



How to Program Your Life

# How to Program Your Life

First Steps To Building a Successful Business

TOM OSSA



# How to Program Your Life

*The ambitious person climbs. The faithful person builds.*

# How to Program Your Life

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## Acknowledgements

First and foremost, I want to thank God for inspiring me and reminding me to write this book, and for being there for me in both my happiest moments, and my darkest days. God is the Rock upon which I depend.

I'd also like to thank my Mom, for her courageous inspiration over the years. She has set an example of goodness that is tough to live up to, but I try every day. I love you, Mom.

I am grateful for the gentle guidance of several people in my family who have passed away – My Father, my Grandfather and Grandmother, and Jim Hudick - the gentlest and wisest man I ever met.

I'd like to thank my friends for being there for me in good times and bad, when I wanted to enjoy my time off work, when I needed to vent or express my disappointment, and for always creating fun events that I look forward to on weekends. Aidan and Keith, thanks for being pals for the past 15+ years.

Finally, I'd like to thank the many mentors that I've learned from over the years, as I traverse this wild thing called life. Those mentors include awesome people like Richard D. Persen, Dr. Paul Elovitz, Dr. Laura Woolis, Rich Delaney, the late Alan Shulman, Scrooge McDuck (I'll explain that one in the introduction chapter) and many more.

There are plenty of people that I have not mentioned that were influential, but please forgive me if you are reading this and feel you should have been mentioned. I hope you know that if you were in my life in any capacity, at least some of the words in this book were written because of you.

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## Introduction

It was October of 2007. I was curled up in the fetal position on my bed, in my 400-square foot (messy) studio apartment. I had just gotten fired from my job, I had no savings to fall back on while looking for a job, and worst of all...I found out that my Stepfather had just been diagnosed with terminal Cancer.

I was at the end of my rope.

For years, I had struggled to work my way through college, to find a better life for myself, get a good job, settle down, and start a family. Now, not only did that simple dream seem further away than ever before, I was losing someone in my Family that meant the world to me.

I got fired because I mouthed off to the boss. In hindsight, I deserved getting canned. But in the moment, my temper got the best of me. After being berated in front of a customer for an oversight I made, I went to my computer, printed up a picture of a Yorkshire terrier, handed it to my manager, and said "This is a lap dog. *Don't you ever #\$%@ing treat me like one again.*"

I wish they at least let me keep the company mobile phone. I liked that phone.

Even before that, things were starting to collapse around me. Little by little I was starting to fall behind in paying even the most essential of bills at that time. The rent, the food, the utilities, transportation, everything seemed to eat up what money I made from my job. It just wasn't enough. And I wanted more for my life than sitting in this apartment, waiting for my ship to come in.

And somewhere between these two awful predicaments, the kindest, gentlest man I've ever met – Jim Hudick, who was my Mom's companion and best friend for over a decade, just found out



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that he had Pancreatic Cancer, and he had very little time left to live.

How did it come to this? I beat my pillow and cried into it. I kept repeating over and over again, “What am I gonna do? What am I gonna do?” Then, something in my brain snapped.

“I’m going to start my own business.”

From then on, there was no more questioning the future. I knew with undeniable certainty that I would finally set forth on a journey to achieving the independence that so many desire for themselves, yet so few choose to pursue out of fear.

In a way, having no strings attached at this point in my life was a good thing. Not being married, no kids, no mortgage or huge personal debt besides college tuition was certainly helpful. But on the flip side, I had no assets to use to invest in building the infrastructure of the business I wanted to build.

The only way I was going to be able to pull this off was to employ the age-old wisdom that one of my mentors provided me in my adolescence: “Work smarter, not harder.”

That advice was given by Scrooge McDuck, on the show Ducktales. Great show. I still watch it sometimes. [Here’s a YouTube video of the excerpt.](#)

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In a way, I could relate very closely to Scrooge McDuck's "Work smarter, not harder" philosophy. For years, I had refined my ability to get things done quicker and more efficiently through my ability to use computers and digital devices. The problem was that I was always using it to simply get the job done for someone else. Now, with no safety net, it was time to use that same eye for efficiency to build my own business.

There are a lot of anecdotal stories in this book that I hope will help you along your journey. This one is about inspiration, and how it sometimes comes from the most unlikely of sources. I believe my first goal in this book is to inspire you to reach for more in your pursuit of happiness. The second, of course, is to provide tangible, easy steps to get your personal journey started.

The third is to keep things grounded in reality for you. You'll see that what I have done, and what I outline for you is not easy. It requires discipline and focus. And it will be difficult. This is just a starting point. [Consider yourself in the front door. What you do on this side is up to you.](#)

A lot goes into running a business. What I'm outlining here is only the early stages of your work – say, years 0-3. You'll need more to

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get everything going and stay moving forward. This is merely a starting point.

This book is about one entrepreneur's quest to find some adventure, find some customers, find some money, but most importantly, find some clarity. I hope the advice within helps you to find yours.

## How This Book Was Created

As taught in one of my favorite books - [The Seven Habits of Highly Effective People](#) (You'll hear about this book a lot in these pages), there are large goals and there are small tasks. The only way that we can accomplish the large goals is to work on them a little bit at a time, for days, weeks, months – sometimes even years, until they are achieved. Take for instance my business. I started out with a goal of our company, [Rockland Web Design](#), becoming the premier web design firm of Rockland County, NY. As of 2016, I can't say for certain if we are indeed the number one firm in Rockland – there's a lot of very good companies that handle a lot of businesses in this area. But based on the number of incoming requests we receive, as well as the quality of our fabulous team's work, I am very confident that we are far closer to achieving that goal than when we first started.

The first thing I want to stress about writing this book: It wasn't that difficult. It came down to this – every day, I woke up a little earlier for several months, and wrote from 7 am to 8 am, Monday through Friday. That's it.

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Write for one hour per day - no editing

Return periodically to edit, organize writings

Use writings to refine your daily work process

Take the best of the writings and publish

There were other things involved, of course. I used Microsoft Word to write, I used Evernote to organize my thoughts, and I used Amazon as my publishing platform. And we can talk about systemization and automation in other parts of this book. Instead, I'd like to talk about the benefits of keeping your eye on the big picture. Because the tools for writing a book are not as important as why the book should be written.

When I first started writing this book, I had no idea what the finished product would be. Like Forrest Gump when he said "[I just felt like running](#)", that's kind of how I felt about writing. I wanted to finally put my thoughts on (digital) paper. But I had a goal to make it useful to the reader, and epic. The unintended byproduct of my efforts is that every day that I work on the book, I seem to have a better clarity of purpose, and much more focus on my business.

Without an actual medical diagnosis, I consider myself to have a touch of Attention Deficit Disorder. Just now, I was literally checking my calendar for December 7<sup>th</sup> (the day I wrote this section), and

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then realized that I hadn't yet worked on this book today. True story. But guess what? Now that I am working on it; I know from experience that I'll have a lot more clarity for the rest of the day, as to what are the most important items that need to be prioritized first.

Stephen Covey had an exercise that he often employed with Corporate teams, showing them how placing big rocks, then small rocks, then pebbles, then sand sequentially into a container (in that order) causes them all to fit correctly in the container. However, if one starts with the sand, then the pebbles, leading all the way up to the big rocks, much less fits in the container. It is a powerful visual experience – one which I recommend that you watch yourself on this [YouTube video](#).

For several months...THIS BOOK was the big picture for me.

Relating this to your work, if you are working on the big picture items first – even for just 15 minutes a day, not only will more get done over the course of that 8-12-hour shift, but I believe your focus will sharpen significantly.

As I've found in my work here, writing about your business will certainly help you to accomplish several other side-benefits. Here's a few examples of what you can write about, and help yourself as you grow your business:

- Teach your clients and team some best practices related to your industry
- Indirectly market your company via blogging and publication
- Correct mistakes in your own process that don't make sense as you are writing them

On the last point – correcting the mistakes, I've found that several of the typical tasks that I perform on a day to day basis in my business don't work correctly; I've removed those pieces of advice

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from this book, and adjusted how I act on those routine tasks. It helps me, and it helps my target audience.

When you have completed your work, remember not to sit on the material for too long; otherwise you will go back and try to edit and tweak the darn thing until it is 100% perfect. I have a news flash for you – nothing will ever be perfect, if you go by this premise. You will always find flaws that you are afraid to show to the world. Just in re-reading this book (I promised myself not to do so until I completed a minimum of 40,000 words), I found many, many discrepancies. But because I want to avoid getting bogged down in minutiae, I only corrected the serious flaws, as well as spelling and grammatical errors, before the book was published. Progress, not perfection. There will always be another chance to deploy another book, blog or publication, and when that time comes, the feedback from the previous item will be tremendously helpful in adjusting the style and content of the writings.

