

“Self-Employment”

by

Tom Mahony

pacifcoffering@sbcglobal.net

I’m self-employed. It’s been a goal of mine since I started surfing. It goes pretty well with the ocean lifestyle. Being your own boss and setting your schedule allows you to nail the brief window of tide, wind, and swell while avoiding crowds. My work schedule is pretty flexible and I tend to surf at odd hours, like 10 a.m. on a Wednesday. At that time, the lineup is often empty or sparsely populated with other self-employed types or the unproductive trifecta of sixth-year undergraduates, the willfully unemployed, and old men.

But after seven years of self-employment, I’ve learned that it’s not all glassy barrels and empty lineups. The Self-Employment Manual for Surfers is missing a couple of entries. I can only speak to my own profession of biological consulting, but all fields of self-employment probably have similar pitfalls.

First, under the Be Your Own Boss chapter, there needs to be a sub-title called No Work = No Pay. Every minute you’re not billing work is a minute closer to bankruptcy. There’s no paid vacation, sick time, clock watching, or otherwise sticking it to The Man. You are The Man. When business is slow, it’s hard to enjoy the empty barrels when you’re not sure if business will ever pick up again. Self-employment during a recession feels dangerously close to unemployment.



Do you get a paycheck on a predetermined day twice a month so you can schedule your bill payments? Good times. With self-employment, they’re over. Even after you complete a project and send an invoice, you might not get paid until next week, next month, or next year. And you’ll need to develop a raspy, threatening voice (think: A man’s got to know his limitations) when making calls to roust the deadbeats who haven’t paid you.

The Tech Support chapter could be reduced to a single sentence: There is none. There’s no geek a few cubicles over to call when your computer freezes up from a virus brought on by too much surfing (porn, not ocean). You are the geek. Dust off that pocket protector because you will be fixing that machine regardless of your technical ignorance. Sure, there are repair shops, but they’re expensive and your computer, and therefore your whole business, could be down for days if not weeks (see chapter sub-titled No Work = No Pay).

The Health Benefits chapter should focus on this fact: when you’re self-

employed, the insurance companies jack up your rates and look for any reason to drop you when you get sick. And if you think your deductible is high now, try one of the high deductible plans self-employed types favor to lower the premiums. You will have to be mauled by a great white to obtain injuries sufficient to trigger the benefits (bummer about the shark mauling, but at least the insurance company will pay and you'll finally have some Man to stick it to).

Then there's the Business Accounting chapter. Do you know how to reconcile a balance sheet? Neither do I. But it's a requirement of self-employment. And don't even get me started on year-end accounting. Every spring I flail around with the accounting software, cussing loudly until my wife hears the commotion and tries to help out. We struggle for hours until we somehow produce the needed documents without a clue as to how we actually did it.

All right, so self-employment is no surf-panacea. It's kind of a pain in the ass. But if you can pull it off, self-employment is the perfect way to make a living while maximizing time in the ocean. If you want to pursue it, I wish you luck, and I'll see you in the lineup Wednesday at 10 a.m.

Oh, and after the session, can you come over and fix my computer? It's running a little slow. I was on a sketchy website yesterday doing some, uh, "research" ...

