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## Turning pain into profit

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Four years into Deborah Moskovitch's seven-year divorce war, she wondered aloud if she might some day be able to help other people navigate the waters of matrimonial dissolution, start to finish.

"I think you're on to something," her lawyer said.

Around the same time, Toronto marketing executive Sherri Auger was going through her own personal firestorm: threading through the complications of her mother's estate, while overseeing her ailing father's placement in a long-term care facility.

"I pretty much had an epiphany," says Auger, 43. "I thought, if I can't sort this out with my Mum and Dad —and I didn't have kids-- there's something that needs to be done to help people get through this." Another business opportunity was hatched.





Both women had good ideas. But, says Neil Wolff, chair of the entrepreneurship department at Ryerson University, that isn't enough. "There are always lots of good ideas around," he says. "But if there isn't a good interaction between the individual and the idea, if they're not passionate and deeply connected to it, it won't work."

Moskovitch and Auger had that in spades. And with their respective marketing backgrounds, they had the tools to take their ideas to the next level and beyond.

Moskovitch, 48, a former product manager for American Express emerged from her admittedly acrimonious divorce with a surplus supply of 20/20 hindsight she did not want to waste. She'd traveled the gamut — mediation, litigation, dispute resolution, custody and access evaluations — while stickhandling her role as single parent to her three children. If she harboured any bitterness or residual anger, that wasn't the point. Circumstances had forced her to become an expert.

In 2004, she launched The Smart Divorce ([www.thesmartdivorce.com](http://www.thesmartdivorce.com)), a soup to nuts divorce consulting business, and set about establishing herself as to go-to girl for people who want to work through the divorce process as quickly, amicably and cheaply as possible. She'd worked through every imaginable aspect of the divorce process — learning, in hindsight that lawyers are expensive, and don't do therapy very well), the courts are slow and that there are emotional, financial and parenting issues that dog people before, during and after the divorce process. The question was: how could she effectively make money from her own voice of experience?

"I've approached this project from a marketer's perspective."

In fact, Moskovitch knew from the beginning that it would not be enough to simply have an idea that people liked for a service no one offered.

"I couldn't just hang up a shingle and say, okay, now I'm going to be a divorce consultant and counsel people. Where's the credibility?"

So she embarked on a book (The Smart Divorce, released in Canada and the U.S. this summer), developed a website and worked on branding herself as a divorce expert, seeking out appearances as a commentator on any cable TV show that would have her. Her book touches down on all aspects of divorce from the initial split to the aftermath of support, custody and dating again.

"There were times I wanted to give up. It was so much work. But people kept saying, You're on to something good. You're going to make a difference. Not one person told me I was on the wrong path."

For her book, she researched the top divorce lawyers on the continent and "cold-emailed" them with a subject heading, Understanding Divorce. "I got a 25 per cent response rate." In turn, the lawyers passed her on to other experts: psychologists, therapists, financial advisors and more: 100 in all.

"They liked my line of questioning. I had an inquisitive nature and I did not have an axe to grind."

Both women have made all the right moves in launching and building their businesses, says Steve Gedeon, a former entrepreneur now teaching in the Ryerson entrepreneurship program. For starters, they've both identified a marketable "pain point" that cries out for relief.

"It's the difference between a cool new gizmo that does all sorts of neat things, costs \$1,000 and will take two hours to figure out how to work and something that will instantly solve a problem," says Gedeon, who teaches a course in transforming an idea into a viable business. "If you can't stop their pain, they won't return your phone calls, won't give you their money."

Moskovitch has also cleverly developed a way of communicating with her target audience — what Gedeon calls "an addressable market" — with her book, website and efforts to stay visible as a plain-talking commentator. "If she hadn't had that book published, I wonder how successful she would be."

She's also identified her "place in the ecosystem", he says, by carving out a role for herself in the world of divorce that doesn't encroach on the expertise of others. Or as Moskovitch puts it: "I stick to the knitting. I'm not a marriage expert. I'm not a relationship expert. And I don't hand out legal advice."

Auger, a former business development manager for Tremco, also built her business from ashes of a personal ordeal. An only child, she was in the process of helping her ailing father make the transition to a nursing home when her mother fell ill and died within the month. Simultaneously handling her mother's estate and her father's institutional care, while holding down a busy job, made her realize there was a market for a service that helped families negotiate the tricky and emotional aspects of eldercare.

She researched the eldercare market, searching for a service she would have happily paid for when she was going through her own situation. In early 2001, she quit her corporate job and set up Estate Matters ([www.esteemattersinc.com](http://www.esteemattersinc.com)). Two years ago, Auger introduced a spin-off service, called Caring Matters, which focuses on helping families find care and accommodation for relatives who are losing their ability to live independently.

"I've been called Rent a Sister. That pretty much defines my role."

Auger offers a range of services. She organizes all the key elements of an estate, puts families in touch with legal and financial experts, pre-arranges funerals, tees up in-home care, shops for retirement homes and settles people in. "It's all pretty individual. I'm neutral, not part of the family, so I'm objective. Family members know this."

For Ryerson's Wolff, who teaches a course in "opportunity identification", spotting an excellent opportunity is not enough to make it work.

"Both these people lived through an experience and lacked information about the process in advance. So they sensed an opportunity, did their research and brought passion to their idea. It's not just the idea — but the interaction of the person and the idea together that gives it credibility. This is really important."

Gedeon is concerned about what he calls the "scale-ability" of both endeavours. "There are only so many hours in a day, so many units of billable time, and a cap on what you can charge for your time," he warns. This often stunts growth in service-based undertakings and inhibits would-be investors.

To that end, both entrepreneurs have plans to maximize their earning power. Moskovitch is adding workshops to her one-on-one consultation business, which at \$125 an hour, is thriving because of the value of her public profile. That profile has also earned her higher-paying work as a speaker for organizations looking for an expert with a birds-eye view of the world of divorce. She's working on a documentary about her experience — more self-marketing—and putting together a proposal for a radio show about divorce.

Auger has already added workshops to her own personal services, which can cost a family \$800 and up. And she's currently training someone to deal with the expanded demand for her services, which include several clients in the U.S. who want a lookout for elderly relatives in Canada.

"I envision having five more people working in my company in the next year and a half," she says. "This is definitely a template-able business."

Although both women became intimately acquainted with two different aspects of the life cycle, they agree there is always more to learn. "My research is my calling card," says Moskovitch. Adds Wolff: "A 20-year-old with the same idea could not have done this." Proof that you can sell the voice of experience.