

PLUS: KEEPING GOALS IN CLEAR SIGHT • WOMEN + MONEY = CHOICES

SPRING 2011

Creative[®] Living

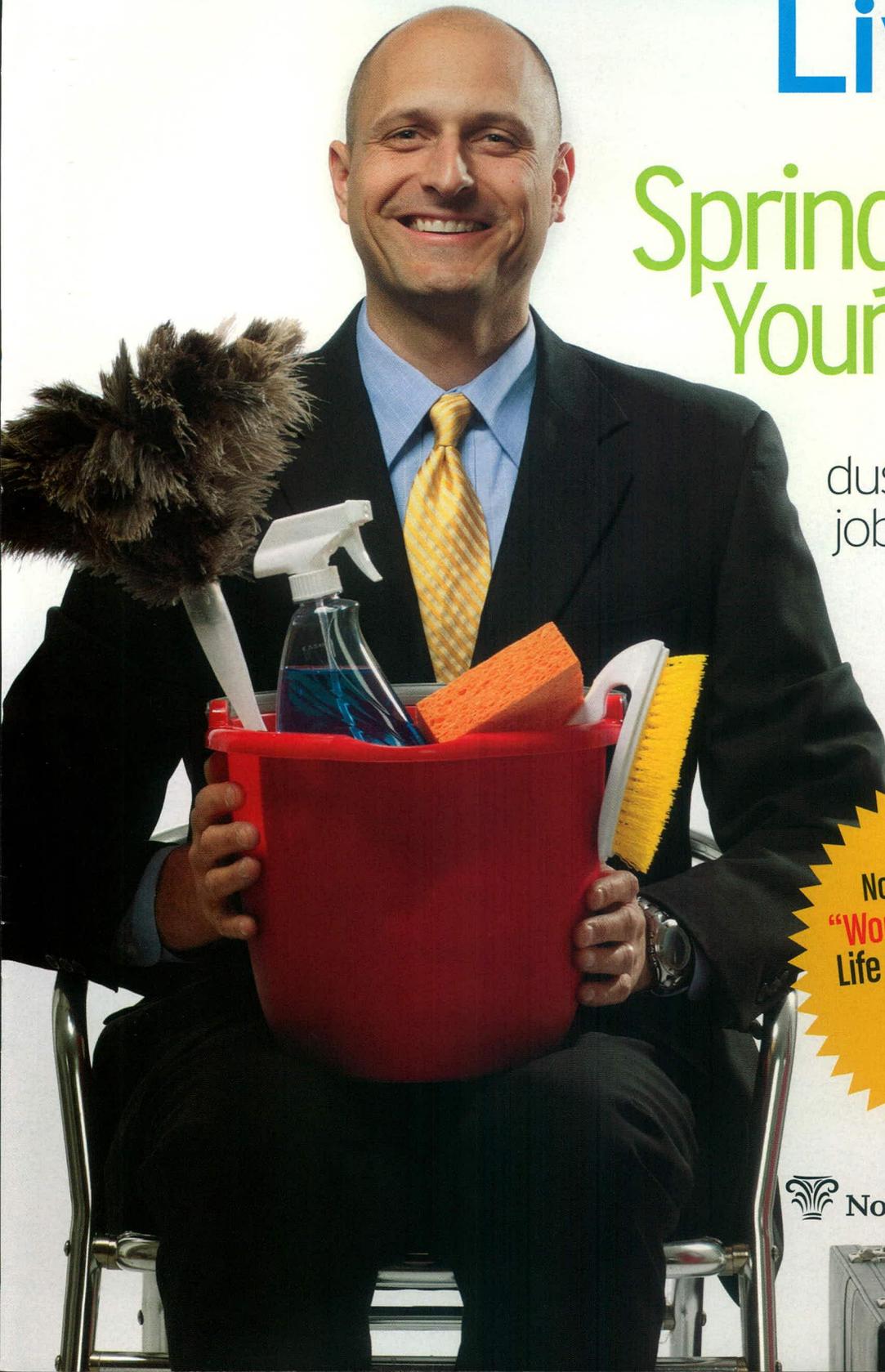
Spring Clean Your Career

Secrets to
dusting off those
job-seeking skills

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It's springtime! And it's certainly not too late to talk about how we can make 2011 your best year yet. Please call or e-mail to discuss your financial security needs. In the meantime, enjoy this issue of *Creative Living* – a magazine produced especially for the Northwestern Mutual family.

