

“...a refreshing, inside look at the who, what, how — and most importantly, why — of smaller firms.”

~ TERRI LONIER, AUTHOR, *WORKING SOLO* AND FOUNDER SOHO SUMMIT

# BIG VISION, SMALL BUSINESS

*The Four Keys*  

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*to Finding Success*  

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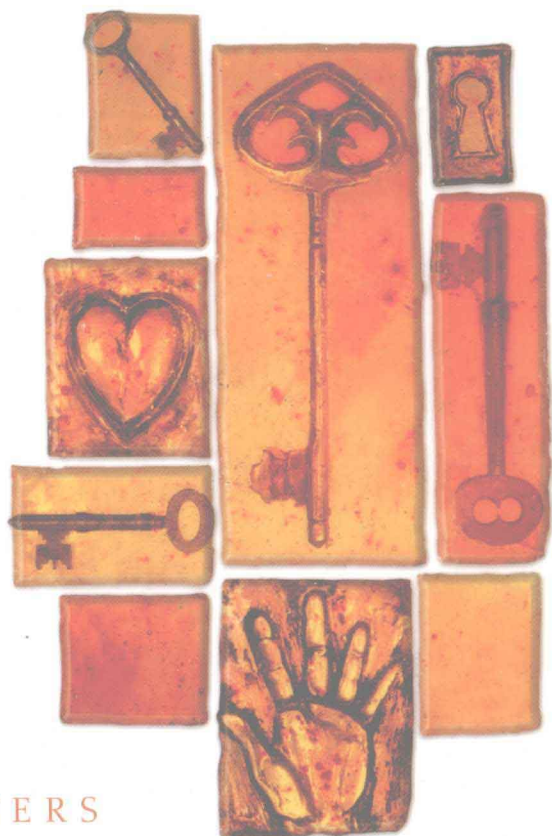
*& Satisfaction*  

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*as a Lifestyle*  

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*Entrepreneur*



JAMIE S. WALTERS

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*The Four Keys*

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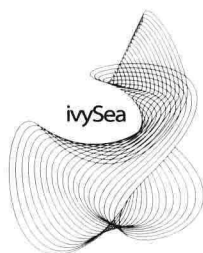
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*Entrepreneur*

JAMIE S. WALLERS

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*In loving memory of*  
Helen Elizabeth McGuire Walters

*(May 4, 1908 – August 1, 2000)*

WHOSE LIFE AND MEMORY PROVIDE ME  
WITH AN ENDURING EXAMPLE OF  
RIGHT SPEECH, DEEP FAITH  
AND SELFLESS SERVICE.



## Acknowledgements

DONALD HALL, in *Life Work*, a poetic memoir on a writer's life, suggests that, contrary to common perception, books write themselves. While a writer can set a schedule of so many hours or pages for a particular day, adhering to that schedule doesn't guarantee that the crucial words and messages will cooperate with our time-related anxieties and find their way to the page in such a linear manner. And *Life* itself demonstrates time and again that our timelines and to-do's must flex and yield in the face of greater matters of life and death.

This was surely the case for me with this book, particularly since my job as its author came in third place behind my roles as a business owner, consultant, and publisher and editor-in-chief for a growing public service web site, not to mention other personal priorities that caused me to relax and allow the chaos to find its own order. But in the end, though not always within my chronically-accelerated deadlines, the book did indeed write itself through me.

I'm grateful to many people, not the least of whom are my fellow business owners who, in a spirit of trust and generosity, shared their experiences and insights with me in a host of formal interviews and less formal conversations. Their wisdom personalizes and enriches these pages, to the benefit of others who will read this book. In fact, some of the most difficult decisions during the writing, editorial and production stages involved having to reduce the number of quotes and references to those interviewed. As a result, many of the people with whom I spoke are not featured specifically by name or company. The spirit of each is present, though, in the contents of this book. Thanks in particular to the following people who were formally interviewed or shared their visions and insights in less formal conversations:

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P R E F A C E

## *Why I Wrote This Book*

SMALL BUSINESSES, particularly the smallest ones, don't get the recognition and respect they deserve in the United States, certainly in a mass-media oriented culture that primarily celebrates and worships as successful the grotesquely big — big size, big numbers, big egos, big kill. The reality? Small businesses have been and continue to be the backbone of the economy; a key element of economic diversity within a community; the predominant source of innovation and creativity; and the provider of the majority of new jobs.

Additionally, by virtue of the sheer numbers of the smallest businesses — the two-to-twenty person companies sometimes called SOHOs (small office, home office) — small business has become a huge market for the products and services of large companies, so is indirectly responsible for an even greater degree of job creation and salaries that are channeled back into the economy. Championing this reality was a compelling motivation for writing this book.

Even more importantly, I wanted to illustrate the connection between our spiritual, religious or philosophical practice and the experience of owning a small business. What if one were to look at her small business as a means for doing right in the world, as a vehicle for making a contribution not just to our community but to humanity? One's small business becomes a pathway for spiritual as well as personal or professional development and contribution. In my mind, there's no better instrument for spiritual or philosophical practice — both its development and the opportunity to walk your talk — than small-

business ownership. It's amazing how few people see it this way, and how such a perception shift seems to suddenly open the possibilities available to them.

