

Moving from 'wage slave' to entrepreneur

The recovery in the job market just hasn't happened. So, many people who lost their jobs well after the recession ended in June 2009 have decided not to look for work.

They've gone into business for themselves.

Starting a company can be daunting. Some entrepreneurs have made the process easier by buying a franchise business. But they still have challenges. There's a steep learning curve — maybe many learning curves — in making the transition from employee to entrepreneur. It's a completely different lifestyle, often requiring longer hours. And many new owners are trying to work out personal difficulties while trying to build a business.

Here are the stories of two people who started companies in the last year:



Joyce M. Rosenberg
Small Talk

Alison Muzal knew several months ahead of time that she was going to lose her job at in the information technology division of a big corporation. So she began looking into the idea of running her own company. She had an accounting degree and an MBA, and had more than 20 years of experience in book-keeping and accounting. So it made sense to her to go in a field she was familiar with. She decided to buy a BookKeeping Express Franchise.

Many entrepreneurs choose to

open a franchise because it comes with an established business model. But even with a franchise, Muzal has had the same kind of adjustment period. "In the corporate world, I had a very specific focus. Now, not only am I doing the books, I'm doing the marketing and I'm managing my own business accounting," she said.

Marketing has been especially challenging. Even a franchise owner has to go out and find customers or clients. And Muzal said, "it was new to me and outside my comfort zone."

She has gotten help from other business people. She took advantage of the services offered by SCORE, which gives free advice and runs workshops for small business owners on all aspects of business, including marketing. She has become active in her local chamber of commerce and attended networking events.

There have been other challenges. Muzal learned that owning a business requires "a lot of discipline and a lot of time. If you're used to 40 hours work a week, you should at least double that time."

But, Muzal says, "I'm enjoying it. I still feel it was the right decision to make."

Chris Blaine was the vice president of branding and advertising at an insurance company in Omaha, Neb., when he was laid off in December 2009. He decided to open his own business, one that would give him more control over his future. So he chose a Home Instead Senior Care franchise.

Unlike Muzal, Blaine opened a business in an industry that was entirely new to him. So the idea of having a ready-made business model

was appealing. "Rather than try to do everything from scratch, it made more sense for me to leverage the model," he said.

He does face challenges. Even though health care is growing, the economy is still a problem for businesses like Blaine's. Health insurance generally doesn't cover home care for seniors, so Blaine's revenue, while up 22 percent from a year ago, isn't what it would be in a stronger economy.

But Blaine sees the decision to take on a business as the right one after having worked for corporations for 15 years. He says that by buying the franchise, "I could marry my desire to make a difference in people's lives with my business acumen."

Real pickles, solar style

Company committed to cutting carbon footprint

By ANITA PHILLIPS
Recorder Staff

GREENFIELD — It's not just about pickles and sauerkraut for Dan Rosenberg, it's about providing organic, raw, naturally fermented vegetables, while leaving the smallest carbon footprint possible.

"Those are the key reasons we're in business," said Rosenberg, owner of Real Pickles on Wells Street. "We have a clear responsibility to minimize our ecological footprint. It's our social mission, what we are driven by."

That's what Rosenberg is doing as he continues to make numerous energy-efficient upgrades to the building he bought at 311 Wells St. two years ago. Real Pickles spent eight years in the Venture Center business incubator at Franklin County Community Development Corp. on Wells Street.

To date, the owner of the decade-old company has installed 80 solar panels that provide all of the electricity to the new building, replaced a 100-year-old furnace with a high-efficiency gas-fired heating and electric cooling system, replaced all of the lights in the building with energy-efficient fluorescent lighting, and replaced the electric hot water heater with a gas-fired, on-demand hot water system that costs Real Pickles about \$15 to \$25 a month.

"When we found this building, a major priority was to plan and execute a strategy to minimize our energy use," said Rosenberg. "We didn't want to use any more energy than we had to, and we wanted to find clean, renewable sources to help supply our energy."

Rosenberg said he is pleased his plans are being realized, and all with help from utility companies and the state and federal government.

"We've gotten a lot of help," he said. "It would have been difficult to do a lot of this if we didn't get the help."

