



Katrina Starzhynskaya recently spoke with **STEPHEN LESAVICH** about his accomplishments as a Ph.D. in computer science, a serial entrepreneur, intellectual property attorney, award-winning author, and current success as the owner of an independent publishing company. Stephen discusses his career opportunities in relation to the exciting times of the evolution of modern technology. Additionally, he emphasizes the importance of reinventing oneself and avoiding stagnation. Stephen's desire is to touch as many lives as possible through his wisdom and words.

## On the Edge of Everything

STEPHEN LESAVICH

### What was your first focus?

I was very interested in technology, so I pursued computer science in school. After graduating from college, I worked as a software engineer. Eventually, I obtained my Master's and Ph.D. in computer science. My path included working at AT&T Bell Laboratories, which at the time was a premier research facility that helped develop the backbone of the Internet. Later, I spent time at US Robotics, which produced the first commercial modems during the age of dial-up access. These were exciting times for me. Not long after, I decided to attend law school.

**You mentioned you are also an intellectual property attorney and have worked with**

**companies like Microsoft, Nike and Hewlett-Packard. Can you tell us more about that?**

My legal career started out at a law firm in Portland, Oregon working with Microsoft and those other clients you mentioned. Because of my Ph.D. in computer science, I flew to Seattle and drove out to Redmond to work with Microsoft on a regular basis. I worked on a number of patents for the Xbox and other Microsoft products. I was also in meetings with Bill Gates, and some of the other principals of Microsoft.

Nike was there in Beaverton and Hewlett-Packard had a printer manufacturing plant in Corvallis, and my law firm did legal work for both them at the time. I spent the majority

of my time interacting with some of the smartest people in the world who were developing bleeding-edge technology. When I look back on my experience, I always enjoyed my conversations and interactions with these people.

**Now I know an attorney to contact when I go to file for my first patent!**

Yes, I would be happy to help you! I have worked on many software patents and patents for other types of inventions as well. I could also help you with the two other components of intellectual property, trademarks (branding) and copyright (protection of the expression of written words and artistic creations). I used my experience as an attorney to develop my publishing company and assist my authors. Because of this skillset, I can provide

all of those services well and bring the books to a global marketplace in a way that their content is protected.

So you are a lawyer, a Ph.D., and an author of the award-winning book, *The Plastic Effect: How Urban Legends Influence the Use and Misuse of Credit*. When did you come up with the idea for the book?

At the time, I was working on another project with my co-author, Polly A. Bauer. She is a credit card expert as well as the former President and CEO of the Home Shopping Network Credit Corporation. She was responsible for a credit card portfolio of about half a billion dollars at HSN. The book is based on urban legends about credit card use and serves as a self-help book for consumers on credit know-how.

It is a cross-breed of the business and self-help genres. We crafted the manuscript by addressing the 25 most common urban legends about credit cards, putting our personal expertise and spin on each topic. Our book won the 2013 Independent Publisher Gold Medal as the best new book in the finance/budgeting category.

**What are some of the legends you discuss in the book?**

One urban legend many people believe is that if you're declaring bankruptcy you can spend freely on credit cards and have those amounts discharged.

This is false: a bankruptcy trustee will look at credit card purchases back to about 3 months (or more) prior to filing for bankruptcy and these credit card charges may not dischargeable in bankruptcy depending on the circumstances associated with the intent of those purchases.

**How about student loans? Can they be discharged in bankruptcy?**

Unfortunately, student loans, even if paid with a credit card, are not dischargeable because Congress enacted legislation against doing so. Some items can be discharged, while others cannot.

**You have a publishing company and have started other businesses. What are you currently working on?**

I still practice law and I've had my own firm since 2002. I was a partner at a big Chicago law firm and went out on my own as an entrepreneur. In 2007, I started my own publishing company because how people have migrated to online purchasing of books via the Internet.

I created a new publishing business model. The old way was to estimate the demand for a book and print books based on that estimated number and try to sell them. My new model is based on printing on demand at the point of purchase. This eliminates the overhead costs of using traditional warehouses and trucks for the distribution and sales of books.