To that effect, also make sure that you don't take the feedback and commentary too emotionally. Let's face it – depending upon who reads your materials, there is likely going to be at least several responders that think you are a tool. They will absolutely and certainly trash your work, hopefully not publicly – but hopefully explain in detail why. That's your best bet to making the next writing comprehensively better. Take a deep breath, and read or listen to each of the criticisms in the order in which they were received. Take bullet point notes of each criticism, such as the language used was too technical, or too juvenile. If you see a pattern amongst several dozen responses, there is something you would certainly need to follow up on if you choose to continue down the path of educating your clientele. But under no circumstances should you take it personal – so long as you have been authentic to your true voice within, as you were originally building the works in the first place.

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You'll also note that in this book, you have access to additional resources – a podcast, some video and audio supplements, and several checklists. These materials came after the fact of the original writing – the goal being to power through the main components of the book, and then go back and edit later.

The tools used to create the materials were surprisingly simple and inexpensive. Microsoft Word was the editor for the book writings. Publishing it was done through a variety of online tools, primarily [Amazon Kindle Direct Publishing](#), and then for the printed version I used [Blurb](#), [CreateSpace](#), and a little advice from a colleague, [Michael Sherman - who has published a wonderful book called The Zen of Solo Travel](#).

The experience, however – is something that needs to be amassed over years of time, drawing from the many triumphs and setbacks that every business owner experiences, sometimes for decades. Beyond the tools used to put the words in front of you, I can't emphasize enough that you need to be *concretely certain* in your field that the information you are providing is the best you can give, based on your interpretation of what the customer / reader needs from you. As you can imagine, that part will take time. You might not be ready to publish a book per se, but blogging or simply journaling your experiences can be started now. If you can do that, I suggest that you employ the same writing experience that I set out to accomplishing – just sit down for one hour per day, and write.

The end-result will be a guide by which you can rely, and if it's good enough, something to be presented to a larger audience that will also benefit from your work. This can be in the form of an eBook, a podcast, a Facebook Live video, etc. You choose the medium – but don't keep the educational material to yourself. Like me, you can teach your audience to do some great things, and in the process, perform the best kind of marketing possible – the type that makes your clients better because of the knowledge that you share.

Onward.

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## The Ground Rules

I've often found that when I read a book, first I get excited, then I get committed...but then somewhere along the line I get bored. It usually happens toward the end of the book, when it feels like I'm just reading the book for the purpose of finishing it. When this happens, I typically put it down, and pick it up months, sometimes years later. Of course, that book is replaced with my muse of the moment, another book.

I'm going to do my best to make this book interesting enough to get you to the very end. If you don't make it to the last page, that's ok.

However, you need to promise me something, right now.

Even if you don't finish the book, I would like you to commit to using the advice from *at least one chapter* from this book. I don't care which one. That's up to you. But it will help validate the purpose of this book, to inspire you to do something with the information provided within.

There's other suggestions that I have. You can take them on, or not. But throughout the book you'll see sections called **Action Items**, which will help you to begin working on the advice provided within the book. Here's your first list of action items. These will specifically be for the purpose of you reading this book in its entirety:



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## Action Item: Read this Book!

1. Pick up the book and stare at it for a minimum of 30 seconds each day
2. Open book and go to location where you last left off in the book
3. Read one paragraph
4. If after one paragraph, you are comfortable with continuing reading of the book, keep going
5. Read one chapter of the book
6. Consider trying the action items listed at the end of the book
7. Block out a time for the next day, when you will pick up the book again.
8. Reserve at least 15 minutes, if possible
9. Reward yourself with a pat on the back, or give yourself a high five
10. Continue about your existence, repeat these 10 steps tomorrow

Obviously, the above items are a little tongue-in-cheek. Especially item 1. But we all have dark days, and some of you readers might have trouble with consistency. I know I've struggled with it all my life. Commitment to a simple set of routines helps to keep the ball rolling, even during those difficult days. That's one of the reasons why I've decided to call this book "How to Program Your Life"

One of the best pieces of advice I ever got about self-discipline was from my musician friend Dank, who said about his exercise routine "It's not about working out at the gym. The important part is *getting to the gym*." Therefore, if you can *get to the book* every day, and read just a little more of it, you're well on your way.

Oh, for those of you that are saying right now "*I don't know why he wrote this – I'm the epitome of self-discipline.*" – no problem. Kudos that you are awesome – and truth be told I work to be more task

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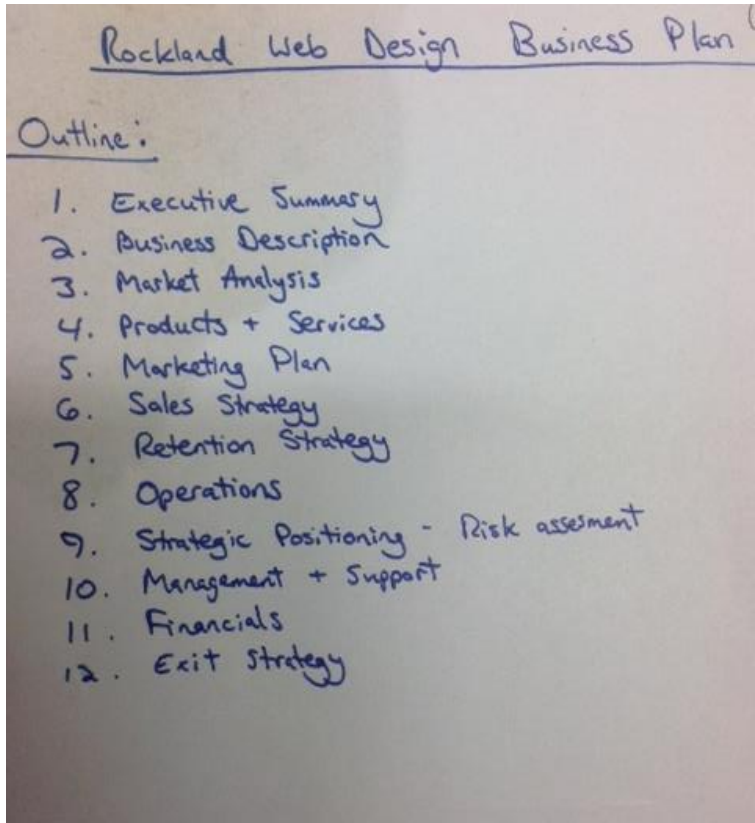
and detail driven like you, but some of us just have difficulty with that sort of thing, so my message above was to the people that can relate as such. I assure you I'll have some advice for you as well in this book, so you know what's going on. 😊

I also encourage you to contact me with any stories, suggestions and other feedback you may have for future editions of this book. I am inspired to make it better and better, and perhaps supplement it with your ideas in the future.

Shall we begin?

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## Part I: The Future – Building a Business Plan



*Original Business Plan Outline, Page 1, from 2007.*

When we last left off in my story, I had decided to start my own business, and was taking the early steps to putting it together. And if you're reading this book, I imagine you also have decided to start your own business, right? Everything after that is easy, right?

Wrong. We're just beginning.

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Because you are about to enter a world that will completely and utterly change your mindset on life - forever. And the longer you stay in it, the more you will gain from your tenure within.

You may have some thoughts (or illusions, depending on how much of a nutty person that you are) on how you envision your business to turn out. It may be very simple – own a business, have customers, perform a service, make some money, repeat daily. Or you might want to start the next empire of a company, one which will dominate/disrupt a particular sector or industry, possibly have world-wide reach, and offer you some high-end goodies to boot.

Either way, I encourage you to hold on to the dream. Better yet, write it all down. It's the beginnings of what is called a *business plan*.

Now, usually when people hear the term “business plan”, they think of a 100-page document that is going to take weeks, months or possibly years to develop, involve a few consultants to do market research for you, and outline potential benefits, pitfalls, financial pro-formas or other minutiae that you'll probably look at only once per year.

I'm not saying don't do that. But for a person like you and me, who perhaps jumps from task to task and struggles with consistency, my suggestion is to head to a coffee shop with a few pieces of paper and – if possible – a laptop or tablet. Oh, and a pen. Because your raw ideas will be so much more beneficial without the sort of structure I outlined above. That sort of stuff is if you have a quarter of a million-dollar investment (or loan) to drop into your business from day one, and need to outline every process, procedure, bank statement budget and bathroom time that you'll be taking for the next 18.3 years.

No, we're going a different route. We're going to open your mind, and figure out what your end game is. How do you want this business to look in 5, 10, 20, 50 years from now? That's the

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important stuff initially. Believe me – if you outline the “why” of the business you are putting together, you’ll be in a much better position to figure out the other details, which are indeed important...later.

