time of life and when I finally graduated with my PhD and was expected to have a “real job”, either teaching or corporate work, I chose the corporate route so I could pay back my loans.

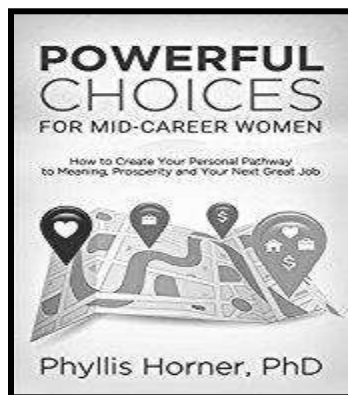
I knew that I was in a “box” but in the early days I had the best boss who understood my need for freedom and who let me get things done “my way”, which sometimes meant I was working in a coffee shop instead of the office. As things happened, this changed

suddenly one day when my boss was promoted, and a former drill sergeant became my next boss. I lasted 5 more years in that company, and when my daughter was born, I decided that she was a priority in life and formed my own Solopreneur company, called “Effective Business Systems”, with the tag line “Thrive in the ebb and flow of business”!

It was such a rush, some days glorious, some completely manic and stressful, but I didn’t mind. It was the right cadence for my life.

Over time, I went back to the full-time world after my divorce to ensure I had a stable income and could save for retirement, but I was lucky enough to land a job with a former client organization, who allowed me to keep the executive coaching part of my business “on the side”. It keeps me active, learning and independent. One day soon I expect to return to full freelance work and help others who have the same internal drive for variety and independence to make the leap themselves!”

It’s funny – I used to think I was so weird and that I was just a misfit because of this tendency. But now I realize that many people feel the same way and just get trapped into conforming in a traditional job or situation even after they are free to leave.”



Phyllis Horner is particularly respected for her work with leaders and mid-career women ready to make a bigger impact.

Reach out to Phyllis through [LinkedIn](https://drphyllishorner.com) or at <https://drphyllishorner.com>

Ask Yourself

- Q.** *What skills do I have that could be valuable to companies on a freelance basis?*
- Q.** *Do I have a passion for more flexibility in my life, and to chart my own course?*
- Q.** *Am I disciplined to split my time between “gigs” and organizations, ensuring they each get great results from my work?*
- Q.** *Does my personality lend itself to wanting variety, new experiences, and making my own security?*
- Q.** *How will I respond to those who have an “old-school view” of employment and think I am crazy to freelance?*
- Q.** *What will I need to learn to stay relevant in my areas of expertise? How will I find out and do that?*
- Q.** *Who can I talk to learn more and network with for this kind of work/life?*

Recommended Marketing Tools

1. Website
2. LinkedIn, offering your service areas prominently
3. Business cards
4. Contract templates and packages to offer client organizations
5. Check out or join Thumbtack, Freelancer.com, Fiverr, Elance, Odesk, LinkedIn, Craigslist and Hourly Nerd as well as other new opportunity networking sites for Freelancers.
6. Affiliation with local temp agencies
7. Bio and picture

Global Pros

***“Living and working abroad is one of
life’s major game changers.”
Mary Anne Thompson”***

Power shifts and strategic changes dispel the myth that everything will be the same as it was once-upon-a-time. Nothing, for better and for worse, will ever be the same. You may choose to view this as threat or opportunity; it is both.

*The rapid growth of emerging markets cannot be ignored by organizations
nor by people who support these organizations.*

*True growth of developed nations no longer exists
without understanding interconnectivity.*

From a globally-focused individual career perspective, the educated and skilled in areas of high demand will work globally and those who don’t have the skills the global market demands...won’t!

Who and where are the “global pros?” They are here; they are there; they are everywhere. For instance, in Hawaii, we benefit from the experience and talent of physicians from India, Russia, Japan, China and beyond.

Ideas to Explore

Broaden your view. Did you know that over half of Silicon Valley technology start-ups were founded by immigrants? Beyond the reach of Silicon Valley, foreign nationals contribute about a quarter of our patents. Do the names Elon Musk, Jeff Bezos, Jerry Yang and Steve Jobs ring a bell? Look them up and you'll see that our most successful technology firms all have heritages beyond the shores of the U.S.