Rosenberg said Real Pickles received a U.S. Department of Agriculture Rural Energy for America Program grant, which covered 25 percent of the cost of many of the energy upgrades.

"Last year we got the energy efficiency version of the grant," he said. "This year we've applied for the renewable energy version. It's a very competitive grant, so we're grateful we got the first one."

Rosenberg said Real Pickles also received approval to participate in the Massachusetts Department of Energy Resources solar credit program. He said Real Pickles can sell the credits it is awarded to utility companies for the solar energy it generates.

"We had to come up with the money for the solar panels ahead of

time, but every time we earn credits, we can sell them and that's how we're going to recoup some of that money over time," he said.

He said the company installed the solar panels in April and is on target to use less energy this year than it produces.

"The panels are expected to produce 18,000 kilowatt-hours a year and we're expected to use 17,000," he said. "We'd gotten our electric bill down to \$3,500 a year, before we installed the solar panels, and now we're spending far less than that."

Rosenberg said he expects to have the photovoltaic system paid off within five years and the solar panels he expects will last 25 years or more.

He said Real Pickles also received a 30 percent tax credit from the federal government.

"We also got a lot of help from Western Mass. Electric Co.," said Rosenberg. "We participated in its rebate program for our lighting fixtures and received a grant from WMECO, which helped with about half the cost of upgrades to our walk-in cooler."

Rosenberg pointed to two 12-inch holes high up on the side of the building that make it possible for his 6,000-cubic-foot walk-in cooler, which is kept at 39 degrees Fahrenheit, to use



Recorder/ Peter MacDonald

Real Pickles' Dan Rosenberg poses near his building and its rooftop photovoltaic array.

The (solar) panels are expected to produce 18,000 kilowatt-hours a year and we're expected to use 17,000.

Dan Rosenberg
Real Pickles

outside air to cool during the winter, and to use 60 percent less electricity than a conventional cooler. He also upgraded the evaporator fan motors and added two efficient air-circulating fans that make it possible to shut down the evaporator fans much of the time.

He also added some insulation when he had to repair about 2,000 square feet of the flat roof on the building. The insulation cost \$5,400, of which Berkshire Gas Co. paid half. He said the half Real Pickles had to pay will come back in energy savings within the next couple of years.

Rosenberg said he plans to replace the rest of the insulation in the building over the next five years.

"We're taking it step by step," he said.

"Individuals and businesses need to know that there's a lot of help and

incentive out there to make these types of changes," he said. "You have to do your research and you have to hunt sometimes. It takes time, but it's worth it in the end."

Rosenberg said he opened Real Pickles, which got its start in the summer of 2001, processing local vegetables into pickles and selling jars to a handful of local stores, with the intent of social and ecological change. He said he feels good about the progress the company has made.

"My philosophy is to live lightly on the Earth," said Rosenberg. "I think I'm doing pretty well so far."

Real Pickles has joined the Greening Greenfield Energy Committee 10% Challenge to reduce its energy use.

For more information about Real Pickles, visit: www.realpickles.com.

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Real Estate / Changing Hands