For the purpose of this conversation, I’ve also taken screenshots of some of my original business plan, which I still have to this day, and review it at least a few times each year, to make sure I’m moving forward, and adjusting what I need to change as time goes on. You’ll see some of these screenshots on the coming pages.

What’s funny is that a lot has changed that I didn’t expect – such as the service offerings that were the most popular with our customers. There are also some details that have not changed, such as our business philosophy of continually educating our clients on how to build their web businesses in a cost-effective manner. Those screenshots are available on the following several pages.

What you’ll see right off the bat on the business plan is my focus, which may be different from yours. For me, that’s Marketing. To me, it is the most important, more enjoyable, most creative endeavor of all the of many tasks we must accomplish as business owners on a day to day basis. And it’s more than just putting something out there for everyone to see. It’s knowing the inner workings of the customer, their behaviors, their likes, dislikes, spending habits, and most importantly – what they expect from a product or service. (On that last note, whatever the customer expects – do that and a little more, and they’ll keep on coming back to you!) However, you might have a different focus depending on your skill set. Maybe your strength is finance, maybe it’s finding the right people to work for you, maybe it’s developing an amazing product or service from the ground up.

The point I’m making with you is this: *first play to your strengths*, and make those the centerpiece of everything else you develop within your business model. All your decisions over the coming years will likely flow from this component; you might as well be

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honest with yourself from the get-go, so that you can work to make the business both enjoyable for you, valuable for your customers, and profitable for your new business.

Other aspects of the business plan I created include products and services that we will offer, pricing on each, and a short summary of that item.

Since this was a business plan that first grew out of a serious moment of life contemplation, this plan included a lot of next steps. I knew, for instance, that one of my first goals was to incorporate the business at some point (for this step I recommend you consult a reputable Accounting or Law Firm, or if you are absolutely on a shoe-string budget check out [LegalZoom](#)), but it wasn't something that I had the money to do at the moment. Instead, I put that as a to-do item for future reference. One year later, I had the \$800 necessary to turn my business into a Corporation.

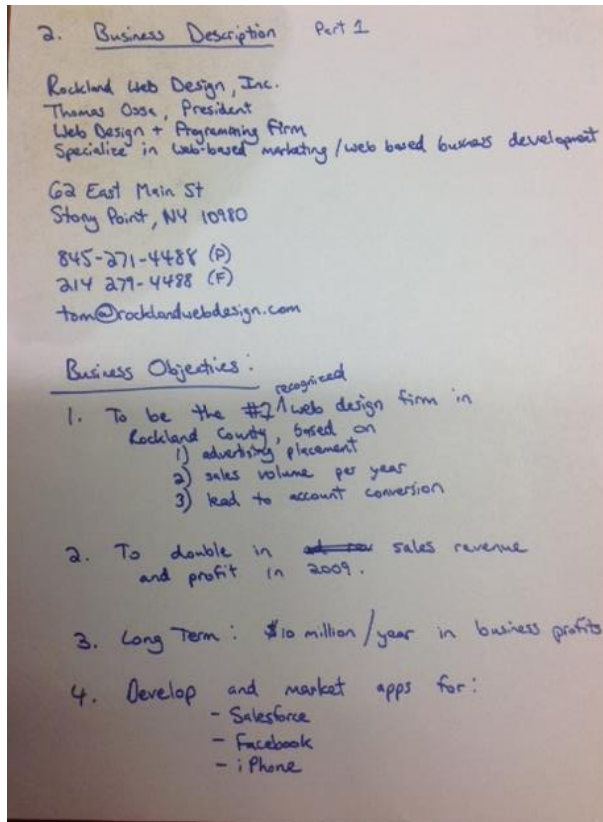
(Shortly after I incorporated, I asked my friend Stephanie "What does this really mean for me, that I've incorporated?" Without missing a beat, she replied "It means you owe the Government more money.")

Aside from the early business plan that I laid out on paper, I also needed to define my target market. In my mind at the time, I wanted to build a **huge** web presence. Initially, I was looking to conquer the world. The mid-2000's (post 9/11, pre-Great Recession) promoted the idea of unlimited expansion, if you just went for it. I think a little of that mindset leaked into my business plan, but as time went on, I realized that I had neither the desire nor the patience to build a worldwide business. My niche would simply be the tristate area of New York, New Jersey, and Connecticut. Heck, I lived just 30 miles away from New York City, what more of a market could I possibly need besides 15 million or so residents, and at least several thousand customers?

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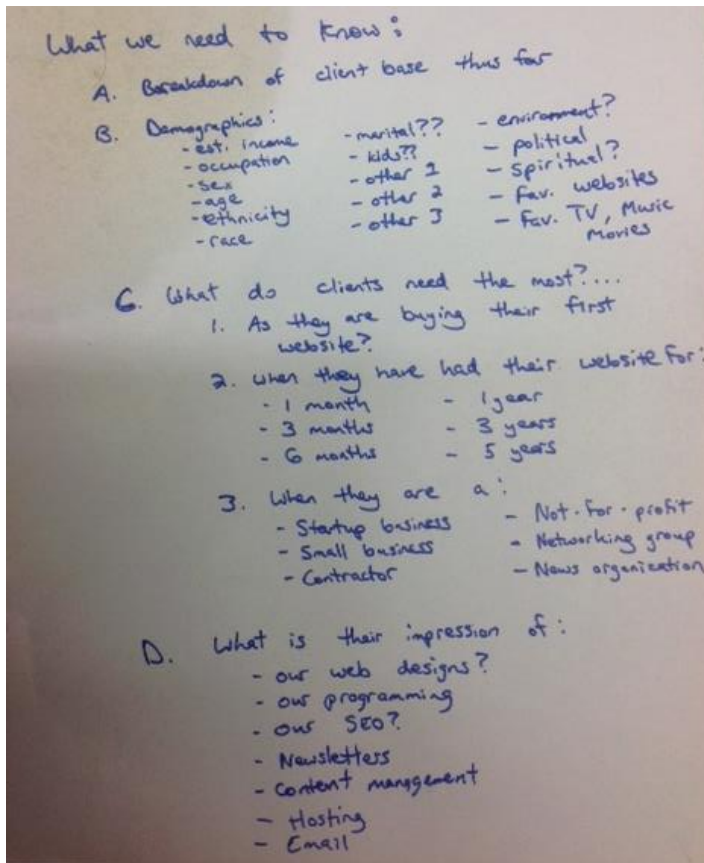
Without further ado, here's a few screenshots from my business plan, created on simple paper between 2007 and 2009:

The following pages include a simple set of paper writings from 2007, describing what I wanted to accomplish for Rockland Web Design:



*Here is a quick outline of my original market analysis. I wanted to better understand who my customer was, from every possible angle. I needed to know exactly what their needs were, so I could design services to meet those needs.*

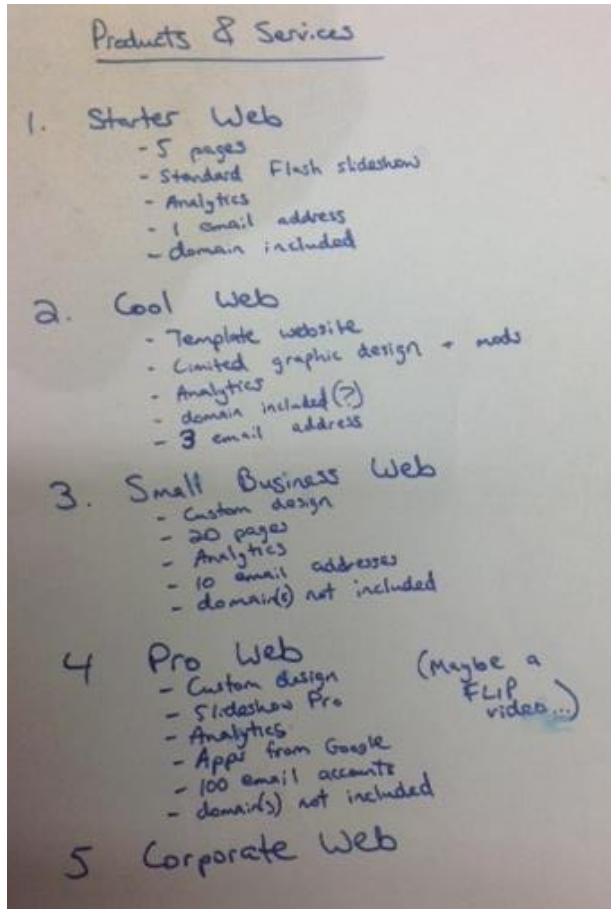
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In this screenshot, I outline the basic services we wanted to offer – website design for the small business owner. I've removed the prices, since they have changed since 2009. Now some of our offerings are free! (No Flash anymore, as was indicated in the Starter Web package. That technology is no longer useful, thanks to a [letter Apple Founder Steve Jobs wrote.](#))



