

# **Main Street Moxie**

From Surviving to Thriving  
in the New American Marketplace

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All of the persons used as examples in this book are composites of clients the authors have worked with. The names and identifying characteristics have been changed.

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*To my dad, who just never gives up,  
and to my mom, the eternal optimist, who always finds a new door,  
no matter how many close.*

*You may write me down in history  
With your bitter, twisted lies,  
You may trod me in the very dirt  
But still, like dust, I'll rise.*

Maya Angelou  
*Still I Rise*

# Table of Contents

|   |    |
|---|----|
| <b>Introduction</b>                                 |    |
| The Day the World Stopped .....                     | 1  |
| <b>Chapter 1</b>                                    |    |
| I Am a Jersey Girl: Hear Me Roar.....               | 5  |
| <b>Chapter 2</b>                                    |    |
| Where Are You Now? .....                            | 14 |
| <b>Chapter 3</b>                                    |    |
| Understanding Your Personal Brand .....             | 22 |
| <b>Chapter 4</b>                                    |    |
| Dressing for the New Main Street .....              | 29 |
| <b>Chapter 5</b>                                    |    |
| Perception Is Reality: Your Online Presence .....   | 36 |
| <b>Chapter 6</b>                                    |    |
| Finding Your Village: Networking in Real Life ..... | 47 |
| <b>Chapter 7</b>                                    |    |
| It Takes a Tribe to Raise a Business.....           | 54 |
| <b>Chapter 8</b>                                    |    |
| Show Me the Money .....                             | 60 |
| <b>Chapter 9</b>                                    |    |
| The Elephants Under the Rug.....                    | 67 |

|  |    |
|--|----|
| <b>Chapter 10</b>                              |    |
| Failing Forward.....                           | 72 |
| <b>Chapter 11</b>                              |    |
| Self-Care and Coping.....                      | 77 |
| <b>Chapter 12</b>                              |    |
| How Big Is Your World? .....                   | 86 |
| <b>Chapter 13</b>                              |    |
| From Main Street to My Street .....            | 90 |
| <b>Conclusion</b>                              |    |
| Why Are We Doing This? Building a Legacy ..... | 95 |
| Acknowledgements .....                         | 98 |
| About the Author.....                          | 99 |

# Introduction

## The Day the World Stopped

It began so slowly, so quietly, that at first no one noticed. There was a cough. A gasping for breath. But it was November. Almost holiday time. At brick and mortar stores, the heart of Main Street America, Black Friday sales were up 4.2 percent over 2018. Sure, a lot of Main Streets weren't as busy as in decades past, but most businesses were thriving. I had stopped into one of my favorite small gift shops in Lambertville, New Jersey, a local river town with a flourishing tourist trade.

"It's not as busy as it used to be," the owner told me. "A lot of people are shopping online, but we're making it. Yeah, we are doing okay."

That was pretty much the story of Main Street 2019. Some of us were thriving, some struggling a bit, but overall, things were looking pretty good.

I felt confident enough to borrow money for the first time in my business career to open my first two licensing model offices for one of my businesses, the (co)working space.

The concept of a coworking space is to allow remote workers and other business professionals who do not enjoy the isolation of

## 2 Main Street Moxie

a home office to thrive within their home community while providing them with the opportunity to meet and collaborate with other professionals in and around town. Each of my coworking spaces are conveniently located in communities, rather than on large corporate campuses, to provide freelancers, small business owners, consultants, and others with a comfortable working environment.

### January 2020

I started to notice reports on the news about a new virus somehow related to bats that was being seen in China. A wet market. What was that? I barely noticed. I was too busy with the grand openings of my two new (co)working spaces, coordinating details with my new licensing model clients and working with my two employees to revamp their schedules to accommodate the need for one of us to be at each of our three offices, the original the (co)working space on Main Street in Woodbridge, NJ, and the two new spaces in New Brunswick and East Brunswick, NJ.

Who had time to worry about some virus on the other side of the world? There had been viruses before in countries where healthcare wasn't as good as ours. We'd heard these stories before. They affected other people—not us. Not here. Not on Main Street, New Jersey.

I always hold a Chinese New Year celebration at my office. This year it fell on January 25. One of the guests, an importer of goods from Asia, was talking about the virus.

“It’s getting difficult to get my goods out of China,” he told me. “The docks are closed—the dockworkers aren’t loading goods. The longer it lasts, the more shortages of products we are going to see,” he told me. It was really my first inkling that life was about to be disrupted in ways none of us had yet imagined.