<p>Bernardston</p> <p>Arthur F. Brown Estate, also known as Arthur F. Brown Jr. Estate, Donald Brown of Paperrell, individually and executor, to Michael A. Romano of Whately, 182 Parmenter Road, \$157,000.</p> <p>Buckland</p> <p>Federal National Mortgage Association, also known as Fannie Mae, by attorney, Harmon Law Offices, PC, attorney, to Gregory D. Bardwell and Christina N. Bardwell of Shelburne, 15 Wellington St., \$174,900.</p> <p>Marcella A. Josselyn to Marcella A. Josselyn and Beverly J. Sipp, 184 Lower St., \$1.</p> <p>Diane E. Coffey to Diane E. Coffey and Andrea Bernard of Shelburne, 17 Green St., \$1.</p> <p>Conway</p> <p>Randall L. Williams and Vanessa I. Williams of Shelburne to Franklin Land Trust Inc. of Shelburne, Shelburne Falls Road, Lot X, 4.05 acres, \$60,000.</p> <p>P. Edward Hallen and Blanche E. Hallen of Deruyter, N.Y., to David Thibault and Faith B. Thibault, 1263 Pine Hill Road, \$120,000.</p> <p>Marjorie J. Love of Greenfield to Franklin Land Trust Inc. of Shelburne, Shelburne Falls Road, Lot Y, 3.26 acres, \$70,000.</p> <p>Deerfield</p> <p>Abbott L. Cummings Trust, Abbott Lowell Cummings, individually and trustee, to Abbott Lowell Cummings Indenture of Trust, Abbott Lowell Cummings and Edward T. Heapy Jr.,</p>	<p>trustees, 88 Hillside Road, \$1.</p> <p>Erving</p> <p>Outlook Realty Trust, Rita A. Dubay, trustee, to Michael D. Driscoll and Simone A. Cristofori, 7 West Main St., \$277,000.</p> <p>Lois A. Phelps to Scott Rau and Emily Rau, 52 French King Highway, \$175,000.</p> <p>Newton Living Trust, Frank W. Newton, trustee, to John A. Phelps and Lois F. Phelps, 14 Lillians Way, Unit 14, Northfield Mountain Meadows Condominiums, \$145,000.</p> <p>Wells Fargo Bank, NA, of Fort Mill, S.C., by attorney, Elena Peterson, attorney, to USA, Department of Housing and Urban Development of Oklahoma City, Okla., 7 West High St., \$1.</p> <p>Arthur E. Neipp of Montague to Shirley J. Holmes, 32 Forest St., \$15,000.</p> <p>Greenfield</p> <p>Massachusetts Greenfield, LP, of West Springfield, by partner by NEPSA 1996 Property Investors Inc., partner, to Corridor Greenfield, LLC, of Avon, Conn., Petty Plain Road, \$8,750,000.</p> <p>Timothy R. Paulin and Kelly A. Paulin, by Greenfield Savings Bank, to 79 Devens Street Realty Trust, Jason S. Brooks, trustee, 79 Devens St., \$85,000.</p> <p>Gary A. Newcomb to Gary A. Newcomb and Jody P. Falk, 20 Grinnell St. and 56 Prospect St., \$1.</p> <p>Frank J. Luddington and Joyce A. Luddington of Coos Bay, Ore., to William D. Spencer and Linda H. Spencer of Brattleboro, Vt., 25 Highland Ave., \$281,500.</p> <p>Michael Lorden and Kathleen M. Lorden to Michael Lorden and</p>	<p>Kathleen M. Lorden Real Estate Trust, Michael Lorden and Kathleen M. Lorden, trustees, 31 Park Ave., \$1.</p> <p>Sean Lepouttre and Kari Lepouttre to Jennifer G. Boynton, 68 Shattuck St., \$144,000.</p> <p>Helen R. Norwood to Helen Dubino Morrison of Washington, D.C., 103 Burnham Road, \$255,000.</p> <p>Helen M. Trembl, by attorney, James J. Trembl, individual and attorney, to James J. Trembl, 32 Lakeview Drive, \$1.</p> <p>Martin J. Church and Nora Gurley to Amber Gurley, 53 Haywood St., \$210,000.</p> <p>Vivian M. Martin Estate, Robert J. Martin and Joseph J. Martin Jr., executors, to Kerri M. Lynch of Turners Falls, 7 Locust St., \$145,000.</p> <p>Maryann J. LaCroix to John L. LaCroix, 81-83 Country Club Road. No consideration.</p> <p>Hawley</p> <p>Singing Brook Farm Trust, Ellen Parker Cosby, Mary Stuart Parker Cosby and Alice Parker Pyle, trustees, to Duncan W. Gillan and Ruth S. Gillan of Brookline, 81 Middle Road, \$160,000.