Opportunities are growing, and new options are emerging daily for Hawaiians, and all Americans, to relocate globally as well. Millions of Americans live and work overseas and millions more support foreign companies here at home. It's difficult to accurately calibrate the number of workers living and working abroad or temporarily assigned there – but you can count on the fact that the numbers are very large and growing. Some estimates claim that there are over 9 million non-military citizens living abroad.

In other words, the world is in play and one day you may find that your work and life will encourage you to move abroad to Japan, South Korea and Micronesia or countries such as Australia, Canada, India, Mexico and Singapore where common languages (including two of the most easily learned Romance languages - French and Spanish) are the modest prices of admission.

While a wide range of people continue to migrate to and from Hawaii annually, those that have education, talent and skills to offer the global community are in high demand.

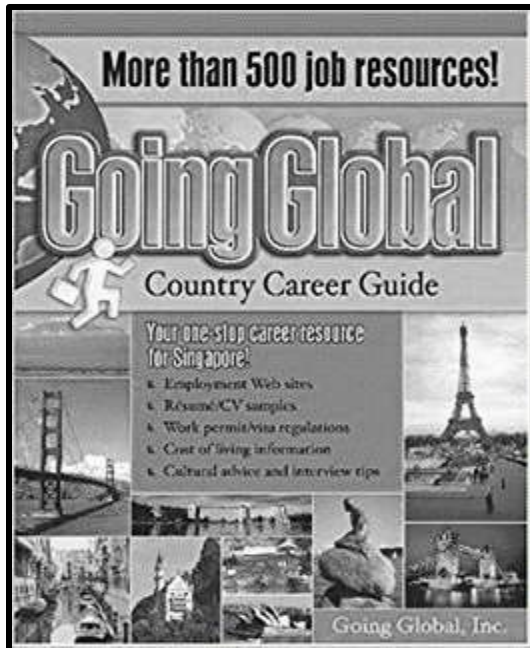
As global opportunities expand, thousands of educated and highly skilled immigrants are returning to their homelands. More and more of our advanced degreed foreign students are turning right around and taking their degrees back home. Many express that they can do as well, or better, back home. Others prefer to be close to parents and friends and now – for an inexorable fact – they can go home again!

Is this threat or opportunity? Both, of course. It is a threat for Hawaii's competitiveness as, in many cases, there are more foreign students pursuing science, technology and engineering degrees than there are Hawaiian students in those disciplines.

It can be a threat because foreign countries have different regulations and they are not always as welcoming as their liberal visa programs suggest. For example, if you are a qualified, older worker, it may be difficult to make the case that you should be hired (unless you are at a very senior level – such as at a Managing Director level) as many companies are leery of the high wages they perceive older U.S. workers will demand. Develop a strategy around this conversation; you are likely to need it.

Just as there is threat; there is opportunity because thousands of new companies are growing, or expanding here, there and everywhere and the demand for qualified workers is high. A favorite source for exploring expansion opportunities is www.forbes.com. A favorite executive recruiting firm is www.kornferry.com/executivesearch.

Navigating the complicated web of global opportunities has given rise to the outsourcing of other management and professional functions to organizations such as Kelly Services and Manpower. Both firms bring together global “people” resources to ensure compliancy with local regulations. In this capacity, these firms are commonly referred to as Managed Services Providers. Look up Kelly Services' Outsourcing and Consulting Group (Kelly OCG) and Manpower's Global Center of Excellence information on how they manage workforce solutions around the world.



We asked Mary Anne Thompson, President and Founder of Going Global, to share her expert counsel.

Her organization, Going Global (www.goingglobal.com) is the leading provider of country-specific career and employment information. They offer several dozen country career guides as well as over 40 U.S. city guides and much more as you will note when you visit their site.

Specifically, Going Global provides expert advice on all the elements of a successful global job (or other ways of working) search including: job search resources, employment trends, industry outlooks, professional and social networking groups, resume and CV guidelines, work permit and visa regulations, interview and cultural advice. They constantly update these resources to provide reliable and credible employment insights, enabling the seeker to make informed career decisions.

We asked Mary Anne the following questions:

1. Where are a few the fastest growing markets in the world?
2. Who are the most sought-after people?
3. What are the most critical skills needed in the fastest growing markets?