Our books are printed only after they are purchased by someone and then dropped into a distribution channel. My company works with major retailers like Amazon and Barnes & Noble, as they have a global reach. They collect payment from the consumers and we give them a percentage of the sales. My publishing company was awarded the 2014 Best of Chicago Award in the publishing consultants and services category, in part based on this new business model. We recently have had a number of new authors recently

sign with us. We are currently finishing a book for a medical doctor down in Tampa, Florida who specializes in liposuction and cosmetic surgery. His work is scheduled to be featured on *The Doctors* television show and will also have his new book promoted on the show.

**Why would authors choose to work with you when they could do it on their own? What advantages do you provide?**

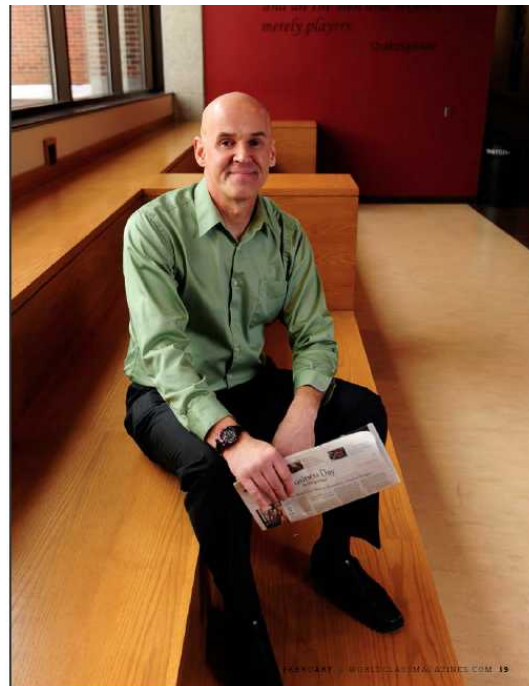
One of the advantages I give is higher author royalties due to lower overhead costs. As an intellectual property attorney, I also provide protection to the author's work by filing for copyright and trademark protection and negotiating contracts and licenses for products and services related to the books.

Additionally, I have access to particular distribution channels, reporters and media outlets that other self-publishers do not. It's about the cooperation with the author to get their work into global markets; their success is also my company's success.

**Did you have any role models or mentors when you started your first business?**

There was no specific person who had it all. Instead, I took several components of the successful people I knew and used that as inspiration for starting my own business.

Most of those pieces involved strategy and people skills. I don't do much advertising for my businesses and rely on referrals and word-of-mouth. I learned that philosophy from someone: "Provide high quality goods and services, [and you will] gain momentum."





**What is your passion and vision?**

My biggest passion is books and being an award-winning author. I have another book coming out soon that is about life and spiritual transitions. I am also co-authoring another credit card related book about the emotional side of making credit card purchases.

I want to help people through my words and reach out to people in that way. My vision is growing the publishing company to a much larger scale, with a lot of authors are in the pipeline. I want to reach out to the authors because everyone has a story. Dealing with authors in the self-help/motivational arena is really a joy. We can help out countless others who deal with adversity in their own lives and let them know they are not alone.

**What is success to you personally?**

Getting up in the morning and being excited and passionate about what I'm

doing. It's when my work doesn't feel like work. With that, reaching out to people on a global level and to help them somehow is rewarding.

The money comes along if you're passionate about what you do. The bottom line is living out what you were sent here to do.

**You spoke of waking up excited to do what you're passionate about. Considering you are in the position to take a vacation whenever you want, what drives you to go to work every day?**

I have two kids and one is going off to college shortly, so I do go to my office every day. I really enjoy influencing people and spreading a positive outlook to others.

Hopefully my words can help them to initiate positive change, look at something from a different perspective, or make a difference. It's funny, because I recently spoke with a friend who is a very successful

realtor in Chicago. She told me she keeps a copy of my book on her nightstand and reads it in bed. It was then that I realized that since people are bringing my book into their personal, sacred spaces, even their beds, what a powerful and positive influence my words can have on people as an author.