</p> <p>Heath</p> <p>Laura R.F. (Ferretti) Rubinaccio to Paul Ferretti and Carrie Ferretti, Burrington Road, Lot 1, 10.35 acres, \$1.</p> <p>Paul Ferretti and Carrie Ferretti to Laura R.F. Rubinaccio, Burrington Road, Lot and Parcel A, 11.54 acres, \$1.</p> <p>Nancy Elise Newman of Baltimore, Md., Murray L. Newman Jr., Janice H. Newman and Martin S. Newman to Murray L. Newman Jr. and Janice H. Newman, 211 Number Nine Road (same address in Rowe), \$1.</p>	<p>Leverett</p> <p>Alan J. Lesser and Tina J. (Null) Lesser to Alan J. Lesser and Tina J. Lesser, Locks Pond Road, land also in Shutesbury, \$1.</p> <p>Montague</p> <p>Jeannette L. Sikora to David J. Sikora of Middlebury, Conn., and Paul R. Sikora of Doylestown, Pa., 808 Fairway Ave., Unit 808, Atrium Condominiums, \$1.</p> <p>Denise Balthazar of East Granby, Conn., Jeanne Sikora of Middlebury, Conn., Cecile M. Fugere and Patricia Wheeler to Maurice R. Fugere, 150 Millers Falls Road, \$1.</p> <p>Landon Daehn and Myryah Daehn, by Bank of America, NA, to Fannie Mae, also known as Federal National Mortgage Association of Dallas, Texas, 14 Crescent St., \$173,056.</p> <p>Northfield</p> <p>Michael R. Barry and Kimberly E. Barry to Eric Smith Kaeppl of Bernardston, 546 South Mountain Road, \$200,000.</p> <p>Lynwood R. Wallace, by attorney, Mary Lou Wallace, attorney, to Mary Lou Wallace, 50 Glenwood Ave., \$1.</p> <p>Suzanne M. (Martin) Boucher of Visa, Ariz., to John M. Lippman of Walpole, N.H., 245 Millers Falls Road, \$164,000.</p> <p>Orange</p> <p>Federal Home Loan Mortgage Corp. of McLean, Va., by attorney, Marcia A. Greeley, attorney, to Christopher S. Phillips, 80 Eagleville Road, \$86,000.</p>	<p>Raymond C. Harris and Marilyn F. Harris to Raymond C. Harris Jr. and Michelle R. Harris of Milton, N.Y., 188 Holtshire Road, \$1.</p> <p>Monaco Realty Trust, John G. Cooper, trustee, to Main Street Apartments, LLC, 1-5 East Main St., \$141,000.</p> <p>Julie A. Stanley, formerly known as Julie A. Johnson, to Julie A. Stanley and James A. Stanley III, 2-4 West St., \$1.</p> <p>Rowe</p> <p>Nancy Elise Newman of Baltimore, Md., Murray L. Newman Jr., Janice H. Newman and Martin S. Newman to Murray L. Newman Jr. and Janice H. Newman, 211 Number Nine Road, same road in Heath, \$1.</p> <p>James T. Williams and Robin L. Johnson, by NationStar Mortgage, LLC, by attorney, formerly known as Centex Home Equity Co., LLC, Francis J. Nolan, attorney, to NationStar Mortgage, LLC- formerly known as Centex Home Equity Co., LLC, of Lewisville, Texas, 75 Stone Hill Road, \$257,703.</p> <p>Shelburne</p> <p>Ralph Esposito and Virginia C. Esposito of Mount Dora, Fla., to Trust Agreement of Ralph Esposito and Virginia C. Esposito, Ralph Esposito and Virginia C. Esposito, trustees, 1179 Mohawk Trail, \$1.</p>	<p>also in Leverett, \$1.</p> <p>Sunderland</p> <p>Osterman Propane Inc. of Whitinsville to Osterman Propane, LLC, of Tulsa, Okla., 339 Amherst Road, \$1,806,400.</p> <p>Wendell</p> <p>Catherine L. Smith of Ohio and Key G. Whitefield of New Jersey to Kay G. Whitefield of Highland Park, N.J., Jennison Road and Rush Road, lots 10-12, 6.47 acres, less than \$100.</p> <p>Whately</p> <p>Phillip A. Nash to Michael V. Grybko and Patricia A. Schoenberger of Amherst, 106 State Road, \$325,000.</p> <p>James E. Revell Estate, Tammy French, executor, to Michael R. Bartlett of North Hatfield, 26 Long Plain Road, \$47,000.</p> <p>John F. Hassay to LA Management, LLC, of Williamsburg, 199 Long Plain Road, \$405,000.</p>
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