She responded with a wealth of information based on her subject-matter expertise. We have selected a few excerpts from her words to prompt your own research.



“China, the world’s most populated country, continues to experience economic growth.

The five financial positions most in demand include stockbrokers, futures managers, fund managers, client managers at banks and investment managers.

There is also great demand for talent to fill new energy jobs in businesses ranging from wind to solar.



India, the world’s largest democracy and second most populous country, has one of the youngest populations in the world.

Their rapid economic growth can also be attributed, in part, to its highly entrepreneurial and rapidly globalizing private sector. Toward this end, Indian firms are investing in much-needed infrastructure projects and growing their advanced manufacturing capabilities, while also investing in new volume-based business models that tap into rising incomes and consumption in towns and rural economies across the country.

India has also long capitalized on its large, educated, English-speaking population to become a major exporter of information technology services.

According to analysts, industry sectors creating the highest numbers of jobs included hospitality, real estate, construction, health care and IT.”

Of course, Mary Anne would add or expand upon this information if we were interviewing her at the precise time you are reading this guide. You can follow Going Global’s current information by visiting <http://www.goinglobal.com/>.

Other countries are developing in a big way on the global economic scene. One country to watch is Bhutan. Bhutan is one of the smallest nations in the world, but it is located between the two most populous countries (India and China) and this makes Bhutan important to follow. Another country to watch is Singapore, a multi-cultural and principally English-speaking country to watch. Researchers from around the globe flock to that vibrant and growing country for the latest advances in bio-medical, health, energy and environmental areas of research. Their focus on development is, unquestionably, among the best in the world.

**Next; In his words, read the extraordinary Back Story
contributed by Davis Hawkins.**

Davis serves on the Advisory Board of the Pacific Asian Center for Entrepreneurship at the University of Hawaii where he is engaged in several activities to benefit students. His long-held motto is: **“Hawaii is a gateway to Asia.”**

“I grew up in my formative years in Japan, where my father opened a joint venture in the late 1950s. Not knowing the language and living as the only Americans in the rice fields of Takarazuka was initially daunting. I had told my parents that I would move from southern California to Japan on the condition that I would not eat any raw fish. I was willing to take a risk, but with a closed mind. Guess what happened? I learned to love raw fish and was astonished about how much I could grow by learning to adapt to a new culture and environment. During my tenure in Japan, I developed a life plan to go, see, and do. That translated to living in Japan and Asia, travelling the world, and returning, in later years, to Hawaii.

I graduated from Stanford University having studied all I could about Asia and minoring in Japanese. After college, I accepted a posting as an intelligence officer to the Army’s theater headquarters for Asia at Ft. Shafter, Hawaii. There, I briefed generals on developments in Asia, authored two books on Asia, and went multiple times to Japan to

work with Japanese intelligence officers. After my active duty military service, I began MBA studies under the GI Bill while beginning a career as an international banker with the Bank of America. I was stationed in San Francisco, Kobe, Osaka, Tokyo, Seoul, and New York. Changing industries, I became an executive search consultant and opened a headhunting office in Tokyo focused on recruiting Japanese investment bankers to U.S. and European financial firms. After two years of jetting around the world executing search assignments, I became the Japan Desk in New York for a major recruiting firm. My focus was cross-cultural recruiting. This led to my being recruited to the world's largest senior-level recruiting firm to lead the firm's technology recruiting efforts in Southeast Asia based in Singapore. My career eventually allowed me to return to Hawaii, where my wife and I had met and spent our first years of marriage and where we had vacationed so many times over the years.

Hawaii was our first choice as a long-term destination. Besides having a marvelous climate and aloha spirit, it comprises a wonderful mix between Asia and North America. After three years as a beach bum, I renewed my Top-Secret security clearance and became a Federal National Security Investigator for nearly a decade. My goal was to preclude loss of U.S. sensitive information from being usurped by foreign powers.

Today, I encourage everyone to leave their comfort zone and sample another culture and way of life. How do you know you won't like something until you try it? I believe my expatriate experiences afforded me more experience at a younger age and greater growth potential in terms of career and as an individual. My perspective on life has expanded immensely having lived fourteen years in Asia and having traveled to over eighty countries spanning all seven continents. Book learning is good, but life experiences are better. Go global!"

