

# SelfInformed

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Member Spotlight  
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# WORK-LIFE BALANCE

## for the Self-Employed



In the late 80's, an author by the name of Robert Fulghum wrote a best-selling book filled with short, personal essays. One of his anecdotes was about meeting strangers while traveling and how every interaction started with the same two questions:

1. What's your name?
2. What do you do for a living?

Fulghum's point was that our personal identity has become deeply intertwined with our work, and he regretted the implications.

For some people, "what they do" for a living is not the best representation of "who they are." Their occupation could be a very small part of their wider interests, talents, and dreams.

About the same time Fulghum's book was published, the term "work-life" balance became popularized—inspired, perhaps, by people hoping to establish clear lines between their work-life and their home-life. The investment banker during the week could be just as passionate about playing guitar in local pubs on weekends, and the cashier working the late shift at the local convenience store could also be studying art and design as a full-time student during the day.

Clearly, there's more to us than our work. In fact, archaeologists have uncovered manuscripts from ancient civilizations that *require* citizens to rest and recuperate. Today's challenge isn't convincing people they need to achieve a work-life balance, it's modeling how it can be done.

One thing is certain—establishing healthy boundaries between work and life is far more difficult for entrepreneurs or self-employed people than it is for the average citizen. Because, unlike Fulghum's claim that his identity shouldn't be muddled by his job title, small business owners and freelancers do tend to forge their identity within the context of their work, which makes finding balance much more challenging and, paradoxically, far more important.

## The Industrial Revolution's Formula for Work-Life Balance: $24 \div 3 = 8$

As mentioned earlier, even ancient civilizations understood the value of taking a break from labor. However, our present-day model was inspired by a more recent cultural worldview.

Much like our education system, the concept of an 8-hour workday grew out of the demands of the Industrial Revolution. During this time, the equation for a balanced life was pretty straightforward—just divide your 24-hour day evenly into three parts: sleep, work, and recreation.

The phrase “work-life balance” wasn’t part of the 18<sup>th</sup> century’s dictionary, but the concept was, and it was easier to maintain because it was almost impossible to participate in any of these activities in the same spaces.

You farmed in a field or kept books in a bank, you slept in your bedroom, and you attended tea parties or sporting events in town.

Eventually, though, technological advances would blur the lines between where (and when) people could effectively work, and the conveniences of digital innovation created a crisis of work-life balance.

Now, we can theoretically work anywhere, all the time.



## Setting Boundaries (The Time-Space Conundrum)

One of the first steps to achieving a healthy work-life balance is understanding that boundaries are no longer about location.

Depending on the type of micro-business you own or the kinds of services you provide, you can work from a park bench, from a plane, or from a hospital bed just as easily as you can from your office.

So, when setting borders between work and personal life, what we’re really discussing is setting aside *time* in our schedules where work doesn’t creep in.

This can be difficult for small business owners whose private lives are integrated with their world of work; however, without setting firm, time-based boundaries for themselves, self-employed people rarely get the rest and recuperation needed to be at their best.

## How “Labor of Love” Affects Our Workday

Much like during the Industrial Revolution, today’s full-time jobs are *still* defined as 8-hour shifts, and sleep experts *still* urge us to get 8-hours of rest. Unfortunately, given the state of modern technology, these expectations seem unlikely.

Several recent studies suggest that the average person can only be productive between 5 and 6 hours a day, yet [according to this study](#), the majority of workers are at 8-hours or more per day.

What’s alarming, though, is the significant increase in hours—between 10-12 per day—that small business owners dedicate to their [“labor of love” as shown in this study by Gallup](#).

Most experts agree there isn’t a “one-size-fits-all” answer to the question of how we should divide our workday. Different people have different capacities; what one person can complete in an hour might take another person 100 minutes to finish. That’s why one behavioral neurologist who studied this issue did not provide a mathematical formula but instead suggested that [we need 20-30 minutes of rest](#) (which he defined as being completely detached from our work) for every two hours of productivity.

Ultimately, people trying to develop their own business must perform an honest self-evaluation that takes into consideration their unique personality, lifestyle, family situation, and the type of work that they do when determining how much time they want to dedicate to recuperation.