About this magazine

The mission of Northwestern Mutual and its Financial Representatives is to develop lifelong relationships with clients—and *Creative Living* is a great way to **keep in touch**. When we work with clients like you, our goal is to learn what you value in order to help you articulate and achieve your goals and dreams.

The idea behind *Creative Living* is similar; we bring you thought-provoking articles and interesting ideas for **enriching your daily life**. Of course, because our business is helping you achieve financial security, we also include lots of helpful financial tips and tools.

Finally, this magazine is a reflection of the Northwestern Mutual community, with articles, advice, and information coming from the people we serve. If you are a client, we encourage you to **share your story** with us. If you are not, we encourage you to **reach out and begin a conversation today**.

 **Northwestern Mutual[®]**



letter from
the editor

Reinvention and renewal

Have you ever wondered what you would do if you had a chance to reinvent yourself? Would you take up an entirely different career? Would you go back to school? Move to another city, region—even country? What would you retain from your present life? Thinking about questions like these can help you focus on what you want—and need—to do, whether you are changing jobs or thinking about crafting a productive retirement. One thing you'll certainly need as you move forward is the ability to keep your goals firmly in mind and take concrete steps toward them. In this issue of *Creative Living*, we bring you three feature stories we hope will provide some food for thought, whether you are recommitting to what you do already or are considering a bold new move. Check out "Spring Clean Your Career," "Stick With It," and "Setting a Course." We think you'll find the stories both inspiring and useful. Let us know!

Many of the ideas in this issue come from Northwestern Mutual clients. Be sure to check out the profiles of successful entrepreneurs in "Creative Business" and read about clients who make a difference through their volunteer activities in "Good Works."

We'd love to hear your stories and get your reactions to what we publish. Or maybe you'd like to recommend a friend who might benefit from meeting your Financial Representative.

Catherine Ann Grace

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insights into founding and growing innovative companies

Out on their own

Technology fueled these entrepreneurs' dreams of working for themselves

The blistering pace of technological change demands creativity of today's entrepreneurs. Along with the opportunities it creates, technology presents challenges for business owners who choose to hitch their wagons to this shooting star. Here's how two very different businesses on opposite sides of the country are finding creative ways to convert bits and bytes into solid opportunities.

PRESERVING MEMORIES, ENSURING INDEPENDENCE

Alan Kolsky, founder and chief executive of Digital Video Dimensions, Inc., spent 25 years as a specialist in operations management with a major financial institution. During that time, he was exposed to many technologies, especially digital imaging. He spent much of his financial-services career on the road, traveling from coast to coast for his employer. Tiring of that nomadic existence, in 2002 Kolsky decided to start a business in his hometown of Novato, California. That was just about the time DVD technology was pushing to the forefront of digital media, and it became clear that it would displace videotape as the format of choice.

"I took the whole idea of a home-based business very seriously, and I looked into three or four concepts in depth," Kolsky says. He knew what he didn't want: anything involving extensive fieldwork, traveling, or hiring and managing a lot of employees. He'd been interested in video for years, becoming an early



adopter of the technology in the 1980s. When he found a company offering a business opportunity built around proper engineering of DVDs, it struck a chord.

"I pursued that business opportunity and learned quickly that you can't pay someone else for a business plan and expect to be successful," he says. "You need to put a tremendous amount of effort into defining what your product or service is going to be. For me, digitally archiving people's existing material from other media, such as photos, slides, and videotape, onto DVDs seemed to be my sweet spot."

