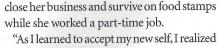


STRENGTHS

Though you've never been a quitter, giving up sounds appealing when faced with overwhelming obstacles. Small-business owners overcome challenges every day. Making decisions and moving on after setbacks are skills you must adopt as soon as you decide to become a business owner. But some challenges—like the ones that threaten your physical, emotional or financial well-being—can't be solved in a snap. Those circumstances are the ones that make you want to close your eyes and wake up when it's all over. If you've ever questioned whether you could keep going, this story is for you.

by Shannon McRae



"As I learned to accept my new self, I realized that my self-esteem comes from the actions I take with others-not money, success, memories, intelligence or looks," Masters says. "I moved forward with my life, just grateful to be alive."

But only a few years later, another blow threatened her grateful disposition: Masters was diagnosed with breast cancer that had spread to her lymph nodes. Once again she faced a difficult recovery and willed herself to keep going.

Two years later, after successfully finishing radiation and chemotherapy treatment, her life seemed to be looking up. She started a Web design firm, Digital Business Solutions (www.dbswebsite.com), with a partner in Louisville, Ky.

But then, a new trauma: In late 2003, Masters fell at home, injuring her neck and compounding an earlier injury from the motorcycle accident. Multiple surgeries kept Masters from upholding her portion of the then 4-year-old business.

"At that point I had already been through so much physical trauma that I felt like I might not be able to handle one more," Masters says. "I was physically and emotionally wiped out, and for the first time in my life, I felt sorry for myself."

Yet her business partner wasn't as sympathetic-he was tired of shouldering the workload while Masters recuperated. He asked that she sell her share of the business to him. "Understandably, he didn't want to

go on the way it was anymore," she says. Rather than sell, Masters made a decision that may appear foolish to some, considering her health.

"With the possibility and threat of losing my business after so much sweat and tears, my pride must have kicked in," she says. "I was not willing to give up or give in. I called his bluff and bought him out."

Day-to-day operations were never Masters' strength; she was the sales star of the partnership. Yet now that the business was all hers, she had to manage it—along with her laundry list of health problems. "I was on powerful narcotics to deal with extreme pain, and looking back, I should not have tried to do any work at all," she says. "I had moments when I considered letting all of it go."

With the help of a few key employees (most of whom were under the age of 30), Masters hung onto existing clients and sustained the business for two years while she continued to recover. "I learned a real lesson in faith and human nature," she says. "I knew I couldn't do any of it alone. What a relief to know that the weight of the world, and its success or failure, is not totally dependent on me."

Looking back, Masters appreciates how ongoing health problems forced her to delegate. She counts her ability to let go of the little things as one of her greatest management strengths. And she's confident she can handle whatever comes her way.

"Today, I believe that I am in many ways stronger than ever -a better human being and a better business owner for having survived this last ordeal and all that came before it."

the California coast. Determined to make something of herself, she started a business and was successful for the first time in her life. But a major motorcycle accident in her

early 30s left her with traumatic brain in-

juries and physical scars. She was forced to

Think you've had it rough?

Few stories rival the life of Cyndi Masters, who

would have had the right to give up long ago.

Her unbelievable story of surviving a troubled

childhood, debilitating accidents and life-

threatening disease sounds like something

straight out of a Hollywood drama. But to

Masters, it's just the way her life turned out;

and through it all she has been determined to

Masters spent the first 17 years of her life

shuffling between foster homes and state-run

orphanages. Dropping out of high school, she

traveled across the country and landed on

keep herself—and her business—going.

"YOU HAVE TO LET GO AND FOCUS ON THE FUTURE AND ALL THE THINGS YOU NEED TO DO TO ENSURE THOSE PROBLEMS DON'T OCCUR AGAIN." -JAMES FIERRO, OWNER OF RECIPCO.COM

JAMES FIERRO WAS STUNNED WHEN HE read a newspaper article about the company he founded, HomeGrocer.com. In the article, one of the partners Fierro brought into the business in the early days claimed his wife had the initial idea for the online grocer.

"My initial reaction was, 'Wow, that's just wrong,' Fierro says. "That company was like my baby."

Fierro's feelings weren't the only thing hurt—so was his reputation. It was the late 1990s, and venture capitalists were throwing money at business ideas formed by people with proven track records. Fierro had handed off the day-to-day management of HomeGrocer.com to his assembled team and was using the start-up's success to secure more funding for his next ideas.

But as the article circulated among potential investors, Fierro was amazed when people believed his partner and not him. "Here I was at the peak of my career; I had founded one of the most darling Internet companies,"

he says. "And yet suddenly, people were questioning my integrity. They looked at me with one eye squinted because they weren't sure I was telling the truth. I kept hearing, 'But you told us you were the founder ... 'It put me in a horrible position."

Because Fierro had trusted the people he brought into the business so much, he never inked a formal arrangement about the business' future. As the company began to take off, his partners pushed him out of his own start-up.

"We had agreements in spirit and principle about how things would work," he says. "I gave them a very material piece of the company with the understanding that they would run it while I worked on other businesses. But when the company went public, they didn't pay me back. I felt betrayed. It was such a disappointment.

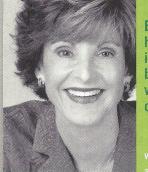
"I've never actually sat down and done the math, but looking at the numbers, I estimate I could have made \$100 million when the company went public," he says. "I should have been at the pinnacle of my career, and it was pulled out from under me."

Though he could have remained bitter, Fierro knew it wouldn't bring him success again. In the end, he avoided the messy—and time-consuming—prospect of a lawsuit. He decided to move on instead of getting mired down in an ugly mudslinging battle. "You have to let go and focus on the future and all the things you need to do to ensure those problems don't occur again."