What isn't up for debate is how crucial it is to set aside uninterrupted time when we disengage from work, and what follows are some ideas that might help you do just that.

## How Can I Spend Less Time Working and Still Get Everything Done?

We know rest and recovery are critical to our productivity, but what the self-employed person can't reconcile is the mountain of tasks piling up as deadlines approach.

It's important to acknowledge that we're not talking about eliminating tasks (unless they're avoidable, needless, or repetitive).

Instead, our focus is on how to become more efficient.

### 1. Resist the "hero complex."

There's a lot of pride and *not* a lot of trust on the part of many family business owners. Their livelihood depends on their performance, and for many of us starting a company is like having a baby—it needs *our* constant nurturing and oversight.

This mindset is understandable, but self-employed people must be wary of the mentality that says: "No one else can do this but me."

That attitude fosters a dependency that negates healthy boundaries. Finding time in your schedule may require you to delegate or ask for help.

Even if it affects your bottom line, hiring someone to take on your less-important but time-consuming tasks is a great way to address work-life imbalance.

Sometimes this is easier if we reframe the question of value.

Ask yourself:

What would I pay...

- To be able to see my child's recital or little league game?
- To take my significant other to a show?
- To have more hours every week to devote to a hobby?

Numerous online platforms such as Upwork, Fiverr, and Toptal exist because of these questions. Today, you can find reasonably priced (sometimes even cheap), proficient, and talented freelancers ready to take on just about any task from accounting to research and development, web design, marketing, and administrative tasks.

### 2. Use the Triage Approach.

The word "triage" has its origin in the Napoleonic Wars, when injured soldiers were grouped by the severity of their condition. Today, ER doctors and EMTs arriving at the scene of a serious accident use the same approach as a system of decision-making.

If you've ever gone into a bustling ER with a sprained ankle or a cut that needs stitches, you probably found yourself waiting while other people who arrived after you were pushed to the front of the line.

That's because these patients were suffering from something more severe—heart palpitations, a brain injury, or a condition deemed a threat to survival or livelihood.

We can take the same approach to our work through prioritization and utilization.

While most people understand what these tactics are, we're usually not very good at performing them.

The following questions can help:

- Am I clear on my short and long-term goals/objectives?
- Do I have a proven system for organizing my work?
- Do I review my processes after the completion of a task to find ways to improve efficiency?
- Do I take steps to reduce distractions or interruptions when I'm working?
- Am I leveraging the time-saving tools or applications available to me?

If you answered "no" to *any* of these questions, you're likely wasting valuable time, and you're probably reactive instead of proactive, letting your work dictate your life's schedule instead of vice versa.

The National Association for the Self-Employed knows how challenging it is to become a successful entrepreneur while also maintaining work-life balance.

The irony is many small business owners are inspired toward entrepreneurship by the presumed freedom and independence that comes with being self-employed. Unfortunately, entrepreneurs quickly discover *different* obligations and responsibilities, and they end up with less time than they had before.

## Conclusion

As a self-employed person, you have intimate knowledge of the challenges inherent in achieving a dream without also losing that vital connection to family, hobbies, and shared communities outside of work.

If you find that your aspirations for success are suddenly at odds with the people and the activities which provide a sense of meaning and fulfillment, then it's time to create boundaries and to find a healthy balance between the two.

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May 20, 2024

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Jun 14, 2024

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## MEMBER SPOTLIGHT

# Gregory A. Dunlap Sr

Gregory A. Dunlap Sr is the CEO & Principal Broker of Dunlap Financial Services LLC located in Baltimore Maryland. **Dunlap Financial Services** is a Minority-Owned Insurance Agency that sells adequate and affordable Insurance of All Types. Founded by Gregory Dunlap in 2018, the Company's product line includes Life, Health, Property, Casualty, Accident & Health or Sickness, and Travel Insurance.

### **When and why did you join NASE?**

I became a member of NASE back in December 2023. I joined the National Association for the Self-Employed to be part of a community of diverse professionals, all driven by entrepreneurship. It's a great place to get some support and collaboration going.