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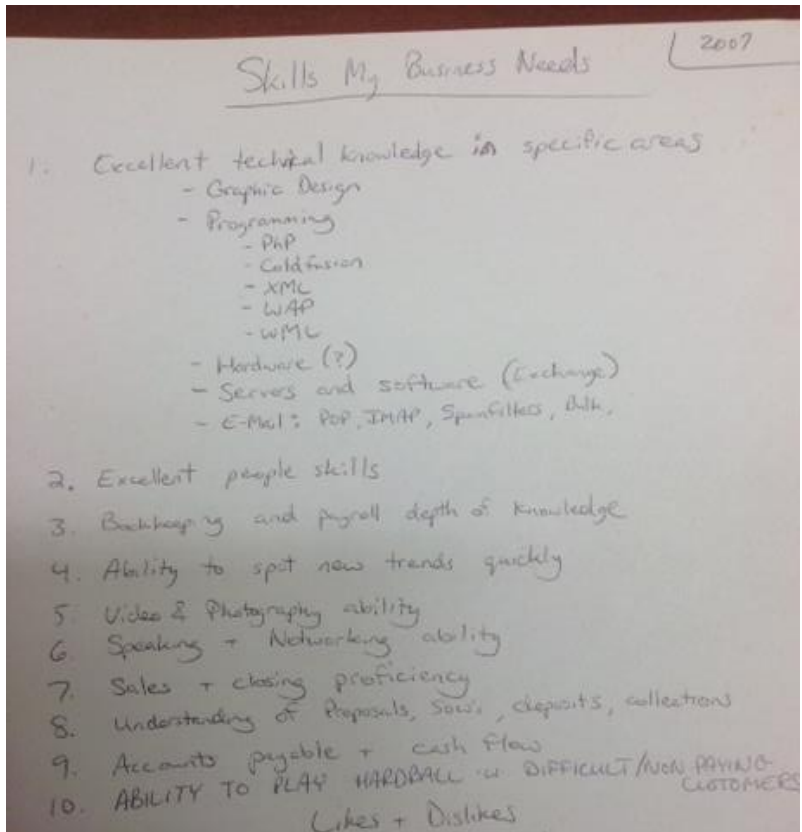
*In this screenshot, I identified a 5-step plan for getting geared up for my business. I identified in more detail our services – including offerings in addition to our core web design service. I also detailed how I was going to keep myself and the people I hired organized, sources of leads, advertising, & some equipment I would need to get the work done.*

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③ New Services	② Goals & Organization	Leads Source	④ Efficiency	⑥ New Equipment
<ul style="list-style-type: none"> <li>iphone Apps</li> <li>facebook Apps</li> <li>Schedule apps</li> <li>TV Ads</li> <li>More Ads</li> <li>Lightpath</li> <li>Constructive Builders</li> <li>✓ Facebook Connect</li> <li>✓ Newsletter Service</li> <li>✓ Survey Service</li> <li>SEO Seminar</li> <li>SEO Through Networks?</li> </ul>	<ul style="list-style-type: none"> <li>Greg's Charts</li> <li>Joel Osteen</li> <li>5 Goals Exercise</li> <li>Business Plan               <ul style="list-style-type: none"> <li>whisper</li> <li>short</li> <li>big model</li> <li>flowcharts</li> <li>throughput</li> </ul> </li> <li>Time Use Spreadsheet</li> <li>Employee Motivation</li> <li>How to Advertise Rebel Business</li> <li>Business Insurance</li> <li>20 ideas for organizing</li> <li>Green Operating Papers</li> <li>Article</li> </ul>	<ul style="list-style-type: none"> <li>Gov't websites</li> <li>County Clerks</li> <li>Not for Profits</li> <li>Rot, Mahwah, Orange Chambers</li> <li>CLG financial</li> <li>Skimpints</li> <li>PC &amp; PCS</li> <li>Backland PTAC</li> <li>Year Book / Sale</li> <li>Trade Show</li> </ul>	<ul style="list-style-type: none"> <li>Auto Batch</li> <li>Surveys</li> <li>Flowcharts</li> <li>Advertising               <ul style="list-style-type: none"> <li>Facebook Ads</li> <li>Newsletters</li> <li>Adjust what</li> <li>Number/only</li> <li>Press kit for larger events</li> <li>Hitler = Rule</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Business Card</li> <li>Brochure?</li> <li>Office 07 + Win 7</li> <li>New PC</li> <li>New Laptop</li> <li>Adobe Photoshop</li> <li>iPhone</li> <li>Cardscan or Neatdesk</li> <li>Misc               <ul style="list-style-type: none"> <li>Auto equipment / AutoLock</li> <li>Adjustments</li> <li>Patricia Travers</li> </ul> </li> </ul>

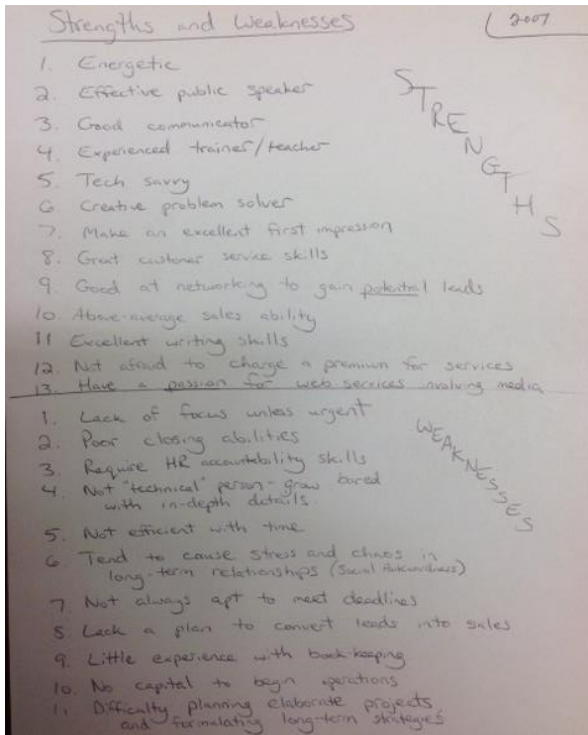
On this page, I identified any equipment I would need in the near future, if I were to build out exactly what I wished to build. You likely won't find this in any manual for a business plan, but it's useful, because you'll be able to realistically look at what you can and can't do in a reasonable length of time.

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*On this page, I outlined 10 skills that the business needs to succeed, including some technical web design details that you don't have to worry about, especially if your focus is something like Accounting, or Contracting work, etc.*

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*This last screenshot – it's a rundown of my strengths and weaknesses. As you can see, I did a serious self-assessment. I knew that I had to really take a hard look at myself before I was going to make a go of this business. I suggest you do the same, before you venture out into the same type of unknown territory.*

*The only weakness I forgot to add is that I can't tell a joke for my life.*

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I have other screenshots, but I think I've made my point – sit down, grab some paper or open a new document on your device/computer, and start writing. That's your business plan for now. Capisce? (Pronounced "Kah-peesh")

Let's recap for a moment. So far, we've talked about building a business plan as the starting point for creating a business for yourself. Within that business plan includes:

- Services
- Target Market
- Marketing
- Advertising
- A really basic budget
- A mission statement

...and several other goodies, such as a self-assessment of your strengths and weaknesses. Don't worry if you don't see all that you expected on this document – I assure you you'll be adding to it as the months and years go by.

A few words on the mission statement – you may have a very clear-cut vision of exactly what you want. In such a case, you should articulate it in as few words as possible. For those of you that were not struck with a lightning bolt by God with the technical specifications for the next holographic [transmogripher](#), don't get too tied to your mission statement until after you jot down a good portion of your notes on what you want to accomplish, and how. The content that you write is locked in your mind, and the sequence of how it emerges is actually quite important. If it doesn't come to you immediately, wait until later to write your business' mission statement. That's fine.

*Here's a factoid: I didn't come up with the names for this book's individual chapters until I finished them. And I didn't come up with the name of the book until about I reread and started editing it, and its final form began to take shape.*

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Once you have a written plan, time to head to the bank to get funded for your awesome idea, right? Wrong! Because let's be real: You've probably maxed out your credit cards, have little savings to fall back on, and possibly have a lot of expenses to account for each month. Why add on the additional debt and pressure of making your business dream come true ASAP, and then become beholden to someone to give it all away?