He worked tirelessly to fix his damaged reputation and made sure to closely scrutinize future business partners. He went on to start the successful Barter.com, which is known today as Recipco.com (www.recipco.com). The 12-person firm, which Fierro founded with carefully vetted partners, helps facilitate non-monetary exchanges of goods and services between global companies.

Though he lost out on a huge financial windfall, Fierro still sees the value of the lesson he

RECONSIDER GIVING UP



Every owner knows what it's like to face a huge obstacle in business. But can you imagine starting a business as you faced life's biggest challenge—death? That's exactly what Christine Clifford Beckwith did, and she credits her business for helping save her life.

CRASHING DOWN: In December 1994, Beckwith was wrapping up the most successful year of her career. As a senior vice president for an international marketing

firm, she had just closed a \$35 million contract with Proctor and Gamble. She was the top sales producer in the company, yet paid for it by spending 275 nights that year on the road. So when doctors told her she had breast cancer. Beckwith was stunned. Sickness wasn't part of her plan.

FINDING HOPE: As news of her illness reached family, friends and colleagues, Beckwith realized that few of them knew how to react. "People didn't know what to say or they were afraid to say the wrong thing, so they

said nothing, which left me feeling even more isolated," she says. She also noticed that of all the encouraging cards, letters and phone calls she received, none of them contained humor.

Three days after her surgery, Beckwith had what she calls her "twilight zone" moment. Waking in the middle of the night, she grabbed a pad and started sketching cartoons of all the things about cancer that are actually funny. "Wigs blowing off, awkward comments people make—finding humor became my focus," she says.

FEELING GRATEFUL: Realizing she was onto something, Beckwith eventually founded The Cancer Club (www.cancerclub.com), an online business she runs from her home that provides humorous products for patients and loved ones coping with cancer. She also travels the country as a speaker, teaching people to use humor to deal with stress.

Today Beckwith is cancer-free and enjoying every day of her new life. "I often say if a guardian angel landed on my shoulder and asked me one thing I'd like to change about my life looking back, my cancer experience would not be one of them."

learned. "I've never been skeptical; it's one of my biggest problems," he says. "I extend trust too easily. When you learn more, you regret it. I still inherently trust people, but now I make a real point of getting an understanding of their character, motivations and reputations."

His bounce-back story is a great example of the spirit of successful small-business owners, according to Jana Matthews, Ph.D., founder of Boulder Quantum Ventures, a leadership development firm, and author of Lessons from the Edge: Survival Skills for Starting and Growing a Company (Oxford University Press, 2003).

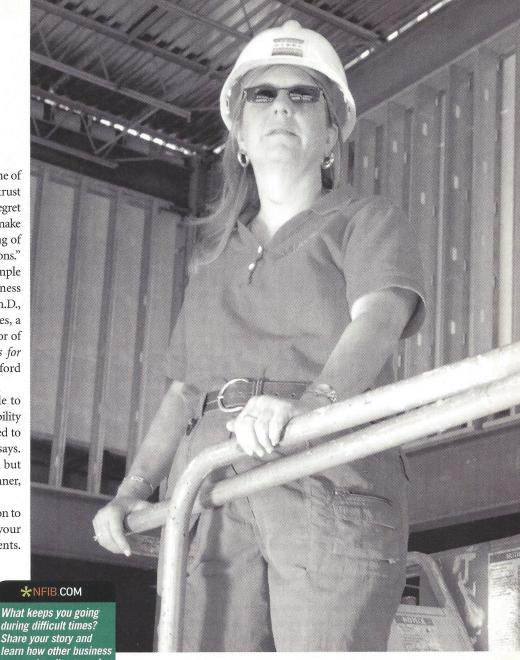
"What separates people who are able to move on and grow companies is their ability to reframe something bad that happened to them in a positive sense," Matthews says. "Some may call it Pollyanna thinking, but when they reframe it in a positive manner, they don't get dragged down."

In fact, Matthews says that your decision to become a business owner may boost your resilience during life's toughest moments.

"There's a predisposition among people who start and grow companies that is different from the average profile of John O. Citizen," she says. "Being a business owner takes a certain personality—one that's willing to take risks and understands that when difficult times come you have to dig deep to find the will to succeed. You're able to draw on those inner strengths that others don't have."

DEB SHUCK WAS DRIVING HER 87-YEARold mother to physical therapy when another driver hit them, totaling Shuck's car and severely injuring her and her mother. Just weeks before, Shuck and her husband, John Gough, had purchased Palmetto, Fla.-based Manor Steel (www.manorsteel.com). As Shuck coped with a neck brace and excruciating headaches and pains, a loud steel factory was the last place she wanted to be.

But even though she had neck surgery a



during difficult times? Share your story and learn how other business owners handle stress in the "Web Extras" section of www.NFIB.

few weeks later, Shuck only missed one day of work at her brand-new business.

"It was hard for me to

come in here every day and listen to them bang on steel," Shuck says. "But you do what you have to do."

It's fitting that Shuck and her husband purchased a steel construction company after moving to Florida and realizing retirement wasn't for them. Throughout Shuck's life, her resolve has been as strong as the metal she manages every day.

Born with only one leg, Shuck's prognosis for a normal life was bleak. Yet thanks to her parents' constant reminder to try her hardest, Shuck skis, sails and enjoys an active life. "People were always telling my parents not to let me ride a bike or climb or tree because I could fall down," she says. "But my parents were incredible. All my life they taught me that when you fall down, you get back up."

That attitude is what led Shuck and her husband to purchase a business they knew little about—as well as what kept her coming to work every morning after her accident. She believes in herself and in her ability to manage difficult situations.

"You better learn to fall and not be afraid of it, because you'll have plenty of chances to fall down in life," Shuck says. "You can't take the time to feel sorry for yourself. Think about how much time you waste. Life is too short."