### **Why did you choose to be an independent insurance broker?**

After successfully challenging an insurance claim, I realized how deep the insurance industry's knowledge runs and how complex it can be. However, I also discovered that I was good at thoroughly explaining these complex concepts. So, I decided to become an independent insurance broker. I wanted to help people understand the complexities of insurance with clarity and empathy and ensure they get the coverage they need.

### **When and why did you start your business?**

In 2008, I got my license to sell Life and Health Insurance. My main goal was to help my friends and family find affordable life insurance. Over time, I realized I could make a more significant social impact by offering other insurance lines. That's when I expanded my expertise to include Property

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and Casualty, Accidental, Sickness and Injury, Travel, Medicare, and Dental and Vision insurance. Now, my practice is a one-stop shop for all insurance needs.

My philosophy is simple: I want to safeguard my client's lifestyle through insurance. I want to be a trusted advisor and advocate throughout their insurance journey. By understanding everyone's unique circumstances, I aim to provide the proper coverage that suits their needs. I believe in building meaningful relationships with my clients and helping them find the best insurance solutions.

### How do you market your business?

I usually spread the word about my insurance practice through social media, community events, and partnerships with organizations like Maryland Health Connection. As an independent broker, I work with Maryland Health Connection, the state's Affordable Care Act healthcare exchange, to help my clients get financial assistance and reduce their healthcare costs.

After I help my clients with Maryland Health Connection or any other service, I take the opportunity to suggest other insurance products that may complement their current policies. This way, I ensure my clients are fully protected and get

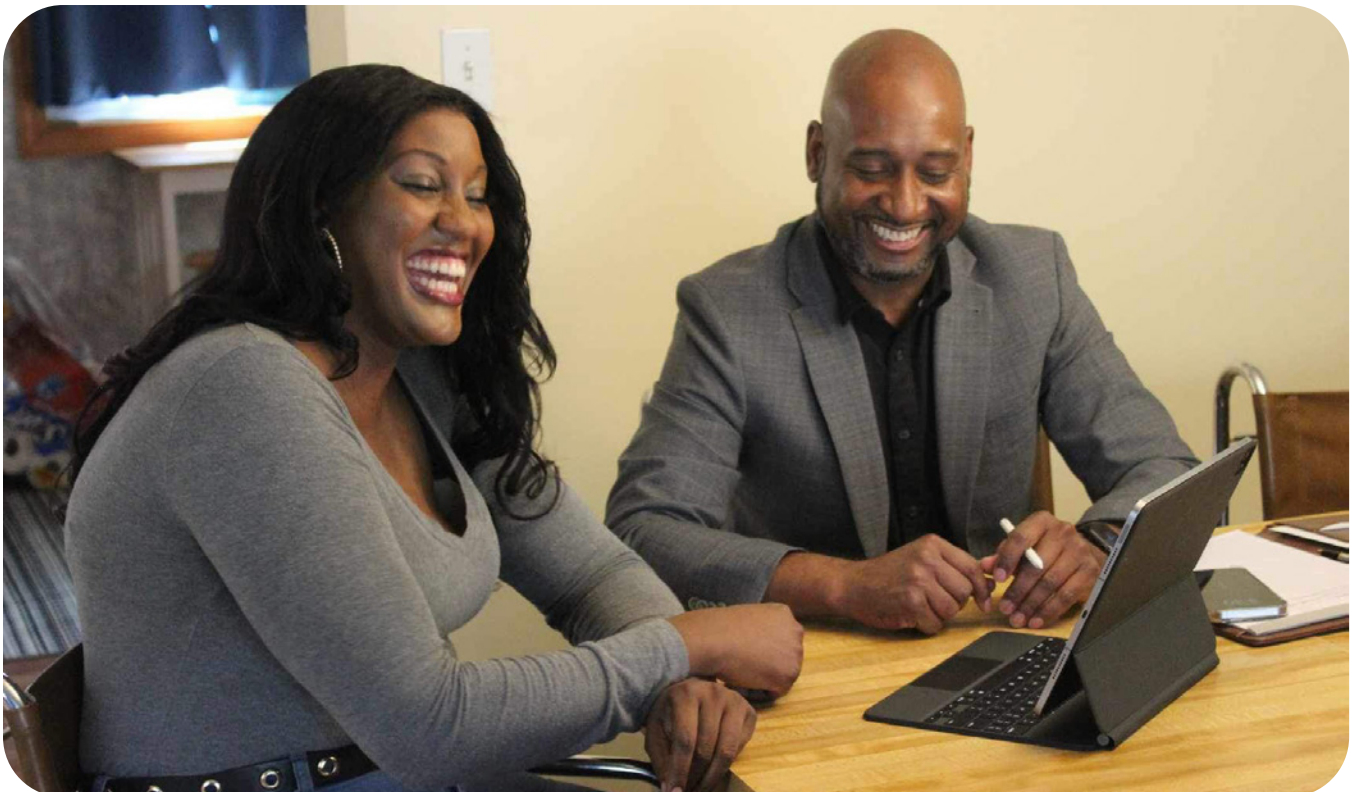
the best rates. My marketing approach is all about building trust with the community and offering tailored insurance solutions that meet the different needs of my clients.