Kolsky says the investment in equipment required to get his business off the ground "wasn't cheap, but it was doable," and soon he'd hung out his shingle and put a listing in the Yellow Pages. Kolsky "muddled along," as he puts it, during the time it took his business to build momentum, but by the third year it was beginning to turn a reasonable profit. His reputation for good work was spreading, leading to more referrals and repeat customers, which in turn opened a new door of opportunity for Digital Video Dimensions.

Snapshot: Digital Video Dimensions

Business: Digital archiving

Owner and CEO: Alan Kolsky

Location: Novato, California

Established: 2002

Employees: 2

Mission: Preserving precious memories—for individuals and businesses

Quote: "Small businesses are great. In most cases, you are dealing with the ultimate decision maker."

Financial Representative: Fred Priest of Fairfax, California

Secrets of Success Digital Video Dimensions

- 1 Get involved in something you enjoy doing, and spend a lot of time learning about it and doing it.
- 2 Realize you may face a long lead time before you hit your stride and build a viable business.
- 3 Monitor the effectiveness of what you are doing by maintaining interactive communication with your customers or clients.

“Some of my repeat customers began asking me to do a little editing on the DVDs I was making for them,” he explains. “It was a natural extension of what I was already doing.” Pretty soon, small business owners began expressing interest in Kolsky’s work, approaching him to create promotional DVDs, edit their travelogues, and pursue similar projects.

Kolsky never intended to be a high-volume, low-cost provider. His desire to remain a one- or two-person operation meshed perfectly with his ambitions. He decided to orient his services toward upscale consumers and small businesses, a client base more interested in high-quality work than bare-bones pricing.

“Small businesses are great,” he says. “In most cases, you are dealing directly with the ultimate decision maker, and he or she encourages you to pursue your creativity. That’s really what they’re paying you for.” And it’s that creative aspect Kolsky finds most fulfilling.

Like any business, Digital Video Dimensions has its challenges, including the nonstop technological change that takes place in its industry. “You constantly have to be alert to new phenomena, such as YouTube,” Kolsky says. “Now business clients want their content online instead of on DVDs, and there are all kinds of different requirements by various video-hosting services.”

While Kolsky has continuously educated himself in his field’s emerging technologies and regularly invests in new equipment, one aspect of his business remains constant. “The common denominator is digitizing and edit-

ing,” he says. “Those are the things that are the foundation of what I do, and where the creativity comes into play. The medium involved is not that important.”

LEVERAGING RISK, ACHIEVING BALANCE

Mention high-tech entrepreneurialism, and most people think of California’s Silicon Valley or the Massachusetts Miracle on Route 128 outside Boston. But New Kingstown, Pennsylvania? Not so much. Fortunately for government, commercial, and education customers up and down the East Coast, Debra Pierson, founder, president, and CEO of Pierson Computing Connection Inc. (PCCi), never got that message. After attending a small private college in Grantham, Pennsylvania, the Boston native decided central Pennsylvania was a fine place not only to raise her family, but also to launch and grow a successful technology venture. And creativity has played a major role in helping her do it.

Pierson started working for IBM as an undergraduate at Messiah College, and she became a full-time systems engineer at Big Blue when she graduated in 1989. She worked closely with Pennsylvania government agencies, providing technical support, assisting with the architecture of computer networks, and overseeing the installation of data cabling and computers.

Many of the agencies she assisted during that period encouraged the use of woman- and minority-owned businesses. IBM was having trouble finding such firms that could provide quality work at reasonable prices. Pierson was convinced she could do better. When IBM offered her a buyout in 1993 that included a small financial package and health care coverage for a year, “I decided to take the buyout and establish my own business to meet a need for quality installation of technology with integrity and excellence in customer service,” she says.

Over the first five years, Pierson literally was the company, and she used that time to develop PCCi’s core competencies and reputa-

Michael J. McDermott, a freelance writer specializing in business and technology, is based in Carmel, New York. Businesses profiled in this column are clients of Northwestern Mutual. If there is a business you would like to nominate for Creative Business, please contact *Creative Living* editor Catherine O’Neill Grace at cgrace@tmgcustommedia.com.