I read an article today about how Bill Gates accidentally became a millionaire. You know, beside that whole genius thing. It's because he didn't give away shares of his company to bankers, investors, venture capitalists, or any other Tom, Dick and Harry that had their wallet open. No, Bill developed a great product starting in the early 80's, and continued to refine it until he hit it big time in the mid-90's.

You may remember the release of Windows 95, where long lines of computer connoisseurs, geeks and tech-devotees waited in line overnight at local retailers to grab themselves their first copy of the operating system. It was a watershed moment for Microsoft, which was successful for quite some time, but the real payoff, and the real catapult into the stratosphere of the business came much later. When it did, Gates and Company was beholden to some shareholders, but most of the company remained in his control.

What endeared me the most to this article was that with his first big cash windfall, **he paid off his mortgage**. Smart move.

So, don't go to the bank just yet. Say a little prayer, because you're about to go on an adventure, where you'll be funding this little startup by the seat of your pants. I don't guarantee success – but with hard work, a sharp eye for opportunity, and some good old-fashioned business sense, you'll do very well.

We'll stop here and add a task list for you to accomplish for now. It's just a few steps to get you warmed up for what is to come.

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Oh, by the way – don't worry if you can't answer some of the questions right now. Remember, we're piecing together your plan little by little. The key is momentum. Do not stop or second guess yourself – there will be time tomorrow and the next day to correct what you've written. For now, JUST WRITE, gosh darn it!

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## Action Item: Build Your Business Plan:

### **Action Item: Write**

Get a bunch of paper, or if you're a digital type of person, [Open] and [Save] a Microsoft Word Document.

### **Business Description**

**Write down five separate sentences explaining:**

1. What your business does
2. Why your business is important your target customer
3. Who your target customer is
4. Where you will set up your business
5. When you will start the business

### **Products / Services**

Create a separate list of the top three products or services you will offer. For each:

1. Description of product or service: List everything you can about it. What is included, what is not.
2. Cost: As best as you can, write down the cost for each service or product you are offering. Try to use unit prices. ([For an explanation of unit prices, see here.](#))

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3. Price: Attach a retail price for each service, either based on unit amount (hours to perform the service) or the physical item you are selling
4. Additional Costs: Write down any other costs you may encounter, such as shipping and taxes on physical items, and additional work or add-on products that needs to be factored into the cost of the work you do.

## Self-Assessment

Create a list of your strengths and weaknesses. This will be useful as you grow, so you know what to handle yourself, and what to delegate. For instance, if you are not a numbers person – you'll probably need a strong, reliable bookkeeper to help you keep your financial records as accurate as possible.

If you have personal issues, such as waking up in the morning early, or self-starting, please also write this information as well. Know thyself!

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There will be more to this business plan. We're going to stop here, but plan to do more later. Good job!



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## Funding Your New Business

On one of the items in the business plan above, I mentioned about deciding about funding your business. Likely you can't take out a \$300,000 loan today. Well, if you're not getting funded by the bank, where are you going to get money to start?

Open your wallet.

You may have to dip into savings a little bit in order to begin. And my advice is to dip in *as little as possible*. Because you will only need a few things at the beginning:

- A Doing Business As (DBA) Certificate within the county you live
- Business Cards – 100 to 500 of them will do
- A website – I'm going to show you how to build one
- A nice outfit, dress shoes and a clean shave (face or legs, probably not necessary to do both)
- The address of your next local Chamber of Commerce meeting
- The willingness to study your ass off

“But Tom, what about a prototype? What about high-tech equipment, like an ultrafast computer, an Apple Watch, an iPhone with 1 GB of storage, and a Mercedes to drive around in? What about the brand-new quarter of a million-dollar tow truck I need to buy to start my towing business?”

All unnecessary.

You can buy second hand equipment sometimes. Or you can find resources that are free or inexpensive to use, or even rent. Even in the physical labor industry, you can purchase tools, machinery and vehicles that cost less than brand new.

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Now, I'm not saying it isn't a risk. Everything in life has some risk associated with it. But saving money is going to be an important part of propelling your business in the early years.

When I started my business, I had *literally* \$300 to my name. Remember I mentioned that I was living in a tiny little apartment?

I called everyone I knew to get that first web project signed. And then right away I started doing research on how to build his website in the most affordable way possible, and simply put a lot of human labor into the effort. But guess where I built that first website? At my local library, with an older laptop that I had for a few years. I spent very little money, and from the revenue I got from the project, could start buying better equipment.

It's the same for if you must start off with lower quality tools or vehicles. You use it for the time being, and then upgrade every time that you make some money from the satisfactory work that you perform for a customer. Keep your expenses low, and save your money to get better stuff, that brings in more money for you.

One thing: You may have to skimp on equipment, but don't skimp on effort. For what you lack in resources, you make up by working smarter and harder than your competitor, who will give up on the customer when his devices, equipment or resources won't work properly. There's your advantage! Take hold of it and win!

Let's stop here and add some more information to your business plan, specifically financials.

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## Action Item: Funding Your Business

### **Action Item: Financials**

How much will it cost to run your business for just one month?  
Think the bare, bare essentials.

### **Location**

Can you run your business from your house or apartment, instead of renting out an office?

If not, can you simply rent out a Co-Working Space? They're pretty popular right now, and very cost effective. [Here an example of a local one that I love.](#)

### **Cost of Product / Service**

How much will it cost to get just one product or service completed?  
Do you have enough money to put it together, even if you don't have customers? Can you make it happen, so you see the product or service in front of you – one step closer?

### **Tools**

What is the bare minimum in tools and resources you need? Can you borrow them or buy them second hand, until you start getting customers?

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## **Licenses**

Do you need any local, state or federal certifications to begin your work? Usually, at a bare minimum you need a DBA (Doing Business As) certificate, which you can get from your local County Clerk office for just \$35 or \$40.

## **Professional Gear**

You may need a suit, some business cards, and a nice pair of shoes to go around to meet people.

## **Sources of funding**

After coming up with a dollar amount for all the above, can you draw from savings to get started? If not, can you save some money for the near future? I don't recommend seeking a loan unless absolutely necessary. The worst thing to do is to start your business in the negative. But if you absolutely must, be careful.

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## Personal Story: How I Started a Business with Only \$300

Let's go a little deeper into that story of having only \$300 to my name. It's the absolute truth. You're probably wondering how I survived with such little money to invest, and no job. Well, it wasn't easy. I'm about to tell you some things that I've never revealed to even my business colleagues, as I was building my business.

I had already decided that I would be beholden to nobody – I would run my own business, become master of my domain, and achieve full independence beyond my wildest dreams.

My first task was to move back home with my Mother.

Hey, look - money was tight, and instead of paying an extra rent, I figured that it made a lot of sense to huddle up with Family, and regroup. It certainly was not a choice that many 32-year-old guys would relish making. Yet it seemed like the logical next step.

More importantly, both my Mom and I had gone through a tragedy that was deeper than all my business concerns. Jim, my Stepfather had just passed away from Pancreatic Cancer, at the age of 56 years old. She and I were both devastated by this loss. He was one of the kindest, gentlest men I ever knew. I knew my place was to be home with my Mom, and be supportive during this time of mourning.

Bottom line, Mom was there for me when I needed her the most, and I'd like to think I was there for her when she needed me the most. I don't regret my decision. I feel that sometimes God has a way of giving you your next steps, if you just listen close enough.

Before I continue, I just want to translate what I just said to your personal situation. You may need to make some hard (or even harder) choices in the coming days to get your dream going. If you have made it this far in the book, I have a feeling *you know what you need to do* to get this party started, you're just afraid to do it.

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Remember this: The forces that are for you are greater than the forces that are against you.

Back to the story. Once I moved back into the family home, I began considering what to name my business. I chose the name Rockland Web Design, because Rockland is the name of the County I live in in New York. I figured instead of coming up with a stupid, artsy name for my company, why don't I just tell it like it is? I got this idea from my late Grandfather, who owned a bicycle store in New York City and later in Rockland for nearly 60 years. The big sign in front of his store? BICYCLES – SALES – REPAIRS. That was it. In a way, it was brilliant. People drove by the store at 30-40 miles per hour, and really didn't have time to mentally digest what any business was about. My Grandfather knew how to grab their attention in the simplest way possible – telling it like it is.

In addition to working for my Grandfather in the bicycle store for many years, I also worked for a gentleman named Alan Shulman, a furniture store retailer just across the street from my Grandfather's store. He often had me change the advertisement sign in the front of the store, saying *"If you can't come up with something in seven words or less to grab people's attention, they won't notice."* He was right. The shorter the description of the product or service, the easier it is to grab more customers. This holds true for business names, advertising messages, and the famous 60-second introductory pitch.