**I see that you also have a blog. What is it called?**

My blog is called Out There on the Edge of "Everything". Simply put, I look at the edges of things. I also write a regular column by the same name for Positive Impact Magazine. I take a topic, author, a news piece, and look at it from another angle.

**What was the best piece of advice you've ever received from someone?**

Back in Chicago, I used to ride a commuter train to work. One day, I spoke with a train conductor. I was nervous about starting my own law firm and he told me, "If you provide a good quality service and you're



fair to people, that's all you really need to do." His advice was right on. I opened my law firm in downtown Chicago on LaSalle Street, competing against the thousands of other attorneys in the area. I was able to do that by working through this simple philosophy, which is advice that anyone can use.

**Can you give advice to the younger generation about success in life, including areas of physical health, finance, career, and business?**

Keep a good life balance, keep growing and reinventing yourself. Even if you're

working for a company or run your own business, do what you are passionate about. Keep yourself physically healthy if you can, even if it's just walking. Regular exercise develops and enhances your creativity. You can always do something new or different and take on new challenges.

**Is there anything that you would change about yourself?**

I would have made some different decisions earlier in my life. However, the timing is what it is. Sometimes we are too fearful or involved to look up and

see what's going on around us. That is something I would change.

**What do you think of formal college education for kids who want to start their own business? Is it necessary?**

I believe you need a base of a college degree of some sort -- at least a four-year degree. Sure, people can get by with an associate's degree, but I believe many formative life experiences and friendships are gained through going to college. It's your first large goal in life to accomplish over a multi-year period. Starting a new business is the same thing, in terms of

being a long-term endeavor. Even if you start your business or do it on the side, work for someone for a while and see how they do things. Keep in mind your passion and vision. When the time is right, go off on your own. A lot of kids start their own businesses and are successful, but you still need some background and experience in business, taking classes, or other ways of looking at the world that will make you more effective in your own company.

**What top three books that inspired or influenced you would you recommend to anybody?**

My first choice is any one of the biographies on Steve Jobs. He is one of the people who was very creative and did his own thing, overcoming adversity in his own company. The second book is Outliers, by Malcolm Gladwell. I recommend this book especially to entrepreneurs or those who want to look outside the box or manifest creativity. The third book on this list is actually the first book my company published: Seven Letters That Saved My Life, by Dottie Lessard. She has Cystic Fibrosis and wanted to become a runner. During this journey, she underwent a double lung transplant and "lived" on the operating table.

Eventually, she also required a kidney transplant because the transplant medication ruined her kidneys. Despite all of this, she was not only able to become a runner, but became a professional runner for Nike. I recommend this book for anyone who is having a bad day, because it will change your perspective.

**If you had the opportunity to sit down with three successful people or luminaries, who would they be?**

Warren Buffett comes to mind, primarily because of his outlook on how people should manage finances and the strategy he uses to acquire companies. Sir Richard Branson is on my list because he is innovative in so many areas. I would like to



sit down and discuss entrepreneurship with him. My third choice would be Gary Keller of Keller Williams real-estate.

He built Keller Williams Realty International from a single office in Austin, Texas, into the largest real-estate franchising company in the United States. He is one of the most successful entrepreneurs in the US. I also love his new book, The One Thing. In his new book Gary teaches people that to be successful, you have to stop multi-tasking, which he considers bad, and focus one priority task at a time instead.

**Do you have time for your physical fitness and health? I noticed you have several accomplishments in this area.**

Running is my stress management, which I try to do six days a week. It's just part of my day and I usually run in the evenings now. I'm in the Midwest, so I get outdoors when I can. We have had a lot of snow, so I tend to run indoors at the health



club. I still compete in half or full marathons and other distance races for fun winning medals in my age group even now and then.

I also have an extensive history in Tae Kwon Do, starting in 1977. I am a Master Instructor and have earned a 5th degree black belt from the World Tae Kwon Do Federation (WTF). I was formerly an International Referee for tournaments and still teach a weekly Black Belt class. Also, I teach a self-defense and anti-bullying class for middle school students. The goal of this class is to help these kids empower themselves and understand the psychology of bullying.

For more information, please visit <http://www.lovewich.com/> or <http://www.lovewich.com/>

