Escape the Rat Race

Do you have what it takes to be your own boss? Before you say no, consider this: Your quest for 'security' may be keeping you from seeing new and better opportunities.

We often refer to the workplace as "being in the rat race," but this is probably unfair. It's actually demeaning to the rats. Rats won't stay in a race when it's obvious there's no cheese.

Research shows that even average rats quickly look for new territory when the cheese is gone. Humans, on the other hand, seem to often get themselves into career traps from which they never escape.

Some research shows that up to 70 percent of white-collar workers are unhappy with their jobs-ironically, they are also spending more and more time working.

Each week I talk to individuals who feel trapped in their current work. They talk about being demeaned, belittled and emotionally abused. And yet they stay, hoping against all odds that things will magically improve. Some seem to rationalize their misery by taking a martyr's attitude that God is working something out or that Satan is mercilessly attacking them.

Unrest and frustration in your work may be God's way of getting your attention and prompting you to take a fresh look at your situation. This may be the time to take action to move toward something new-in your life and in your work.

THE CHALLENGE OF CHANGE

In 1970, Alvin Toffler wrote the popular book Future Shock, the landmark work about the effects of change on society.

Toffler predicted that “millions of ordinary, psychologically normal people will face an abrupt collision with the future … many of them will find it increasingly painful to keep up with the incessant demand for change that characterizes our time.”

Thirty-five years later we find Toffler’s predictions have been strikingly accurate:

These are not the characteristics of the workplace we were led to expect by our parents and grandparents. The kind of workplace where we would graduate from school, find the right company with the right job, put in our 35 years of faithful service and retire with a gold watch.

Millions of Americans have found this new future indeed shocking and unexpected. This giant tidal wave of change has swept over their lives, frequently taking them not toward their dreams but setting them back, sometimes tragically.

Rather than the pleasant retirement they anticipated at age 55, they have been confronted with downsizing, outsourcing, re-engineering, mergers, acquisitions and restructuring. Seniority is no longer valued. Common benefits such as health insurance are disappearing, even in the jobs that do remain.

The change we have seen in the last 10 years is not just a subtle shift-rather, work models are being dismantled never to return again. Even traditional industries such as banking, medicine and education are not immune to the transformations. The rapid rate of change shows no sign of slowing in our lifetime.

SEIZING THE OPPORTUNITIES

And yet, the world has always known change. At one point in American history, approximately 79 percent of our country’s workers were directly involved in the production of agriculture. Today that number is less than 3 percent.

Where has the other 76 percent gone? When an Eli Whitney invents the cotton gin, where do the farm workers who have been replaced go? When a robot replaces 16 men on an assembly line, where do these workers go? They are absorbed into new work models and new opportunities every time.

We have seen dramatic changes and new work models as we have moved from an agricultural age to an industrial age to a technological age, and now to an age of service and information. But with each change, there are the seeds of new opportunities.

Responding to change has always fueled the process of innovation. Throughout history, society's problem solvers have been generously rewarded for their efforts. Like always before in our history, we need creative people to see the needs, to see the opportunities instead of the obstacles and to create the future.

And today, as in every stage of our country's development, the best opportunities may not look like those of yesterday. Today's best opportunities may not include punching a clock, having a company car or being provided health insurance and a retirement plan. They may not involve an 8 to 5 schedule or even the need to go to an office.

FROM PAYCHECK TO PROFITS

Making the shift from a paycheck mentality to a radically different work model can be exhilarating and intimidating at the same time. Leaving a "guaranteed" paycheck for the uncertainty of your own business can seem to be a very risky proposition. Yet we know that in today's workplace, staying with a company can also be risky.

Just recently I met with a gentleman who after 32 years of faithful service with a major oil company was told his services were no longer needed. And at 57 years old, he was not ready or prepared to retire.

The exodus of people who are being let go by major companies is increasing. Many are angry that after 20 to 25 years of working for “security” they are now left out in the cold. I want to tell them they were not secure; they only had the illusion of security.

Security no longer comes from any one company. Many people went to work for company giants such as General Motors Corporation, AT&T and Kodak confident they would put in their appropriate time and then be taken care of in the elder years by these grateful companies.