Throughout the next several weeks more and more news items cropped up about this novel coronavirus, as it was called at the time. Passengers on a cruise ship had the virus. Should they be allowed off the ship? How were they to be quarantined? And what effect would this have on the cruise industry? Would people think cruises were unsafe? Would this thriving industry go bust?

I know a few travel agents through my networking groups. Yes, travel agents do still exist in these days of Kayak and Expedia. The travel agents I know all book specialty vacations—like cruises. Would their businesses be hurt? It was the first inkling this new disease just might affect the average businessperson on Main Street. But only a few of us—right? Only those with businesses directly linked to cruises. Airlines, hotels, and especially neighborhood restaurants, the focus of my marketing company 20 Lemons, would not be touched. It wasn't going to affect my business. Was it?

The new disease now had a name: COVID-19, and on February 28, a nursing home resident in Washington State was identified with the disease.

It was inching closer, but most of us still couldn't believe it would affect us, or our businesses. After all, there had been that Ebola outbreak a few years before and nothing had changed, even when a few cases were found in the United States.

## And Then It Was March

Everything changed so suddenly. On Monday, March 9, it was business as usual. By Wednesday I started to worry. What was going to happen? Was there going to be a quarantine? What would that look like? The whole concept of the (co)working space was shared office space. Would people want to share a space and potentially spread this frightening disease? Could I, as a business

## 4 Main Street Moxie

owner, take the risk of allowing the people who leased my space to get sick? What about my employees?

I made plans on Wednesday. I changed them on Thursday. By Friday I decided to furlough my two employees. I wasn't yet sure what would happen, but I owed several thousand dollars in rental payments each month. If our memberships in our coworking spaces ceased, I couldn't pay my rent, let alone pay my two employees.

On Monday I talked with a friend. She had just been out shopping in her neighborhood, getting supplies for the stay-at-home order that was obviously coming soon. "It's so different than the weekend. Everyone was out. Now the parking lots are empty. Bed, Bath & Beyond is closed. Michael's is closed. The mall is closed. Only the grocery store and the drugstore were open," she told me.

Everything was suddenly very different. Could my businesses survive? Not only were the (co)working spaces based on the concept of shared workspace, my marketing company, 20 Lemons, focused on restaurants—mostly small, neighborhood restaurants. Who was going to need marketing services when the entire world had just shut down?



This book is not a diary of the pandemic, or any of the other events that reshaped the American marketplace in 2020. It's a story about how one business owner used a little grit and a lot of moxie to survive the largest paradigm shift of our generation. It's a book of ideas to help you as a businessowner to survive and thrive. Luckily, most of the bumps in the road you will meet will not be as large as a pandemic—but when you are in the middle of a crisis it just might seem that way. I hope you can learn from my journey—both the good and the bad, the celebrations and the disappointments.

# Chapter 1

## I Am a Jersey Girl: Hear Me Roar

*Entrepreneur. En. Tre. Pren. Eur.*

It's almost felt like a four-letter word. At least that's how it felt when I told my parents I was starting my own business in 2008. They talked to me about the importance of working for a big corporation with big benefits that would make plans for me. They talked. And talked. But somehow working for a someone else—either a large corporation or a small one—still just didn't feel like the right fit for me. I was tired of being a part of someone else's plan. I wanted to make sure the opportunities I had right in front of me were ones I was making for myself.

The economy was in total flux. After years of boom, it was obvious we were heading for bad times—although at the time no one realized just how bad. Even though we didn't know at the time we were heading for the first big paradigm shift in business, the Great Recession. Most people I knew thought rather than opening a business, I ought to look for a nice, safe, corporate job. But that just wasn't me. The last thing I wanted was to leave myself

## 6 Main Street Moxie

vulnerable to corporate downsizing. I didn't want my life, my bank account, or my future in the hands of someone else's decisions and budget cuts.

So, despite the warnings from my parents and other friends who urged me to stick to the "safety" of the corporate world, I decided to open a business. I knew it wasn't going to be easy, but the truth is I had a pretty clear idea I wanted to be an entrepreneur since I was a little girl. While other girls were playing house with their Barbies, mine were being dressed for success and heading out to work. When I played dress-up, I wasn't a princess. I would dress in my Sunday finest, take my mother's teaching textbooks, put them in my Cabbage Patch Kids suitcase, and hang out in the living room pretending I was on a first-class plane flight for a business trip.