The most difficult thing I did was to discipline myself to wake up early in the morning. I hate waking up early. But now, if I was going to forge ahead with the business plan, it was important to wake up as early as possible. To this day, I still fail at this from time to time. But I'm 100 times better at it than I was in the past. It's a lot more difficult when you don't have a job to go to, because the only thing that is motivating you is yourself, and your desire to succeed.

Remember I mentioned in a previous section to "[know thyself](#)"? If you suffer from the same self-starter issues, I suggest you return to

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your [self-assessment](#), and add in this as a weakness. You'll work on it, and you'll get better.

At times, I didn't even have a car to get from appointment to appointment. I must say, there's a **great** bus system in Rockland NY. Routes 91, 59 and 94 were all regular methods for me to get from point A, to B, to C, and back. On the bus rides, I would study, make phone calls if needed (Note: Don't call clients from the bus unless absolutely necessary) and write up an estimate or contract on my used laptop.

I hear that David Lee Roth would rent limos to show up to fancy places early in his career, yet not have enough money to eat a decent dinner. Kind of like a "fake it until you make it" sort of thing. Well, I'm not saying eat dog food or hire limos to be someone you are not, but definitely look the part. Show up on time, dress nicely, and *don't reveal any information to your current or potential clients that may take away from their impression of you or your business.* This means that unless you become close friends, you don't tell them about things like you're taking the bus from point A to point B, you are dealing with personal issues, or anything else. Keep it professional and brief, and confidently focus on the client's needs.

There's a great scene in the movie "The Secret of My Success" that emphasizes this point of looking the part. In it, Brantley Foster is a mail room clerk that is doubling as a big-time executive. He must make wardrobe changes in only a matter of minutes to get from appointment to appointment. [Check it out here.](#)

Now of course, that's just a movie. I also don't want you to lie. So alternately I present to you a scene from The Pursuit of Happiness, where Chris Gardner must be honest with his job interviewers after a difficult night. [Here's the YouTube video.](#)

Remember I mentioned that you don't need an ultra-high speed computer to get your business started? Well, in my case, it was quite true. For the first few months while I was building up some

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customers, I mentioned that I often went to the local library to use their computers to do research. I did have a basic PC, but there was no internet connection at the house yet. I figured it best to study at the library.

Then, when I called and landed my first customer, I used some of the deposit money to get a nicer computer. This is a concept that is very familiar to those of you that play role playing games like Warcraft or the Elder Scrolls. As you move through the game, you pick up better and better equipment, and gain experience points from your work. Same concept in life and business!

All the above is nothing short of motivation. I truly encourage you to come up with your own ways of making your business work. Think outside the box, outside of this book, outside of everything you've ever been taught. Use every ounce of your innate talents to create a plan that will succeed, even if it's just for a month. This early, small bit of success will propel you to your next customer, your next cool product or service, your next victory.



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## Action Item: Making Hard Choices

### **Action Item: Sacrifice**

What are you willing to give up to make your business succeed, even in the short term?

### **Benefits**

What will you gain if you give up the above? Independence? Wealth? How about better understanding of self? More time with family? Ability to make your own schedule? Consider what is most important to you.

### **Length of time**

You shouldn't have to sacrifice forever. How long would you be willing to deprive yourself of the above? A week, a month, a year?

### **Commit**

Once you've decided on the above, choose a start date and end date

### **Re-assess**

Remember that once you've made it to the end date, you should see if you accomplished what you needed. If not, you may have to adjust the goals.

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## Personal Story: Drawing from Life Experience

Since I didn't go to college for web development, an MBA, or any other sort of degree that was directly related to my business, I had to draw on good old life experience to put the company together.

I had a decent amount of experience building websites before starting my company. The first website I built was for my family's bicycle store in North Rockland, NY. I was trying to build up support for the construction of a local BMX track. It didn't get built, but based on everything I learned on how to build a website – simply by going to the library, studying freely available books on the topics, and going on the newly popular “Internet” (LOL) through this great service called AOL.com (again, LOL) – I realized that I was pretty good at what I was doing.

Do you feel like you are good at what you do? Is that one of the reasons why you are going into business for yourself? These are all things to consider.

I also built a really cool website with my colleague and good friend Keith in the early 2000's, which allowed students the ability to text message each other, trade textbooks for an upcoming semester, and save money instead of bringing them back to the bookstore. The bookstore was a legal racket. They bought back the books from the vulnerable students for 10 to 15 cents on the dollar, then sold it for 70 to 80% of the original retail price. Keith and I – through our website - could put about 55 cents of the original dollar back into the pockets of the students, and save new students hundreds of dollars per semester.

Overall, it was a pretty cool service, and at its peak it was in five colleges. But it required a lot of manual labor to keep it going, and eventually to both of our dismay, the service slowed down to a crawl. Keith correctly called me out on my lack of focus to the project, and eventually we closed shop. But again, more experience points, just like in a good role playing video game like Warcraft.

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After that experience, and graduating from college in 2006, I spent some time working for a local IT firm in Rockland. It was a small business with about 10 employees. I had two bosses that worked from opposite ends of the business spectrum: Rich was burly, confident and aggressive, with a penchant for driving revenue and keeping business costs in line, and making sure people did what was promised should be done. Matt was a quieter, reserved and gentle type, but with a keen ear for listening to customer needs.

Both taught me a great deal about doing business. When I first came to Rich asking for a job, he had me working as a customer service representative, but that morphed into several other roles, such as maintaining QuickBooks accounts, sales, some design and computer work, and even going to local Chamber of Commerce meetings to represent the company. Matt also took me under his wing for a time, and showed me how to write contracts, how to spec out projects, and how to get information from clients to further their needs.

One of my favorite stories of Matt happened during a client website review meeting. Matt met with me a few minutes beforehand, and showed me pretty much a blank screen of a website, with nothing of substance to it. I was shocked, and said “Matt, we can’t show this to the customer, they’ll kill us!” He replied, “Don’t worry, just trust me on this one.”

During the meeting, Matt unveiled the blank website and said, “Well, what do you think?”

The clients were shocked. As I expected, they said that the site was *insubstantial*, and they had plenty of suggestions on how to change it up. Colors, layout, content, and much, much more. I watched as Matt arduously took notes, listened, and asked follow up questions for clarification.

Once done, he thanked them, turned to me and said, “Now, we start building.”

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I stood there in shock, and realized that he showed a skeleton website to gather the real suggestions that would help us to build the site *the way they really wanted it*.

You probably recall the way I began this book – I was fired from this job. In hindsight, it was for good reason. The day I was fired, I was angry, upset and dismayed at my future. Yes, I ultimately rose from that experience to build a nice business, but it was only several years later that I realized that Rich was right to fire me. Running the numbers in my head over several years, I concluded that I was not bringing in enough money to justify my salary. I didn't work hard enough, or smart enough. My job was to make Rich's business a bigger success – financially and in other ways. I failed at that task.

That realization was as good of an education as anything I read in a book. It humbled me, and helped me to look at my business in a different way; taking care of it almost like a living, breathing entity that needs constant attention, focus, and yes...money.

Side note: I'm happy to say that Rich and I have remained friends over the years. And he's also given me some great advice while building my company. As I write this, he has an extraordinarily successful IT managed services division, and is currently putting the finishing touches on his new facility in Mahwah, NJ.

All in all, I had a good cross-section of ideas and concepts, and an inside look at successful businesses, that would go into the services that I would be offering to this new local market of Rockland County, NY. But there were some missing elements. I had to continue studying up.

Let's stop here again, and do another set of action items.

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## Action Item – Draw from Your Past Experience

### **Action Item: Review**

Write down the past 3, 5 or 10 workplaces you have graced with your presence

### **Identify positives**

Figure out what the most important positive skill or realization that you learned at each workplace happens to be, and write each down

### **Identify negatives**

Like the above but in reverse, figure out anything that you didn't like at each workplace

### **Incorporate**

Figure out what you can use from the positives to build up your new business, and what negatives you can avoid

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There was one major thing that I did decide that I wanted to do differently as a business owner – and this was something that I felt was missing from just about every company at which I worked: I wanted to foster a culture of collaboration and mutual respect – amongst the workers, amongst the customers with the workers, and most importantly, amongst me with both of those very important sets of individuals.

As of 2016, I would say that we've done a pretty decent job toward this goal. But it has not been easy. There were times when I wanted to yell and scream, frustrated at how things were going, so that I could force the situation to come back to my advantage. 99% of the time (For the other 1% you'll have to read one of my future books lol) I could keep cool, put the customer or worker needs over mine, and see things to their end result. But sometimes it was emotionally testing.

