



# When Friday Isn't Payday

By Lezlee Liljenberg

Many years ago, when I was starting my metal art welding business, Curves of Steel, I read the book *When Friday Isn't Payday* by Randy Kirk. It helped me realize that as an entrepreneur, I would always be on my own, and oftentimes lonely. I am not sure if others feel this way, but sometimes I feel as though it's "me against the world." Please don't think I am being a martyr, but there are days when I feel like I am on the island of "Nobody Gets It." In actuality, we don't have to live on that island alone. Most agency owners are struggling with changes that affect our revenue and staff (who reside on the island of "I Would Rather Play Than Work"), or battling advertising that strips away our integrity as Trusted Advisors.

Recently, after surviving a particularly tough couple of weeks, I pulled Kirk's book off the shelf and was quickly reminded of the tenet I learned back in 1993: I must recognize and accept that things will always be different for me as a business owner, compared to my friends and family who work for someone else.

In journaling the last 12 years of my life as an Allstate agent, I revisited my musings and rants to write a list of lessons I've learned. Interestingly enough, many of these principles were mentioned in *When Friday Isn't Payday*. Most of you are probably already aware of these points, but having a list can be a daily reminder to recall – and follow – our own advice.

In starting the list, my first thought was, "I did not think dealing with employees would be so hard." However, had I heeded those lessons learned early on, it would have eliminated much of my staffing stress. Perhaps this should not have been a surprise; I came from a pure sales

and marketing background – no management training at all – so, of course, this has always been my biggest challenge. Now to the other lessons:

- The most fun you can have as an agency owner is to see your staff succeed. Their success is your success!
- Being the boss means that you are not able to share your feelings about every situation with your employees. This often feels lonely.
- Never, ever, compete with your sales producers!
- Friends and family think that because you are the owner of your business, you can leave, take a vacation or take time off to help them any time they need you. You have to set the boundaries for them and for yourself.
- As the boss, you never get the entire truth – on any issue – EVER. That is, unless someone wants you to fix something and then it is TMI.
- Someone who is an expert at a certain task may not necessarily be good at managing the people who do that task.
- Do not keep an employee who needs to be told what to do on a daily basis. Find an exit strategy for them.
- Agencies, and/or companies, are not families. Although we spend more time with our employees than with our families, we have to keep the distance. This is my hardest lesson learned.
- Just because you hire more people, does not mean more will happen. This is especially true if you are just trying to push production goals and not building a true team environment.
- Be willing to change a staff member's duties to take advantage of their strengths, rather than trying to work on their weaknesses. This will save you more time than you realize.

• Be prepared to make a tremendous number of decisions every day, and help your staff troubleshoot issues until they start to learn this skill on their own.

• Everything you or your staff does is a reflection on you and your brand. Be the image you want the outside world to see and demand the same from your staff.

• Success and popularity do not go hand-in-hand. The more successful you are, the more jealousy you'll encounter. Most people have no idea what it takes, or costs, to run an agency.

• Replenish your mind and body. No one can do this for you, and you need to do this in the way that is best for you in order to stay on target and be your best.

• Get out of bed every morning ready for the hard work, true grit and determination you'll need to tackle all that is thrown your way in this crazy business.

• There is no crying in insurance! (From one of my favorite movies.)

But sometimes you have to cry! Have your own big fat pity party (outside the office, of course). You are the boss after all.

There are so many more helpful nuggets that could be added to this list. Each of you likely has hundreds of your own "if I had only knows." Why not help other agents by sharing yours? Friday may not be payday for agency owners, but we don't have to be out there on that island all alone. As Allstate brothers and sisters, surely, we can learn from one another. Write to us at [hq@napaaUSA.org](mailto:hq@napaaUSA.org).

By the way, I highly recommend you get your hands on a copy of the book *When Friday Isn't Payday: A Complete Guide to Starting, Running – and Surviving in – a Very Small Business* by Randy W. Kirk (1993). **EF**



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