Those who went to work for nonprofit, government or even para-church organizations were even more confident. Surely these organizations would never downsize, lay off or terminate their faithful servants. And, yet, we have seen hundreds of thousands from all of these companies, including the IRS, Christian record labels, churches and major Christian publishing companies, being eliminated with no clear solutions for their individual futures. Security has evaporated, as it was historically understood.

If you really are a candidate for self-employment (download my test at to find out), you may be one of those who has a sense of unrest or of not quite fitting into the traditional 8 to 5 workplace. You may have expressed that you’ve never been real clear on what you wanted to do “when you grew up.”

Wild at Heart made you want to buy a Harley and The Purpose Driven Life may have convinced you that you’ve bartered your soul for a paycheck, but the bank still expects the mortgage to be paid. Don’t despair! Perhaps you just need a new work model.

Downsizings, outsourcings, reorganizations and management adjustments may have forced you to take a fresh look at where you are and where you are going. Congratulations! Those very factors may just have offered you some new and better options.

SMALL, BUT ON MY OWN

One of the best strategies for making a transition from employee to being on your own is to start a part-time business.

When I help someone put together an income-building strategy, I often use what we call “multiple streams of income.” Someone may have a core career that generates $30,000, but if their spouse wants to stay home with their kids, it’s pretty hard to manage that amount of income well enough to survive. But what we don’t want is to simply create another 40-hour job on top of their current one.

But I might ask, “Could you find four or five hours out of your week to generate additional income?” My goodness, a lot of people watch Seinfeld reruns three hours a night! They think, Well, sure-easily. That’s all I ask. Don’t try to do more than that.

Keep in mind that wealth is not earned by the hour. It’s made with ideas. We tend to associate income earned with hours worked in the traditional workplace. The person who’s making $8 an hour wants to make $10 an hour. The attorney who’s making $100 an hour wants to make $200 an hour. But if you really want to change your financial situation dramatically, it has nothing to do with how many dollars you make per hour. It has to do with your ability to develop an idea.

I talked with a gentleman recently who writes scripts that coach people how to give toasts at wedding receptions, and he makes them available on the Internet as an electronic download for $. Now that’s not a traditional business, but it creates $2,000 additional income for him each month. The beauty of it is that he doesn’t have to continually work on it. It’s something he put into place once, and it results in additional income for him.

Other businesses combine traditional models with the Internet.

I have a client who goes to Cincinnati every Monday morning and purchases Banana Republic clothing for about 10 cents on the dollar. The tags are still on, so if a pair of slacks has a retail price of $70, they pay $7. They can, with absolute predictability, triple their money on eBay. So, that $7 will bring $21. The source appears to be inexhaustible, and they can purchase as much as they can process during that week.

DEFINE YOUR .

A young gentleman came to me a couple of years ago. As a construction worker with only a high school education, he felt trapped in what he was doing.

I asked him: “Describe to me eight or 10 different things you do as part of your job. Is there any one thing you really enjoy?” He thought hard and then told me he enjoyed a new process of stamping concrete as it was drying to make it look like individual stones-giving it a dramatic look.

“What if you made it your business to do only that?” I asked him. I invited him to come to my house and create a unique sidewalk, one much wider than usual that I wanted to curve around some flower beds. Then I gave him a few key referral leads to help launch him in his own unique and very profitable business.

This young man needed to define his unique selling proposition (.). What is it that he does that not everybody else in town does? I tell people starting a business they need to have what I call “an elevator speech.” In 90 seconds, they need to be able to tell me exactly what it is they do and stimulate my interest. If they can’t do that, they don’t really have a business.

Here are some questions you need to ask: Who’s your target market? How are you going to get prospects’ attention? Are other people doing similar things? What price is reasonable? How are you going to position yourself in the marketplace?

WHERE’S MY START-UP CAPITAL?

The conventional wisdom is that it requires a whole lot of money to start a business. But Entrepreneur magazine tells us that 69 percent of all new businesses being started today require less than $10,000. Twenty-four percent require zero dollars.

About four years ago a young man stuck his head into my office and asked, “Dan, would you be interested in having me pick up your dry cleaning on Tuesday, then bring it back on Thursday?” He charges exactly the same as I would be charged if I walked in the front door of the cleaners where he takes it. But because he’s bringing them business they would not otherwise have, he gets 40 percent of the gross revenue.