Yes, owning my own business was something I'd wanted to do all my life. But when I finally filed my LLC for my business, I told no one. It felt a little like my secret shame.

My accountant reminded me—often—that I just had to get started on something—anything. What I decided to start was a marketing company. I had done my research; I'd looked at the problems of the companies I had worked for. I knew that for me to make a go of it I needed to start small. To find a way to really help other people in business I would have to do it without the roster of big clients—or employees—the companies I'd worked for had. I didn't know the right people to find those big clients; I didn't have the staff to handle those kinds of assignments. Most of all I wanted to help the little people—other small business owners like myself.

So why did I feel like an imposter?

In the years since I started my business, I've learned most new business owners also feel as if they are faking it, at least part of the time. But when I started in business, I was sure that I was the only one, and I was too afraid to mention it to other business owners I

knew. If I had, I would probably have been reassured. But since I thought everyone else must know more than I did, was more confident than I was, and had more support than I thought I had, it never occurred to me to ask.

I did, however, have something going for me that I knew a lot of business owners did not. I had moxie, and I had grit.

## Why Moxie?

Merriam-Webster's dictionary defines moxie as "energy and pep, courage, determination, and know-how." I was twenty-six years old when I started my business, and I had enough energy, courage, and determination to take care of the fact I had no more know-how than most people my age. In other words, I had moxie. And if you want to succeed in business, you'll need a healthy dose of this trait.

You need enough energy to put in long hours handling every part of your business from creating your product to dealing with problem clients to taking care of all the emergencies, large and small, that come with owning your own business.

You need that pep to go to a networking meeting where you know no one, put on a smiling face, and sell yourself and your business, no matter how many doubts you have on the inside or how much you feel like an imposter.

You need courage to keep on no matter what the world, or your clients, throw at you. It might be a recession, it might be a pandemic, or it might be something much smaller such as making your first hire—or handling your first firing.

You need determination to keep on going when a client doesn't pay you, when the project falls apart and you must regroup, or when you just have a bad day and want to throw it all in and go work for someone—anyone—so you don't have to make

## 8 Main Street Moxie

one more decision.

Finally, you need enough know-how to be aware of what you do know and what you don't. You need to be aware of what you can do for yourself as the owner of a small business, and what services you should hire out. You need to learn you can't do it all yourself, no matter how hard to try.

And you need one more thing. I call it grit. And since I come from New Jersey, I call my particular brand of determination "Jersey Grit."

### What Is Jersey Grit?

I grew up in New Jersey—the land of the best and brightest: Albert Einstein, Thomas Edison, Whitney Houston, Jon Bon Jovi, Bruce Springsteen, Buzz Aldrin, Frank Sinatra, Derek Jeter, Martha Stewart. The list could go on and on.

I know a lot of famous people come from a lot of other places, too, but something about Jersey just feels different. This is one of America's most densely populated states per square mile so the competition really is that much higher. But why do the people that come from here just seem to have an exorbitant amount of grit? I truly think it comes from the environment. Jersey Grit is more than hard work and determination—and I can sum up what it means to me pretty simply.

***Jersey Grit:** Working in a harsh, extremely competitive environment where you are surrounded by a lot of people who give you the classic NJ attitude but not letting it discourage you. You keep going. And you keep succeeding.*

So how do moxie and grit make a difference when you are starting a business?

## Fake It Till You Make It

It's an important concept for any new business owner. Let me be clear: By faking it I don't mean lying about your credentials or experience or claiming to be able to do something you know you cannot. Those are quick ways to not only put yourself out of business but to open yourself up to lawsuits.

The Main Street Moxie style of faking it means that you put on an air of confidence that says, "I'm good and I know it." For example, even when I was a one-person business I would always use "we" and "our," as in "we are working on..." "our business has plans to..." In other words, I would give the impression of being a larger company than I truly was at the time.

## Dress the Part

There is no one right way to dress for business anymore, and since the COVID-19 pandemic, the rules for acceptable business attire have changed even more.

You certainly don't have to wear a power suit to be taken seriously—and you don't have to spend a fortune, either. You do need to know who your clients are and how they want you to look—even if you are only meeting them on Zoom. Are you in a creative business? You can probably get away with a more colorful, casual style. Are you marketing yourself to young techies? You can dress very informally; t-shirts and shorts are a go. Is your prospective client a medium to large corporation or a law firm? Better have one of those power suits, or at least a good shirt, blouse, or sweater for that virtual meeting, even if the power heels and stockings are laying neglected at the back of your wardrobe.