### What challenges have you faced in your business? How have you overcome them?

I wanted to be an independent insurance broker, but it was challenging. I had no experience in the industry, and I had a full-time job I loved, so I started building my insurance practice on the side. Getting my producer's license was a challenge, and it was made even more complicated by some mistakes I'd made as a teenager. But I was determined to make it work, and I worked hard to overcome obstacles.

I got into learning about the insurance business, and I wanted to make sure I was doing everything right. It wasn't just about ensuring my clients had good policies - I also wanted to ensure the insurance companies were happy with my work. I always tried to be honest and do things correctly so my clients and the insurance providers could trust me.

It was tough because I had no one to show me the ropes, but I was determined to figure it out. I used many self-help resources and took advantage





of every training opportunity. I also talked to the insurance companies I worked with to ensure I was doing things the way they wanted.

Ultimately, I became a pretty good insurance broker and learned a lot about what it takes to succeed. It shows that you can accomplish anything you want if you work hard and never give up.

### **Do you have any employees?**

I don't have any employees yet, but I work as a General Agent at Dunlap Financial Services LLC. It's like being a traditional insurance broker, but I also recruit, train, and support a network of Independent Insurance Brokers. I'm not just about business growth, though; I want to impact the communities I work with positively.

I want to help people boost their income by becoming Independent Insurance Brokers and business owners. I've teamed up with Strayer University's career center, where I'm studying for a Bachelor of Business degree. Strayer has made me part of their career center employer opportunities; This lets me help students with entrepreneurial aspirations get into the insurance industry.

But it's not just about recruiting Independent Insurance Brokers. I also want to help people not suited to this role find full-time careers within

insurance companies or agencies. This experience can give them valuable skills, required licenses, and knowledge to help them grow and develop their careers.

I'm growing my business and helping people in my community by fostering a culture of entrepreneurship and opportunity.

### **What's your schedule like, what's a typical day for you?**

My client meetings are primarily scheduled by appointment to accommodate my role as a father to a teenage daughter. To ensure flexibility in balancing work and family life, my office hours are structured as follows: Monday to Thursday from 9 am to 6 pm, Fridays from 9 am to 3 pm, and Saturdays from 9 am to 1 pm.

However, recognizing the importance of meeting clients on their terms, I have developed a streamlined process to accommodate their schedules. As the sole practitioner now, I operate on an appointment-only basis. Moreover, to provide convenience and accessibility, I have curated a comprehensive repository of self-help resources available on my website. Prospective clients can conveniently obtain quotes and enroll in most of our insurance products.

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Maintaining open lines of communication with my clients is paramount. I am available via phone, text, email, and social media. In today's fast-paced world, having easy access to your insurance advisor is vital. Therefore, I ensure that live assistance is accessible Monday through Saturday, from 8 am to 9 pm, enabling clients to reach out whenever help is needed.

### **What's the best thing about being self-employed?**

I love being my own boss because I get to do something that truly resonates with me and live life my way. The harder I work, the more money I make, and it feels incredible to see the results of my efforts and the good it does. It's something I can be proud of, and it's my way of building something valuable for my family's future.

### **What's the best compliment you've ever received from a client?**

One of the best compliments I get is when someone tells me, "You're the best agent I've ever had!" That's because I don't just sell insurance policies; I try to help people understand what insurance can do for them. Every time we meet, I want to teach you something new, not just about the policy itself but how it can make a difference in your life. I'm committed to ensuring you get the necessary insurance and know how to use it to protect and improve your lifestyle.