Ask Yourself – Contributed by Davis Hawkins

- Q. Do I recognize that the world and workplace are rapidly changing and that I need to change with them?
- Q. Am I willing and able to leave the status quo for new challenges? Specifically, can I change companies, industries, geographic markets, and skillsets?
- Q. Am I prepared to expand my perspective to include career opportunities beyond my home borders?
- Q. Have I developed skillsets and experiences that can be valuable internationally?
- Q. With whom can I talk to learn more about this kind of work/life?
- Q. Do I have the mindset to leave the routine and tested for a new horizon?
- Q. Am I resourceful by nature? Discovery is a big part of the expatriate life style.
- Q. Am I prepared to be away from extended family and friends for extended periods of time? Conversely, do I enjoy making new friends?
- Q. How easily can I adapt to challenging, interesting, exciting, rewarding, difficult, better, different situations and lifestyles?

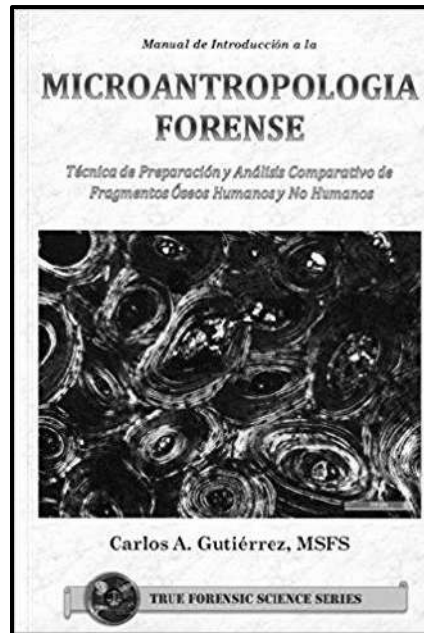
Time Out



***“Live local, think global and work from here to there
changing the lives of everyone everywhere!”
Ana Acuña and Carlos Gutierrez***

Imagine “going global” from here in Hawaii to Chile, Mexico, El Salvador and Peru - without leaving your island home. It’s being done!

Ana Acuña is the President and CEO of a team that offers the most actualized knowledge in the forensic sciences field through virtual consulting, seminars and training as well as in-person instruction. Carlos Gutierrez is the firm’s Science Director. Together, they specialize in supporting all subjects related to Criminalistics, Crime Scene Investigation, Forensic Anthropology and Forensic Microanthropology, a new field Carlos established. Both are globally recognized experts, Carlos in the forensic science field and Ana in the business field. They have erased boundaries between specialized scientists and all people, old and young, interested in this fast-emerging field.



Look up Carlos' book "Microantropología Forense" on True Forensic Science's website. Can't read it? You will soon as Spanish to English translation is reaching new heights for people well beyond which language they speak.

Carlos and Ana live and work in Hawaii but work globally. They are the global pioneers of the future.

Their advice to you

"If you are interested in engaging in global work, without the inconvenience of leaving our beautiful Hawaii, recognize that Hawaii offers access to one of the fastest internet connections in the U.S. You can work here but go travel, on occasion, to meet with clients anywhere.

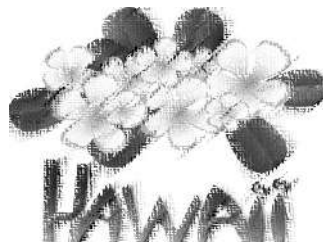
Networking is an essential component to fuel your business and find customers. Hawaii is the gateway to all pacific rim countries and Hawaii's business community is relatively small and culturally diverse. When you take the initiative of participating in

business groups and events, you can easily get connected with important business personalities that can give you a hand in conducting business here and abroad.

Hawaii sells itself and business owners should take this as an advantage for conducting business in a place where you can attract people to want to come to you and help you increase business sustainability.”

It’s the Hawaiian way to attract visitors here, from there and everywhere.

Why not start your global business here and travel there?



Let’s be clear...who doesn’t love Hawaii?

But, to truly appreciate our experts’ expert ideas, go to our Internet Marketing section and you will see the added value our digital world offers globalists who, while they travel frequently, call their home-base, Hawaii.