There's an old saying: In order to get ahead in the corporate world you should dress like the people one level higher than you. If you're an entrepreneur, you need to dress like the person your

## 10 Main Street Moxie

prospect or client wants to hire. That means that while your prospect can dress in “COVID casual” for a first meeting, you should not.

### Be Fearless

When I talk to people in business today about what it means to take risks, there is always that person who says, “Well, just do it. I don’t see what’s so hard about it.”

What? Are you kidding me? You don’t become Apple or Amazon or Microsoft overnight! Those companies took years to develop into the giants they are now. It takes time, effort, planning, and experience to move your company from start-up to success. We’ll talk more about defining success in a later chapter. But for now, remember you aren’t going to surf those maverick waves without learning how to paddle your board first.

As a student at the University of Maryland, I learned about our school’s mascot, the two-inch long diamondback terrapin. The school has turned the tiniest mascot in college history into a marketing slogan to be “fearless.” I took it to heart when I started my business: Be fearless, even if you are the tiniest company on the block. Go after the client who is larger than you are. Start a new product line. Don’t get trapped in “we’ve always done it this way” thinking.

### Innovate

Sometimes when you are small it is easier to be innovative, easier to come up with new ideas and new ways of doing something, than if you are a large corporation. Being new, tiny, and strapped for cash really can be the mother of invention.

But innovating also means you have to explain yourself more



often. When I started my second business, the (co)working space, in 2010, few people knew what a coworking space was. We had a unique product, but since no one had heard of it, we spent a lot of time explaining its benefits. This gave us an excellent Unique Selling Position (USP).

While some small business owners, entrepreneurs, and creative freelancers love working from home, others miss the social and creative interactions of an office and being able to step away from distractions at home. The (co)working space stepped in to fill that gap in an affordable way. But first our potential clients had to find out we were there.

## Think Big

Plan where you want to go, and be realistic about how long it will take to get there. There really is no overnight success. It often takes five or ten years to get the kind of recognition that comes with that accolade.

When I started out, I wasn't there yet—I was faking it a good bit of the time. I was often afraid I wasn't "there" yet. Who knew "yet" would become one of these words that made all of the difference in my development?

Am I there yet? When will I get there? What I've found twelve years later is that each time I get "there," I set my sights on a new goal—or goals. If a business isn't growing, it is dying. Just realize at the start, no matter how many goals you reach, in business there are always more goals—and more challenges.

## Know What You Don't Know

Another characteristic of moxie is to know what you don't know. Faking it is great as long as you are not trying to fool

## 12 Main Street Moxie

yourself.

Most entrepreneurs start a business because they have expertise in one area. In my case, I knew how to market small businesses. That didn't mean I knew all about how to *be in business*. One of the things I did to jumpstart my business was hire a business coach. Her name was Lorette Pruden, and her company is Team Nimbus.

Lorette helped me learn many of the things I did not know about how to be a successful entrepreneur, including looking to partner with experts in the areas where you need help. No one can be an expert in everything, and the entrepreneur who tries to be will soon be in hot water with her clients. Developing a group of referral partners with whom I could work, partner, and bounce ideas off has been key to my becoming a successful entrepreneur.

It took most of my first five years in business to learn how much I didn't know. Don't get me wrong, after more than ten years in business there is still plenty I don't know—and I'm still learning every single day. But my big takeaway from my first few years in business was to learn to accept who I was and where I was, and to move ahead with whatever I had available at the moment.

## Lessons Learned

Every client you work with, every project you complete, and every bid you fail to win will give you more know-how. While I still grapple with my own successes and failures in business, there is a plus and minus about gaining that know-how and experience: You only gain experience over time, but you can always gain knowledge by studying what other people in similar situations have done.

While my experiences are unique to me, the lessons I've learned, the goals I've reached, and the insights I've gained can

help *you* through the critical inflection points in both your life and your business. I hope reading about my experiences will help you more easily identify similar challenges in your own business and make smarter decisions.

I once had someone tell me we all have different strengths, but since we are experts at our own strengths, we often don't recognize others struggle in the areas where we succeed.

What I have is moxie, and this book is filled with nuggets about how to get through your rough moments so you can keep on going, pushing through, and ultimately succeed, no matter what obstacles are in your path.

How much moxie do you have? What do you do when something stands in your way? You can give up, or you can push on and find another way. In the end that is what moxie is: having the grit and determination to carry on when things are just not going right for you.