

MAKINGAMILLION

Women are

By Karen West

breaking the proverbial glass ceiling by running their own

businesses

▼or Michelle LaBrosse, it happened when she was a young Air Force lieutenant. For Rosanna Bowles, it was during a trip to Italy when she was 16. For Christie Mueller, it came during a midcareer change.

The three women all experienced an epiphany that set the stage for their becoming savvy, innovative entrepreneurs, who surpassed the infamous glass ceiling by being their own bosses and amassing million-dollar successes.

They are among a growing number of women who long ago learned that a man is not a financial plan, and they are creating their own million-dollar nest eggs through determination and hard work.

"The trend toward women reaching higher economic heights is growing," says Marsha Firestone, founder and president of Women Presidents' Organization, an international group of women who gross more than \$1 million in annual revenue. "Today's million-dollar woman may be the \$100,000 woman of 15 years ago."

Like climbing the corporate ladder, breaking through to the \$1 million mark requires fearless ambition, confidence and a willingness to "dream the big dream," Firestone says.

Many high-earning women get experience in the corporate world, then decide to start their own businesses, Firestone explains. "They realize they can do it themselves and get more money, have more influence, keep a bigger piece of the pie and control their own time. Their drive is unrelenting."

'nlike Bowles, who realized her business dream at a young age, Christie Mueller's financial bonanza came after she left a 10year career as a television news broadcaster, including a stint at KIRO in Seattle.

She initially scoffed when a friend suggested she sell life insurance policies. "I pictured these kind of portly men, all white and pasty. I didn't picture anyone engaging, powerful and smart," Mueller recalls.

But after meeting with a friend's husband, who was in the business, and being impressed by his professionalism and savvy, she decided to take a chance in insurance sales. Today, with earnings of \$1.1 million, Mueller says going to work for New York Life was the best career choice she could have made. With offices in Renton and Bellevue, she is the company's No. 1 agent in the Pacific Zone and the 11th top-selling agent in the company.

But her financial success didn't come right away. The first few years, "I didn't have a vision and goal, and I had

a lack of respect for myself." At first, she missed her fast-paced broadcast career, she says, and lacked the right "mindset" for her new insurance profession.

Enter the Pacific Institute, a Seattle corporation that specializes in performance improvement and cognitive psychology. Through a lot of soul searching and motivational training from the Institute, Mueller found her missing mindset. "I gained a more positive attitude and a whole new way of thinking about myself and my business," she says.

Her new "I can do anything" attitude taught her to ignore her previous career and become more disciplined about her new one. "If you are always looking back, you are never going to move ahead."

Today, Mueller is frequently tapped by New York Life to give motivational speeches. She often tells her fellow agents that success lies in being optimistic and effective: "Don't look at how you can't do something. Look at how you can do it."

That's exactly what Mueller did. She says that, after years of being dominated by men, plagued by negative stereotypes and considered unhip, the insurance industry became a lucrative career for her, as it has for many women.

The industry offers the potential for seven-figure salaries, fasttrack management opportunities and greater flexibility for personal and family life. While her earnings have provided her with a comfortable lifestyle, she says she doesn't flaunt her wealth. She drives a 10-year-old Mercedes and lives with her husband in their newly rebuilt craftsman-style home on the eastern shore of Lake Washington.

Born and raised in Iowa, Mueller graduated from the University of

CHRISTIE **V**UELLER

New York Life's

No. 1 TOP-SELLING WOMAN IN THE PACIFIC ZONE (11TH IN THE COMPANY).

Age: 55

Married: Husband Mark Gardner is a retired commercial pilot and former broadcast news executive.

Children: Stepdaughters, Maggie, 24; Lyza, 27.

Income: \$1.1 million.

"Realize that we have unlimited, untapped power

California at Santa Barbara with a B.A. in English literature. She spent a decade working as a television newscaster in Boise, Portland and Seattle before deciding to pursue a different professional path. Her midlife career change came from a desire to do something that was more satisfying and had a greater impact on people.

Because her business is based on building trusting relationships, Mueller says it is a good fit for her. Women are perfect for the insurance industry, because they are "natural, caring listeners," she explains.

"Once I was in the industry, I realized not only how rewarding it was, but how satisfying it was to solve the incredible complexities of estate and retirement needs of my clients. ... And many of my clients have become my friends."

Successful, high-earning women have gained the upper hand, or at least made the playing field more level, by owning their own businesses. "Ownership really does seem to be the most effective method for shattering the glass ceiling," adds Firestone. "It's the only place where their compensation will be equal to that of their male counterparts."

Most million-dollar women seem to be either business owners or salaried employees who operate with a great deal of independence.

Consider Christie Mueller. As one of New York Life's topselling agents, she has earned the respect of both her male and female peers as well as a top spot in the company's exclusive Million-Dollar Roundtable. But as a sole proprietor with offices in Renton and Bellevue, she has bypassed the corporate environment and sets her own agenda.

"The only person holding me back now is me, not an oldboys network," she says. "If I can get out of my own way, I am unstoppable."

Karen West is a Bainbridge Island-based freelance writer.



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