Additional Questions to Ask Yourself IF You Choose to Move!

Q. Have I thoroughly researched the country, including the political situation, geography, climate and location in the world that interests me?

- Q. *What are the financial realities of living in countries such as Singapore, Australia and Japan? How far will my paycheck have to stretch?*
- Q. *Have I interviewed others who have worked or lived in the country of interest and do I have a true reality check on how it is to live there?*

Recommended Marketing Tools

1. LinkedIn
2. Third party written and verbal recommendations.
3. Verifiable qualifications, including education and accomplishments.
4. If available, proof of either “life” or “work” connection with targeted country.
5. Visa/Passport.

Portfolio Jugglers



*“Follow your inner voice.
Begin within to create your new, diversified life.
You have many gifts; use them.”*

Rob Kinslow

Portfolio Jugglers juggle projects and commitments, one day working on this project and another day on that one. The juggler balances their own lifestyle against the vagaries of the marketplace. It is risky, yet enormously rewarding. Each juggler’s risk tolerance and drive for security will determine how much to depend on juggling portfolios.

Experts have compared portfolio work to managing a stock portfolio. They view investment as diversified. One investment may be somewhat risky, but it offers a high degree of probability for long-term growth. Another investment, like some long-term growth stocks, provides a steady and relatively certain income over time. A third might fulfill a need in the community. Diversifying a portfolio between different industries, different market needs and, even, different countries, increases the probability of financial return on investment.

In other words, smart investment strategies are usually balanced between high risk and reasonable certainty as well as between long and short-term growth.

Think of portfolio work in this light and if this strategy makes sense to you, you will be one among many others who have diversified their portfolios and created their own working models as an investment in themselves.

Rob Kinslow's Back Story

“I have been in the social start-ups field producing projects, programs, campaigns and new organizations, since 1993. My portfolio includes nine nonprofits and three small businesses. I have self-funded 90% of these projects, campaigns, programs, and NGOs with time, money, and sheer passion, patience, persistence. Projects I have led include land preservation, social justice campaigns, legal campaigns, education and cross network marketing. I offer a broad expanse of experience in both the for-profit and the nonprofit world. I have made a habit of spending more than 60% of my time and resources to help others improve their lives. Community development has been my forte for the last 25 years. I have been working as a cultural creative to advance survivability and resilience in our communities. My portfolio looks like this:



Advice from Rob Kinslow

“#1: Business Mantra: Every client is your boss. Somehow you must under-promise and over-deliver, each time. Know your values, ethics, brand, and behaviors.

#2: Flexibility: Adaptive and agile balance and real-time integration is a key business strategy. You must be able to shift persona or clothing while juggling multiple projects.

#3: Financial Uncertainty: Understanding and planning for the risks of cash-flow variations is crucial to walking this business path.

#4: Business behaviors: You must be culturally creative and emotionally intelligent. Integrating or combining behaviors from entrepreneur, business developer, to business operator, fundraiser, delegator and scheduler are all good strategies for action.

5: Social capital: The buck begins, circulates and survives on your own initiative. It is an active income model of doing business. Much of the work you do is done through your initiative, energy and social capital.

#6: Scheduling time: Create a weekly white board ranking of the priority in that moment of your active projects. A good sustainable rule of thumb is to be involved in at most 3 projects or areas concurrently.

#7: Operations: Budget administrative time into each day or at minimum each week. Use one day per week to wrap up the activities of the week and get up to date on the next weeks deadlines or appointments. You will have to juggle ALL paper or digital footprints in which your disparate business activities are engaged.”