You too will be tested emotionally. There will be times where you will want to cry, where you want to yell, argue, or simply complain. Most of the time – especially in the early years – it's best to keep that stuff to yourself, or have just a few trusted individuals you can rely on to talk with to help you get through your messes. Generally speaking, you want to always put out a front of being the owner / president / manager of a very successful business that is growing, has cool things to offer, and handles its clients in the most fabulous way possible. Set those as your goals, and then set out to make them a reality day in and day out.

There will be many other things that you bring into your business from other life experiences. Some of them won't be a good idea. I remember one time my friend Keith and I walked into a meeting for a really big website project, and when we got into a little debate on how to build the web application that was requested, I said that I must defer to my "Generals", meaning the programmers that would be working on the project.

We didn't get the job.

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On the way out of the building, Keith looked at me and said – “Don’t ever say ‘Generals’ again. You sounded really, really stupid. Stop saying stupid things!”

As you can probably guess, that was the last time I used the word ‘Generals’ when referring to web projects. Hey, experience is the best teacher!

There’s a lot more to learn in this book, so let’s close out the chapter here. I’ll leave a tongue-in-cheek action item list here:

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## Action Item – Talking Points

### **Action Item: Stupid things**

Write down a list of stupid things to not say to customers. (This is the fun part of the book.)

### **Banned words**

Write down a list of words to exclude from your vocabulary when dealing with your clients, your colleagues, or other humans

### **Default words of kindness**

Come up with some simple default catch-phrases that you can say if you get into an argument with someone. Something like “Opinions vary” (Road House)



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## Researching Products and Services for the New Business

There were a ton of things I had to research to get my business up and running.

I knew Rockland Web Design would be the name of the business. What was our target market? The world.

Ok, in hindsight – for me that turned out to be a little far-fetched. And the business plan – as you saw in the previous section – was very helpful in rooting my grandiose ideas into some sort of realistic plan. I trimmed down the market considerably, so I could grow organically.

My company's true market eventually settled to be mainly in Rockland NY, Bergen NJ, Orange NY, Westchester NY, and slowly but surely, New York City. For now, the slogan would be "We bring the world to your business." Which was a subtle way of saying we would bring customers to your doorstep.

The initial service was simple – a website. Keeping that simple first service as humble as possible helped me to work in small steps. Now let's talk about your service or product.

## How to Price Your Products or Services

I have a lot of experience in pricing both products and services. From the days when I was a 20-something, setting a retail price for the bicycles in my family's bike store in North Rockland, to figuring out the best prices for our website and programming offerings, I always looked to beat the competition. I never wanted a barrier for a customer to buy something from me to be "Wow, that costs a lot of money. I think I'm going to leave, now."

But the reality is, some customers will always depart, even if you offer the item for free. Sometimes, customers simply don't need what you have. The remains of the day involve setting a target price for your offerings in between two factors: the price that the *largest*

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*number of customers will accept, and the price that will offer you the most profit from selling the item(s).*

It's not always an easy process.

If you're in a product-based business, you'll have a lot of things to consider as you price out each item you want to sell. You must factor in the wholesale cost of each item to you, the cost of the shipping, plus sales tax, and several other considerations. If you are a service provider, it may be a little easier, depending on if your services are sales tax-exempt. But you'll also need to constantly figure out exactly how much time you spend on each project, and at what rate you are charging your clients.

Let's take an easy example, and then bring in a more difficult example.

Let's say you're a home organizer, whose primary service is to go into residential homes and arrange rooms within a home to look neat, and be laid out in a relaxing yet efficient manner, so that clutter doesn't build up.

A service based business, with one person such as yourself is easy to set up pricing for, since you can figure on one thing to start with – how much is your personal time worth to you?

That figure is going to be completely up to you. I know people that do it for \$20 an hour, and I know people that do it for \$150 an hour. The difference is huge. Usually, however, I find that if you want to remain competitive, you want to price yourself somewhere in the middle. As an example, if someone is charging, let's say \$75 or \$90 an hour, in 2017 this still is a reasonable amount for most residential customers to pay, provided that the work you've done in the past is awesome. And of course, you'll want to prove that when meeting clients – with images of your past completed work.

Bear in mind that you'll also need to factor in unanticipated costs, such as gas and travel to the locations you visit – these would be

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called *variable expenses* – which you will see rise and fall each week, month or year you or working.

While on the job, you'll also likely find that some customers will need physical items such as containers, closet organizing systems or other materials. Since these are physical items, in just about every state in the US, someone will need to pay sales tax on these items – no matter if you buy them retail or order all of it online wholesale. We call these items that the customer purchases *The Cost of Goods Sold (COGS)*. You can of course offer these materials to your client at the cost you purchased them – but you can also reasonably mark them up a bit if you feel that there is room for a small profit. Or a big one. Your choice.

The point is that when you estimate out your work, you'll want to factor in these little costs very carefully, especially before providing a complete, sometimes written estimate of the work to be performed. This way, the customer is completely aware of the costs to conduct each piece of work. And from there they can choose to accept or decline the job. Make sure you are *100% crystal clear with the customer on estimates*, and if applicable – any sort of cases where the customer might have to pay more. Nothing pisses off a customer more than having to pay more for a job that they thought would be done for a price that was already agreed upon.

There's other things you'll need to factor in. Have you ever heard of the term "keeping the lights on in your business"? Well, these costs – such as renting out office space, having a business phone line and Internet connection, and other monthly outlays are called "fixed expenses", or expenses that don't change much up or down, from month to month. In other words, you know exactly what you'll be paying for your Internet, for your phone line, or for your office space. That's a fixed expense.

These fixed expenses must be factored into your services as well. If you're doing, say 10 jobs per month at \$50 an hour, and your average per job is \$250, that means you have \$2500 in revenue

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from your service offerings. But if you have \$1000 in fixed expenses, another \$300 to \$500 in variable expenses – well, you have about \$1000 left as revenue. Are you happy with this amount? It's something to consider. Look at it from all angles.

Finally, you must bear in mind what the customer is willing to pay. I'll say this – there are ways to enhance the customer's willingness to pay, and in my experience it comes down to customer service. There's a great book by Micah Solomon called *High-Tech, High Touch Customer Service*, which really helped us start going the extra mile for our customers. It's not about smoke and mirrors, it's about listening to the customer's desires, needs and wants, and doing a lot of what they ask, and when possible – going the extra mile.

Translated for the Home Organizer business, this may mean a few extra hours of time spent for free, teaching the customer(s) how to keep their home nice and organized. For the contractor, it may mean showing the customer how to preserve the wooden deck that he or she just had built, or offering follow up check-ins or guarantees. Or, very simply, a simple thank you card.

I've also learned that speed and responsiveness to customer requests is also paramount to customer service. This is something that I struggled with in early years, because of the sheer volume of incoming requests. Over the years, we've shored that up with team players that help to handle any incoming situations that may arise.

Any service conducted must be looked at from many different angles before considering it ready for the market. Below is a simple table to give you some ideas on how to price your service:

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## Action Item – Pricing your Services

### **Action Item: Name of item**

Identify and describe your service that you offer to customers. Be descriptive, explain what it is, how the service is conducted, where and when the service is performed, who would need it, and why it is needed. (Yes...who, what, when, where, why, and how!)

### **Price your time**

Throw out a random number of what your time is worth, ***per hour***. \$10 an hour? \$500 an hour? Whatever. Just put something on paper. We'll modify this later.

### **Figure your variable costs**

Generally identify what you think it will cost to get each job done, consider gas and tolls, and other expenses that might creep up. Think of everything possible.

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## **Figure out cost of goods sold**

This is tricky, but as you develop more customers, you might see certain items that are requested require you to budget a certain amount for items that clients request. Estimate it now, and later you can refine that figure.

## **Figure out fixed costs**

You'll need phone, internet, and other necessities paid for through your business. So figure out what you'll need to bring in per month to "keep the lights on".

## **Adjust your price for your time**

Considering all the above, re-estimate the value of your time per hour.

Now add 10 to 20% on top of that.

Just do it.

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Why did I say to add 10 to 20% on top of all that was in the table above? Because it's not just you that has to profit. Your business must profit, for it to grow – or at least survive in the early years!

As a one-person operation, this is one of the most difficult things to wrap your head around. Most people are merely considering their own time and money when pricing out their services. Unfortunately, the business under which they operate is often neglected in the early years, and this stifles the business from growing.