He’s now making $8,000 to $10,000 a month working just four days a week, enabling him to spend the rest of his time working in his church music program, and being a great husband and daddy. He got 26 customers the first day, and his business start-up costs were zero.

CAN I REALLY START FROM HERE?

I don’t encourage you to do something nontraditional and really creative or entrepreneurial if you’re in a position of desperation. It always takes more time and money to get something started than we anticipate. If you are against the wall and need the rent money by Friday, then I encourage you to go get a traditional job.
However, I also encourage you to identify where you want to be five years from now, no matter how desperate your situation may be. Many people never plan where they want to be five years out. They look at their current job and grumble that it isn’t a perfect fit. But making a long-term plan is the antidote to this. If you have to sell cars, paint houses, remodel or hang ceiling fans to realize this plan, then do it.

I’m currently working with a woman who creates personal devotional rooms, complete with personalized colors, furniture and music. Now it’s going to take some time for that business to create a full-time income for her. I don’t think it’ll take too long, but we realistically anticipate it’s going to take about six months.

In the meantime, she needs to get a traditional job, whether that is at Home Depot or Wal-Mart or helping someone else clean houses. But knowing she’s working those jobs in order to reach her ultimate goal makes all the difference. She doesn’t have to hang her head in shame or think, This isn’t my dream job, or I’m off-track. No, that job is a reasonable vehicle to get her where she wants to go.

ARE YOU LOYAL OR JUST STUCK?

Be very aware that protecting the status quo may be preventing you from more fulfilling opportunities. We’ve all heard the old adage that “the good” is the enemy of “the best.” Just getting by or tolerating a frustrating situation may be blocking your best options.

Is the sameness and constancy in your life a blessing, or is it leaving you vulnerable? Is 20 years on the same job a sign of great loyalty, or has it made you complacent and unaware of the changes that have occurred in the workplace? Do you resist change at all costs? Uncertainty, frustration in or even losing a job can often be God’s subtle prod to a higher level of success.

12 Emerging Small-Business Opportunities

1. Direct selling-Easy entry; flea markets, street fairs. Any item from kettle corn to gift baskets is a possibility. This could also include the thousands of network-marketing opportunities.
2. eBay-Yes, it really does offer a whole new world of opportunities. You can specialize in unique niches (baseball cards, Disney items, Colonial glassware, and so on) See

3. Franchises/business opportunities-There are ideas already developed, you simply choose and start-everything from window washing to food enterprises. See pzone/0,4997,,.
4. Writing-This includes ghost writing, selling ebooks, how-to information, books, poetry and more.
5. Healers-There is an explosion of opportunities for those in the healing arts; counselors, life coaches, massage therapists and mediators have unlimited options.
6. Services-Offering speed, efficiency or convenience to baby boomers can make you wealthy. Simple delivery services, home repair, lawn care, elder day-care, grocery pickup, and so on.
7. Personal instruction-There’s a growing demand for health-related instruction, etiquette, music, art, personal defense, and so on.
8. Auto services-With the demise of the local service station, an opportunity has opened wide for car cleanup, mobile oil changes, car shopping and transportation.
9. Web design-Nearly everyone wants a Web site today. Whether it’s for a business, a family or for a special event-there are new needs and applications for design here.
10. Product fulfillment-With the explosion of Internet-related businesses and cottage industries, there is the need for pulling orders, packing boxes and dealing with UPS, USPS or other shippers. This service could be offered to 20 small businesses for a successful venture.
11. Food services-From catering special events to providing lunches for corporate clients to having a mobile hot-dog cart to specializing in your favorite cheesecake recipe, there are boundless choices to serve this generation that no longer cooks at home.
12. Freelance services-Anything you have done in a traditional job can be done as a freelance provider. Graphic design, accounting, data input, software development, plumbing, electrical, carpentry, teaching.

Dan Miller specializes in creative thinking for personal and business development, helping individuals redirect careers, evaluate new income sources and achieve balanced living. Dan’s principles have been clarified in his book *48 Days to the Work You Love*, as well as in his popular workbook and audio sets. For free newsletters, reports and other tools visit .