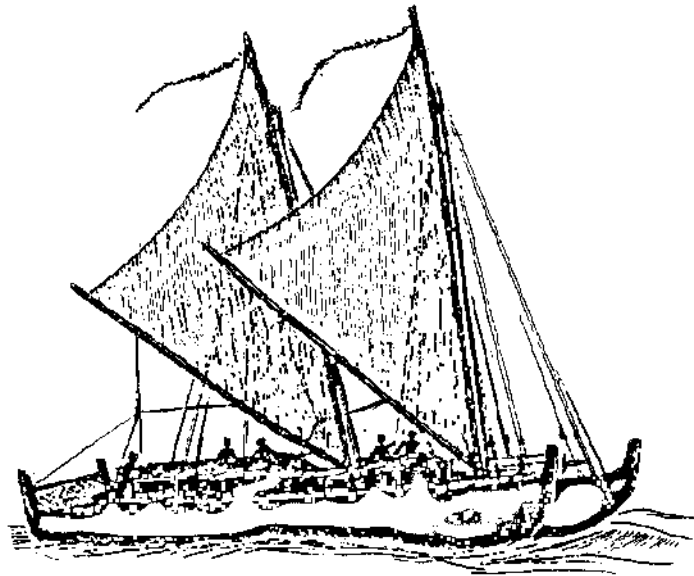
Ask Yourself

- Q.** Can I quickly pivot from one task and professional standard to a second opposite lobe type of thinking?
- Q.** Do I have a plan for holding myself accountable to my goals?
- Q.** Do I know how to communicate via tele-presence?
- Q.** Can I reduce my expenses and live simply when times are difficult?
- Q.** Can I switch gears from project to project with ease?
- Q.** Can I demonstrate a proven command of my subject-matter?
- Q.** Do I have verifiable qualifications that would interest prospective clients?
- Q.** Finally; am I certain there is a “market demand” for each aspect of my portfolio?

Recommended Marketing Tools

1. LinkedIn profile highlighting core capabilities
2. Lists of projects, skills and capabilities for each area of specialty
3. Professional associations for each specialty
4. Several business cards, one for each specialty
5. Proposals for Service for each specialty
6. Blogs, website and other social marketing tools

Small Business Buccaneers



“There is no better time to start a small business than today!”

The most recent Hawai‘i Small Business Profile states there are 126,600 small businesses in Hawai‘i representing about 99.3% of all businesses.”

Reg Baker, nationally recognized expert on Small and Mid-Sized Businesses (SMB’s).

The definition of a small business in the U.S. is an independently owned and operated company that is limited in size and in revenue.

What size, what revenue you ask? Different industries have different standards governing size and revenue according to the SBA. However, certain basic factors are acceptable starting points for those who seek to enter this area of business in Hawaii. (1) Is the company headquartered in the U.S? (2) Does it operate primarily in the U.S.? (3) Is it a for-profit venture? (4) Is it independently owned and operated?

Small businesses' advantages include adaptability, creativity and innovation. They are often eligible for government contracts.

Ideas to Explore

Which small business niches do we believe will have optimal growth in Hawaii over the next few years?

1. Outsourced business solutions, such as those provided by Pro-Service in Hawai'i will grow exponentially.
2. Outsourced New Workforce solutions, such as those provided by New Workforce Hawai'i.
3. Online retail will continue to proliferate.
4. Cloud-based solutions will increase virtual online sales.
5. As the island ages, small businesses providing home healthcare solutions are likely to have the fastest growth between today and 2050.

For the 23rd straight year, Pacific Business News and its founding sponsor, First Hawaiian Bank, recognized Hawai'i's fastest-growing small businesses. The complete list of 50 is a google away!

Advice from an Expert's Playbook

Reg Baker serves on the national board of directors for the Small Business Administration's Regulatory Fairness Board and is the Chairman of Region IX which includes California, Arizona, Nevada, Hawaii, Guam and American Samoa. He Chairs the Small Business and Entrepreneur Committee of the Hawaii state Chamber of Commerce and hosts *Business in Hawaii* with over 100 broadcasts. Reg has over 30 years' experience both owning small businesses and advising SMB's and their owners focusing on start-ups, stressed company turnarounds, taking companies to the next level. He was named the U.S. Small Business Administration's Financial Advocate of the year in 1992 and in 2017 for the state of Hawaii.

This is Reg's advice: "There is more support than ever to help you through the maze of setting up, registering, licensing and launching a small business. The state of Hawaii has the Small Business Action Center on Nimitz Highway near Kalihi, the University of Hawaii has the Small Business Development Center in Manoa which is also supported by the US SBA, there is the Patsy Mink Center for Business and Leadership located in the downtown YWCA. There are numerous Chamber of Commerce's through Hawaii and the UH Community College system also offers small business training. And finally, there is the U. S. Small Business Administration (SBA) that offers various forms of training and workshops, loan guarantees, coaching and programs to assist a business grown and prosper. There is virtually an unlimited amount of support available to anyone wanting to get started with their own business.