I wanted to explore the experience of being a small-business owner, to expand the options available to the business owner who doesn't want to be held captive by the prevailing narrow definition of success or who'd like more than a tactical "how-to" on basics such as tax preparation and the proper outline for a business plan. I wanted to provide a resource to those current and prospective small-business owners who endeavor to create a big-vision small business, a resource where people could find some inspiration, a few thought-provoking ideas and a sense of satisfaction in knowing they're part of such a wonderful community of individuals who, when joined together, can affect the world for the better.


The anecdotes, stories, lessons and suggestions contained within these pages come from a variety of sources: my own experience as a business owner, countless informal conversations with business owners over the years, and more formal interviews with nearly seventy small-business owners and advocates from throughout the United States. For the interviews, I contacted approximately thirty-five small-business organizations, such as the Chamber of Commerce and Small Business Development Centers, and asked for referrals to those persons in their communities who fit the profile of a big-vision, small-business owner. I spoke with business owners or organization representatives from nearly every region of the country and many states.

At the same time, I continued my informal discussions and routine patronage of small businesses in my own neighborhood and city, and in areas I've visited during the course of writing this book. The most wonderful thing is how similar most found the experience of business ownership, and how inspiring it was to talk to a group of people so committed to, in some way, being of service and enriching the lives or experiences of others through the operation of their small business.

This book isn't intended to be *The Answer*. It's not designed to be *The Small-Business Gospel*, nor a lofty academic tome. It's not a replacement for tailored counsel from your attorney, certified public accountant, spiritual counselor or others from whom you seek guidance on issues specific to you and



your business. And none of these are replacements for your own reflection, intuition and experience about what's right for you and your business.

My greatest hope is that the book serves as an inspiration to help a small-business owner, at various junctures in the small-business journey, assess the options, make a decision that's right for him or her at that point and, perhaps, adopt a mind-set that allows the journey to be fulfilling and energizing rather than draining. The book explores and challenges common perceptions of business ownership and the issues that arise in creating and sustaining a business. It also features the wisdom from actual small-business owners who have stood at the doorway of possibility opened by a vision only they could see, and who have faced and surmounted again and again the challenges inherent in manifesting that vision in the day-to-day operations of their business. 

*Jamie Walters*

*March, 2001 · San Francisco*

# Big Vision, Small Business

THE FOUR KEYS TO  
SUCCESS & SATISFACTION  
AS A LIFESTYLE ENTREPRENEUR



IN MEMORY	v
ACKNOWLEDGEMENTS	vii
PREFACE: WHY I WROTE THIS BOOK	ix

## SECTION ONE:

INTRODUCTION — APPRECIATING THE BIG-VISION SMALL BUSINESS	5
---	---

*Contributions of Small Business to Society | David vs. Goliath | What is a Big-Vision Small Business? | Creating a Big-Vision Small Business | Common Priorities and Issues | Twelve Priorities of the Big-Vision Small Business | Pursuing Big-Vision Values While Meeting Real-World Challenges | Tips for Communicating Your Business Ethics*

## SECTION TWO:

KEY #1 — TO LIVE LARGE, YOU HAVE TO VISION BIG	29
--	----

*The Vision | My Experience With Ivy Sea, Inc. | How Does Vision Differ From Mission and Core Values? | Why You Must Reflect Upon and Articulate Your Vision | Personal vs. Organizational Vision | A Reflection on Where We Spend Our Time and Energy | Profile: The Value of a Clear Vision and The Cat Doctor | Planning: Why Don't Small Business Owners Plan? | Beliefs About Planning | Approaches to Visioning and Planning | Working From Your Own Standards | Tips for Communicating Your Vision*

**SECTION THREE:**

**KEY #2 — THERE'S MORE THAN ONE WAY TO DEFINE GROWTH**

57

*Pathways of Transformation | Which is Better: Large or Small? | Moving From Growth to Transformation | Transformative Business Journeys | Longevity: The Journey of Arctic Travelers | Resolve: The Journey of AIRS International | Redemption: The Journey of San Francisco Renaissance | Renewal: The Journey of Shelby Designs & Illustrates | Emergence: The Journey of Ummelina International Day Spa | Departure: The Journey of Ann Zalek and Back Fence Publishing, Inc. | Evolution: Our Journey at Ivy Sea, Inc. | Creating a Personal Definition for Growth | What Other Business Owners Say About Growth | Tips for Communicating About Transformation*