### **What's the most important advice you would give someone starting their own business?**

One thing I've learned as an entrepreneur is that if your business is something you're passionate about, it will only sometimes feel like work. It becomes an extension of your lifestyle where you can provide value to others while living your best life. When you do something you love, you feel fulfilled by serving others. It's a win-win!

### **Which NASE member benefit is most important to you?**

I have to tell you that the "ask a question" feature in the NASE business support community is a total lifesaver. When I was told to switch from a sole proprietorship to an LLC, I had no idea what I was getting myself into. It was a mess! But every time I was lost, I went to the NASE community for help, and they were there for me every single time.



Their guidance helped me make sense of the whole process, and I even found a foreign agent through their advice. That's a massive win for me since I'm running a business in Virginia but living in Maryland. They also helped me pick a payroll solution that was affordable and easy to manage, which is perfect for my business goals.

Honestly, I am still determining where I'd be without the NASE community. They're responsive and knowledgeable, making a massive difference in my entrepreneurial journey.

### **Any other information you would like to share?**

I do not come from a family of entrepreneurs. When I was young, I went to school and then worked hard. This entire experience has been surreal, and I am grateful for the opportunity. I look forward to sharing my story with others to inspire them.



# 30 Days in 2024

The last 30 days have been a whirlwind of political activities that have serious implications for the 2024 Presidential campaign.

## June 24

President Biden and former President Trump met for an unprecedented, early debate. Technically, both were presumptive nominees of their parties, as neither the Republican or Democratic Convention had been held to formally nominate them. The Biden-Harris campaign fully negotiated the terms of the debate: no audience, auto microphone turn off for the person not speaking, and two commercial breaks. The debate was an unmitigated disaster for President Biden. Immediately following the debate, concerns related to Biden's age and mental fitness started to swirl.

## June 25-July 13

President Biden faced a slow burn of criticism and concern following the debate, he attempted to stem the bleed by an aggressive number of public events, including a 60 minute press conference following the NATO meeting in Washington, DC on July 11. Calls for President Biden to step aside and not accept the Democratic nomination started to build with [Representative Lloyd Doggett \(D-TX\) calling for President Biden to step aside on July 2](#). A steady stream of Democrats followed suit.

## July 13

At a campaign rally in Butler, Pennsylvania, former President Trump survived an assassination attempt. A 20-year-old man fired eight rounds with an AR-15-style rifle from the roof of a building located approximately 400 feet (120 meters) from the stage. The shooter killed audience member Corey Comperatore and critically injured two other audience members. The shooter was subsequently killed by the United States Secret Service's Counter Sniper Team.

## July 15-18

Days after surviving an assassination attempt, former President Trump formally accepted the nomination to serve as the Republican candidate for a third time. He also announced that he had selected Senator JD Vance (R-OH) as his running mate.

## July 16-17

In Las Vegas to speak at the annual NAACP conference and UNIDOS, President Biden announces he has contracted COVID and will isolate at his family home in Rehoboth, DE.

It is reported that senior leaders of the Democratic party, including former Speaker Nancy Pelosi and Senate Majority Leader Chuck Schumer, are strongly suggesting that President Biden withdraw from the race, citing polling that shows him trailing former President Trump in every swing state.

## July 21

On Sunday, July 21, [President Biden became only the 2<sup>nd</sup> sitting President to announce that he will not seek a second term](#). In making the announcement, he cited his desire to unite the country and the Democratic party in focusing their energies and attention to defeating the Republican ticket. Within minutes of announcing his decision, President Biden endorsed Vice President Kamala Harris for President, all but attempting to limit any further distractions for the Democratic party.

## July 23

Vice President Kamala Harris announces she has secured enough Democratic delegates to serve as the party's nominee. Delegates will have to affirm their support for Vice President Kamala Harris during the DNC Convention in Chicago, August 19-22.

**An unprecedented election cycle:** a former President running as his party's nominee, a sitting president declining (after immense pressure) to accept his party's nomination, making way for the first woman of color to be a major party's nominee.

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