There are many reasons for the popularity of having your own business today. They include the aging demographics of people working longer, the digital world that has evolved, the wider acceptance of a virtual work environment and the desire to have more flexibility in the workplace. When these factors are combined, it creates a higher level of acceptance of small businesses and increases the rate of success.

Don't be fooled, these positives do not mean it is easy to start a business. The failure rate for small businesses can very high. In some industries like restaurants, the failure rate can be more than 50 percent in the first few years. But it does mean that there is a lot of help available and greater level of acceptance for small businesses in the local economy.

From my 30 plus years of experience assisting small businesses, I see the greatest weakest that new startup businesses have is the lack of realistic planning. I have seen a lot of wishful thinking, not supported by adequate research, cause the new business to fail many times. Having a comprehensive business plan that addresses various elements of owning and managing a new business is essential (like having adequate capital which, behind lack of planning, is the second highest weakness new businesses have). There are many resources available to assist with writing this business plan. I suggest researching the process of writing a business plan and then do it before you do anything else. It could save you thousands, maybe even tens of thousands of dollars.

Once you have your business plan written, challenged and defended you are ready to launch. Good luck!! And remember, you are not alone!”

Ask Yourself

Do I have a marketable idea; one that I have carefully researched?

Do I have the knowledge, or access to the talent, needed in to implement the idea?

Do I have the elements of a business plan; one that is clear and ready for finalizing?

Do I have the courage to endure start-up?

Do I have the financial resources to endure independently?

Should I connect with organizations, such as SCORE, those dedicated to improving my outcomes in small business? Score's Hawaiian mentors offer valuable advice for start-up and existing small businesses.

Recommended Marketing Tools

1. Targeted market research tools, such as Survey Monkey
2. Local marketing platform for ads and promotions
3. Website – fully accessible
4. LinkedIn
5. Business cards
6. Endorsements by recognizable business experts

Don't SOLO!



In the introduction to this Playbook, you read about ever longer lifetimes and ever-faster technology shifts as two principle changes that demand your immediate attention.

Think about it!

Yesterday...

**Old Age was the Age of Leisure and Decline
Middle Age was the Age of Work
Youth was the Age of Education**

Today...

**All Ages are Balanced between...Leisure and Longer, Active
Lifetimes, Work and Education**

***Remember, your career is your business.
Your career is your investment in yourself!***

Don't SOLO.

Explore.

Help yourself to the opportunities offered by a changed future. Look around and you will see opportunities to learn everywhere. From the Hawai'i Department of Labor's Workforce Development Division, to the Chambers of Commerce on all islands, to the Society for Human Resource Management (SHRM), Hawai'i Business Magazine and the following, highly respected friends who live and work close by; information is at your fingertips; information of benefit to all from keiki to kupuna.



Mitch D'Olier, whose many accomplishments include: Director of the Harold K.L. Castle Foundation, Chair of the Kaneohe Ranch Company, former President and COO of Hawaiian Airlines, Chair of the Hawaii Business Roundtable, Co-Chair of the Education Task Force, member of the State of Hawaii Public Charter School Commission, Past President of the Boys & Girls Club of Hawaii and Board Member of Teach for America, Hawaii and more...much more, has this to say about public school educational advances in Hawaii.

“As a Board Member of Teach for America in Hawai‘i, I am committed to ensuring that all public-school students receive an education that prepares them for successful careers in our local as well as our global communities. Please visit:

<https://hawaii.teachforamerica.org/> for more information as to how you might contribute, in one of several ways, to this worthy cause.”

*"In the future, how we educate
our children may prove to be
much more important than how
much we educate them."
--Thomas Friedman*

This quote from a favorite futurist, Thomas Friedman, brings Lisa Foster and Mary, Star of the Sea Early Learning Center' initiatives to mind.

