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JOURNAL REPORTS

THE GOOD LIFE

The Best Job In Retirement. Or Not.

Starting your own travel company might seem to be the ideal second act. But consider these war stories.

By CHUCK GREEN

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Among the candidates for Best Job in Retirement, running your own travel business would likely get a large number of votes. At least from those who have only imagined the prospect.

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Such work, of course, holds the promise of seeing the world—and getting paid to do so. But even "best jobs" have their shortcomings.

We asked three people who started travel companies in later life to share some insights and advice about their new careers.

Find a Niche

Sophia Kulich retired in 2005 as a middle manager from General Electric and opened her own shop, Sophia's Travel, in Palm Harbor, Fla.

She specializes in private excursions and customized itineraries; her niche is Jewish heritage tours and Holocaust research. Work has taken her to Europe, Peru, Israel and Vietnam, among other destinations.



Sophia Kulich on the old city walls of Carcassonne, France. *Sophia Kulich*

She likes her second career—but urges like-minded entrepreneurs to be cautious. "It sounds glamorous, but planning trips for others isn't easy," says Ms. Kulich, age 58.

Changes in clients' plans are common. ("Sometimes I deal with one person or couple, and then their traveling companions want to change what we already planned.") Questions—about tipping, restaurants, night life, logistics and dozens of related issues—are never-ending. ("When you take a group on a trip, it's like being a baby-sitter.") And unexpected events ("like an ash volcano") invariably mean

rebooking customers and rescheduling activities.

One of the things that most surprised Ms. Kulich was the amount of work required on agent trips where the agents try to build relationships with suppliers such as hotels, transportation companies and private guides, among others. "You aren't leisurely staying in a bed-and-breakfast or hotel," she says. "You're meeting suppliers, inspecting hotels, developing contacts and relationships. Suppliers own you."

Her advice to those considering a career in travel: Find a niche—and "be the very best in your selected niche."

"You can't succeed with general travel; everyone's selling regular travel," she says. A "niche can be a special activity—like food, wine, cooking, spa, diving—or destination specialization. And it takes time to [become] an expert."

Educate Yourself

Jean Melcher never imagined owning a travel business in later life. But then, "I failed retirement," she says, laughing.



Jean Melcher walks with lions in an African safari.
Craig MacRae

Ms. Melcher spent almost three decades as a teacher in Holbrook, N.Y., before retiring in 2001. She soon signed up as volunteer social director of a singles club. Among her duties: planning group trips to places like Europe, Alaska and Costa Rica. She loved the work and decided to start her own company.

Making money, she says today, was never the main goal. "I just thought it would be a great way to travel," she recalls.

As it turns out, her business—Jean Melcher Travel in Bonita Springs, Fla.—has done well. But the chance to travel,

including four visits to Africa, has been the biggest reward. "I never would have been able to afford those trips on a teacher's retirement," says Ms. Melcher, now 69, who works mainly with tour operators and cruise lines.

The downsides? She quickly discovered that she prefers arranging trips for experienced travelers. "My first trip after starting my agency was a cruise, and I got 10 to 12 calls per person; some didn't know if food was included."

Her best advice: Get as much education as possible. Take classes; attend travel conventions. Ms. Melcher's daughter, who lives in La Jolla, Calif., works with her part time. "I told her...education is essential [because] travel is constantly changing."

Don't Expect Quick Results

After 21 years as a software engineer, Tim Larison started his own travel firm—Family Travel Gurus in Highlands Ranch, Colo.—in 2001. His wife, Anne, joined him four years later after leaving her job as a social worker. The business is home-based and specializes in cruises and family travel, especially Disney trips.

On the plus side, the "travel benefits and working with people are wonderful," says Mr. Larison, age 56.



Tim and Anne Larison above Dubrovnik on the Croatian coast. *Tim Larison*

As a couple, "we have taken far more trips than when I was an engineer." Among those trips: 28 cruises to Alaska, the Caribbean, Hawaii, the Mexican Riviera and Europe.

But "working with people" cuts both ways, as Mr. Larison quickly learned. "With travel, you never know when your next big sale will come, and often we'll be contacted for vacation quotes while traveling ourselves," he says.

He says others who are considering entering the travel business in later life need patience—and deep pockets.

"When starting out, they shouldn't expect any income for at least six months," he says. "It takes time to develop a good base of clients."

Mr. Green is a writer in Chicago. He can be reached at encore@wsj.com.

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