

## River cruise operator works for fun

BY SARAH KINGSBURY • The News Examiner • June 30, 2010

All it took was a mention from a friend to inspire Jesse Caskey to dive into the process of building his dream business.

As an avid local boater, Caskey regularly logged many hours on the water recreationally, but then a friend suggested two years ago that he should use his expertise to start offering boat tours. The idea hit home in a serious way.

It's not the first time the 57-year-old has been self-employed. Twenty-one years ago he started a life insurance company, Estate Preservation Counsel, with a partner and still runs that business part-time while he builds his new company.

"The change is exciting and I love this," he said. "This is not work for me."

It's also not the first time Caskey has been a ride operator. In 1972, he worked the Skyride the first day Opryland theme park opened, where he remained for 13 years, and then spent three years as a ride operator at a water park in Virginia.

"Now I'm back to being a ride operator again, but I own the ride now," he said.

When he retires from life insurance, he plans to purchase a larger boat that he will turn into a floating bed-and-breakfast so that he and his wife can travel while earning extra income during their golden years.

### Balancing two businesses

Though offering river cruises affords him the opportunity to be on the water every weekend, Caskey said the boating business brings with it some difficulties. The hardest part is dealing with mechanical failures, though he said he is fortunate to have a friend who is knowledgeable in that area.

"I still try to do what I can myself," he said. "Being a small business owner you become a jack of all trades."

To become a licensed captain, Caskey had to pay about \$1,200 in fees, learn CPR and first aid, take a knowledge test, get a security check, document a year's worth of water time and take a drug test. The licensing is regulated by the U.S. Coast Guard, which inspects the boat annually.

Caskey operates out of the Cherokee Steak House and Marina and offers two basic tours that go either upstream or downstream. For the Independence Day weekend, he will offer special tours to view fireworks shows from the river.

For now, balancing his schedule at two businesses he owns is a challenge, especially since he finds the water more fun than life insurance.

"The good thing about being self-employed is you make your own schedule; the bad thing about being self-employed is you make your own schedule," he said. "If I don't watch myself, I'll find any excuse to come out and check on the boat."

Reporter Sarah Kingsbury can be contacted at 575-7161 or [skingsbury@mtcngroup.com](mailto:skingsbury@mtcngroup.com).



Jesse Caskey started his business Cumberland River Cruises to get a jump on his dream job after he retired from the life insurance industry. (SARAH KINGSBURY/The News Examiner)

### JUST THE FACTS

**Name:** Cumberland River Cruises.com

**Location:** 450 Cherokee Boat Dock Road

**Contact:** 451-4001 or (877) 374-TOUR

**Website:** [cumberlandrivercruises.com](http://cumberlandrivercruises.com)

**How long in business:** 2 years

**Concept:** Scenic pontoon boat rides

**Business type:** For-hire boat tours

**Startup capital:** \$50,000

**Inspiration:** "I'm at peace when I'm out here."

**Motto:** "A taste of the keys"

**Role model:** Capt. Jim Steele of Blue Heron Cruises

**Best lesson learned:** "I should have done a better job budgeting."

**Rookie advice:** "Don't be afraid to ask questions of other people."