Lisa Foster, Director at Mary, Star of the Sea Early Learning Center, a Catholic Montessori preschool in Hawaii. Star-of-the-Sea ELC emphasizes playful learning in robotics and other technology from the first days of organized learning to the entrepreneurial era in which we live. We asked Lisa to tell us how Mary, Star of the Sea is preparing our youngest students (ages 3-6 years) for 21st century learning skills and the entrepreneurial era in which we live. For more information about their unique learning methodology, visit <https://www.starofthesea.org/>

This was Lisa's response to our questions about early leaning initiatives: "During their earliest years, children engage in their environment and world in ways that promote learning related to science, technology, engineering and math (STEM). Research also shows that the earlier educators guide and support children's wonder about the world and identify opportunities for them to acquire fundamental STEM skills, the more successful children are in all areas of learning. The hands-on learning and developmentally appropriate STEM curriculum introduced to the young students at Mary, Star of the Sea Early Learning Center, have resulted in an amazing growth of learning, engaging, and creating among both male and female students!"

Our expert on active aging is Cullen Hayashida, PhD. Aging Service Systems Consultant, St. Francis Healthcare System of Hawai'i. Affiliate Graduate Faculty at the University of Hawai'i – Manoa. He has taught mid and late career adults at several universities in the US and East Asia and has created over 50 projects to address ways of overcoming the challenges of disability and frailty. The explosive growth of older adults, the high cost of caring and the shortage of healthcare workers suggests that this strategy alone is unsustainable. Consequently, Cullen's work now pivots to find new ways of keeping people active, engaged, working and recognized as valued assets of our communities.

Cullen writes: “In the words of Dr. Roger Landry*, author of Live Long, Die Shot, our goal should be to live with increased healthy life expectancy. To achieve that goal requires maintaining an active aging lifestyle by remaining fit - physically, socially, financially, medically and nutritionally as well as to live with purpose beyond ourselves. Finding work that matters is one of the most effective and efficient ways of achieving that dream! If you want to create new options for work, you need to continue to learn and to follow the changing needs of the market. Whether as a volunteer or in paid-for work, work itself is life extending.”

Mahalo...Carleen MacKay

Carleen writes: *“If – at the age of 79 - I can continue to learn, inspire, have fun, earn and purposefully contribute to our mutual success in our beautiful Hawai‘i - you can too - at any age or stage of your career!”*

Bio - Carleen MacKay, Subject-Matter Expert, Emergent Workplace and Workforce.

- Learning and development coach for Human Resources leadership teams and executives in all sectors of the economy.
- Nationally recognized keynoter, panelist, blogger on behalf of all generations in the workforce.
- Alternative career researcher and expert advisor, such as in this Playbook.
- Author, or co- author, of multiple books and playbooks on work-related subject matter specific to each generation.
- Copyrighted strategic business (AKA: career - business) planning process has helped thousands of people learn to manage their careers as their businesses – NOT just as their jobs.

Mahalo...Phyllis C. Horner

Phyllis writes: *“It’s a mindshift we all need to make – that our purpose in life isn’t to “get a good job”, it’s to find purposeful work that matches us, and what the market needs!”*

Bio – Phyllis Horner, Subject-Matter Expert and Coach, How to Thrive Your Work.

- Leadership and Career coach for Executives in all sectors of the economy.
- Executive leader in several companies, from “Fortune 5 to Micro-Business”.
- Workplace psychologist and expert on business and career success.
- Author / co-author of multiple books.
- Experience helping thousands of people to improve their success at work.

Need specific help with your “business” strategy?

Our copyrighted strategy has helped many hundreds of people position or reposition their careers throughout every stage of life.



Go to: www.newworkforcehawaii.com for a complete list of our associate experts who specialize in various aspects of managing your lifetime of career planning and strategic management.

To all our contributors from Hawaii. Your quotes, comments and advice have made this book compellingly reader-worthy.

MAHALO...

Ana Acuña

Reg Baker

Steven Boyle

Sarah Cervantes

Sheehan Chase

Savannah Lyn Delos Santos

Douglas Dykstra

Carol Fetzer

Mailani Kylee Faniel

Lisa Foster

Davis Hawkins

Kevin Henry

Cullen Hayashida

Nonglak Jaiyen Kapileo

Rob Kinslow

Dan Mangum

Matthew Southard

Mary Anne Thompson

Tyler Taydus

Clarke Velasco

John Webster

Note: Direct connections to selected highly specialized experts, all of whom are in for-profit businesses, are included in their advice sections.