**SECTION FOUR:**

**KEY #3 — WHILE WHO YOU KNOW IS IMPORTANT, IT'S HOW YOU TREAT THEM THAT COUNTS**

95

*About Right Relationships | Golden Rules for Right Relationships | Fostering Right Relationships With Employees | Getting Off on the Right Foot: The Interview | Maintaining Right Relationships With Employees: Orientation, Roles and Goals, Communication, Performance and Recognition, Ending Relationships | Fostering Right Relationships With Customers | Right Relationships Begin Before the Sale | Building Right Relationships With Clients: The Importance of Common Expectations | Maintaining Right Relationships With Clients: The Importance of Attention to Detail, Leaving Things as You Find Them and Getting Feedback | When Parting Ways is the Right Choice: Why Client Relationships Deteriorate and Taking Action on Troubled Client Relationships*

**SECTION FIVE:**

**KEY #4 — TO LIVE FROM THE SOURCE, YOU CAN'T LET THE WELL RUN DRY**

141

*About Wisdom, Mastery and Business | Faith in the Marketplace: Old or New Trend? | Where Religion and Work Meet | The Need for Meaning in the Workplace | Common Mindset Challenges in Small Business: Money and Risk, Competition, Success and Failure, Time and Balance | Wisdom and Mastery Practice Options*

**ABOUT IVY SEA, INC.**

177


**NOTES AND BIBLIOGRAPHY & READING GUIDE**

183

**INDEX**

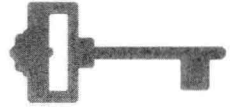
193

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My greatest hope is that the book serves as an inspiration to help a small-business owner, at various junctures in the small-business journey, assess the options, make a decision that's right for him or her at that point and, perhaps, adopt a mind-set that allows the journey to be fulfilling and energizing rather than draining. The book explores and challenges common perceptions of business ownership and the issues that arise in creating and sustaining a business. It also features the wisdom from actual small-business owners who have stood at the doorway of possibility opened by a vision only they could see, and who have faced and surmounted again and again the challenges inherent in manifesting that vision in the day-to-day operations of their business. 

*Jamie Walters*  
*March, 2001 · San Francisco*

## BIG VISION, SMALL BUSINESS



SECTION • ONE

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APPRECIATING  
BIG-VISION  
SMALL BUSINESS

“NEVER DOUBT THAT A  
SMALL GROUP OF THOUGHTFUL,  
COMMITTED PEOPLE CAN CHANGE  
THE WORLD.  
INDEED, IT IS THE ONLY THING  
THAT EVER HAS.”

~ *Margaret Mead*

## Section · One

# APPRECIATING BIG-VISION SMALL BUSINESS



IN OUR CULTURE, we tend to recognize and celebrate — immortalize, even — a very narrow slice of accomplishment and economic contribution. The predominant public discussion in our money-theistic culture, including in the Western culture that spreads beyond our own national borders, equates size and acquisition with success. The bigger the company's payroll or revenues, the more it consumes, then the more successful it — and its leaders — must be. As economist E.F. Schumacher suggested in *Small is Beautiful*, the societal norm is more a matter of “engaging in the idolotry of large size.” But that which is celebrated as mastery, achievement and success may not be very effective or successful at all, much less a meaningful contribution for the greater good. Yet in advocating recognition for another realm of accomplishment, another choice of lifestyle and contribution — that of micro- and small businesses — you feel a bit like the high-school kid who wants to excel at gymnastics or soccer in a small town that worships football.

Don't mistake all the talk about our entrepreneurial culture, or the buzz about how the smallest businesses consistently create more jobs than their colossal brethren, or about how woman-owned companies alone employ more people than the Fortune 500, or how enormously rich the small-business market is, for actual appreciation of small business. Let's face it, we give a lot of airtime to the importance of motherhood and children, too, but that doesn't mean our organizational and public policy regularly reflect the value of those contributions.



And yet small businesses — and I'm not talking about the proliferation (and even more recent demise) of many dot-com companies in the 1990s — make an enormous contribution to our neighborhoods, our cities and our nation. Collectively, the smallest businesses form a force to be recognized and reckoned with. Individually, small businesses offer ideas, innovations, practices and lifestyle options that larger companies increasingly and unsuccessfully attempt to imitate. But small businesses are what they are, and contribute what they contribute, because of their size. Similarly, the little, low-budget independent movies that generated a big grassroots following — *The Full Monty* and the original *Blair Witch Project* — took the film industry by storm because they were *not* products of the large corporate studios.

### *The contributions of small business to our society*

Although it's easy to be an advocate for the contributions made by small businesses based on anecdotal information and personal preferences, there's no shortage of data reinforcing that position. Have your doubts about the economic clout of the smallest companies? Consider the following, based on statistics from National Small Business United and the United States Small Business Administration:<sup>1</sup>

- The smallest businesses are numerous: In 1996, there were 3.3 million businesses with one to four workers, according to the Census Bureau; in 1997, the bureau counted 8.6 million self-employed persons who occasionally employed a part-time assistant or two themselves.
- Between 1992 and 1998, small companies created nearly all of the 12 million net new jobs. The smallest of those, businesses with fewer than 20 employees, generated more than two-thirds of the new jobs. Firms with fewer than five employees generated just over half of those new jobs.
- Based on current projections, industries dominated by small firms will contribute a projected 60 percent of the new jobs between 1994 and 2005.