I'm not talking about turning your small business into a 500-person operation on Madison Avenue. I'm talking about eventually hiring a few people to handle the many, many, many, many, many, many...MANY opportunities and challenges that will come your way as you continue to do good business. If you do not provision for this somehow – eventually you may suffer from burnout. And that's not a good place to be. So early on – trust me when I say this – add a little extra cost into your services, so that you can start building up a nice nest egg for your business, for when the day comes that you need to hire someone to answer the phone for you, handle one client too many that's in your calendar, or process payments while you're managing the next job, you'll be thankful that the business takes care of this for you.

Now let's talk about product based businesses.

As I mentioned previous in this book, I have experience in this realm as well. My Grandfather owned a bike store for a total of 62 years of his life. After he passed away at the age of 88 (he was still working up to that age – hero!), my Mom and I took over the shop.

In addition to the service of repairing bicycles, we also sold new bikes, as well as parts such as tires, tubes and BMX / Freestyle parts.

Without having experience in every product-based industry, I'll say that from my experience, some of the additional factors to consider when pricing a physical item are:

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- The cost of the items – per unit, from the wholesaler
- Shipping and freight costs
- Any taxes, including import taxes from overseas
- Cases or other materials used to present the items
- Any return fees that you might have to consider, if a few people return the item (Google this: “Samsung Galaxy Note 7 recall”)

When determining a price on physical items, there’s two ways to think about the final price:

1. Markup – This is easy. If the item is \$10, how much do you add on to this base price? If it’s \$5, your markup is \$5. If it’s \$7, the markup is \$7.
2. Margin – This is a little more complex. With all your costs considered, you want to reverse engineer how much money and percent you’re making on each item, based on the end cost.

If the retail price of your item is \$15, and your cost is \$10, that means you have a *\$5 margin* on each item, or a **50%** margin. Basically, take the markup, and figure out what percentage of the base cost price it is, so \$5 of a \$10 cost is 50%. Simple. But [here’s a detailed explanation of margins, online.](#)

Pay very, very, very close attention to your margins – both in product and service-based business. As your customer base grows, you’ll also see competition grow. Economies and governments will rise and fall, but your margins should always be protected. If you see this slipping, it means that you must either cut costs, or figure out a different way to enhance your products / services to make them better than the competition, again and again. (Hint: Do both)

Packaging of the item is also important. You’d be utterly surprised at how much people pay simply for presentation of the product that



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is being bought. Anyone who has bought an iPhone knows first-hand how easy it is to get their new \$800 purchase started. This is one of the big reasons that customers are still willing to fork over that amount of money for a phone that cost much less to make, in many cases overseas in a factory with workers paid substantively less than American laborers.

All in all, you want to look at your products and services very carefully, before promoting each out to the general public.

Also, make sure that you keep your pricing consistent. I have seen this time and time again in the various networking groups I attend. Some people – very well meaning – will have a different price for the same service *every week or month* that I see them. From a customer's perspective, this inconsistency can be the difference in buying or declining an offering. Of course, there are sales, that's fine. But generally, it's good to keep the same price on items for a certain length of time, especially if the item is a service.

Another pitfall I've seen is when a customer asks how much something costs, and the default response is "*it depends*". Yes, some items you offer will be very, very complex, requiring a tight estimation of how much labor and materials are involved. But it's best to give the customers something on which they can hang their hat. Remember that price per hour thing I mentioned above? That, at its most basic level, is something 99% of your potential customers can wrap their heads around.

You can also offer a base package price for some of the most essential and typical services you offer. In my field, I created a website starter package, which included the design of a basic website, setup of an email address, Google Analytics (web statistics), hosting and monthly security updates. I used to offer this at \$599, then \$499, then \$399, as we got better and better at what we're doing. Now, we offer a sale – get this: It's free with a one year agreement to host the website on our state of the art Amazon Web Servers for a period of one year. It's ultra-fast, includes monitoring

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by a dedicated network administrator each month, and is unbelievably cost effective for the end user.

This reduction of price only comes with time, and how hungry you remain long term to decimate the competition. You don't necessarily have to reduce your prices, but you will *always* want to enhance the quality of the items you offer, to increase customer satisfaction.

At this point, we'll close this section with another worksheet, to help you consider other dimensions of the pricing of your products and/or services.

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## Action Item – Pricing Your Products

### **Action Item: Base cost of product**

Like you did with your service item(s), figure out your base cost for any physical products you will be selling.

(If many items – start with just 5 to 10, so as not to overwhelm yourself. But I suggest you stay on this action item until you have an idea of what most of your items will cost. Don't skip this step!

### **Additional costs**

As in the worksheet above, factor in other components, such as your facilities where you house the items, freight, your time...and other components. (Sales tax is calculated on the retail price, so hold off on that)

### **Markup**

Try marking up your product by 10%. To easily do this, simply take your current product cost after all the above (let's say it's \$499), and move the decimal point one spot to the left (\$49.90). Add that to your base costs, and the total will be 548.90.

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To easily bring the total to 20%, 30% or 40%, simply keep on adding \$49.90.

## Margin

Once you get to a number that you feel you are comfortable with, work your way backwards and figure out your margin.

Say for instance you decided on \$648.70, and your base cost price is \$499. \$148.70 is a 29% margin.  
(648.70 / 499)

## Sales tax

Calculate your sales tax on each item. Here's a nifty [online state sales tax tool](#).

One sales tax: This is important to note – when you collect sales tax, make sure you put all the tax money in a separate bank account, one that is removed from your day to day operations account, as well as your personal bank account.

The reason is simple: It's not your money. And if you start turning it into a piggy bank, there's a fair possibility you could get in trouble

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down the line. Better to avoid it altogether and keep sales tax separate.

You have more flexibility with your profit margins with smaller items.

*Important note: I want to disclaim here that I am not an expert on taxes. I suggest you consult a reputable accountant that is knowledgeable in these areas. My comments above are merely suggestions, and a basis to form your own educated plan. Please educate yourself further with professionals that are highly experienced in this area, as I have since I started my business.*

## Don't Undervalue Your Work

From the beginning of my business, I started with a very simple philosophy – offer the most affordable web design services that the competition cannot beat on price. Years later, I would realize that I would need to make an adjustment to that strategy.

It's not that the idea of offering the lowest cost product or service is a bad one. Heck, your job is to serve the customer. If you're giving them a bargain, then why would they not appreciate it, and want more?

The answer has to do with what the customer actually wants. To better explain this, I'd like to relate a story to you of one of our customers, who owns a company that was started 40 years ago. Cindy Myer from Ridgewood Moving took a chance on us to build her new website in 2008, and we've been happy to work with her and her company over these past several years. She is a very astute businessperson, and I've learned a lot just from interacting with her.

A few years ago, while we were doing a redesign of her site, I was pushing for launch and completion of the project. She wasn't ready yet. From her perspective, she saw several flaws with the design –

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which to us looked perfectly fine, but from her perspective were messing with her vision of how the brand should be conveyed to her target audience.

Stupidly, we launched the site without her express permission, because I personally figured that we could clean up the small changes that she wanted after the launch. I was wrong. And Cindy was justifiably infuriated.

I remember Cindy calling me up at 4:30 in the afternoon on a Friday, soon after we launched. She was upset that we had launched the site without her express permission, and that she wasn't given the chance to do a final view of it. I tried to explain to her that these were small aesthetic changes that were being made, but then she replied with something that I'll always remember: "Tom – I'm not happy. Your customer is not happy. And the reason why your customer is not happy, is because you are not listening."

She was right. In my mad quest to launch the site, shake hands and move on to the next project, I had forgotten that the person that originally hired me to get this website built was not getting her needs met. It was a humbling experience for me, because up until then I was following some sort of weird mix of Steve Jobs' and Jeff Bezos' business models – where 1.) People don't know what they want until you show it to them (Apple invents the iPhone), and 2.) always offer everything at the lowest possible price in order to decimate the competition (Amazon). I had completely ignored the two rules that appeared on a small sign in my neighbor Pat Belardo's Carvel Ice Cream store:

1. The customer is always right.
2. If the customer is wrong, see rule #1.

Now, don't get me wrong. Sometimes the customer is...quite frankly, a dipshit. I don't say that lightly. I've dealt with some annoying individuals over the course of the past ten years. We'll get into some of those stories another time. But Cindy was clearly

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telling me something that not only clarified how I should be handling her and her company as a client, but also many of our other clients.

There was also another piece that I didn't realize. It had to do with packaging. Up until this point, I had only dealt in "package web designs", in other words we built the site per our pre-determined specifications, charged the customer a flat rate, and that was the end of it. This would be great if our websites were exactly what everyone wanted out of the box, but truthfully – most people need customizations. If they did not, they would easily go to GoDaddy, Squarespace or Wix to build it themselves. Once Cindy said what she said, I realized that we had to shift our company to offer more client-specific customizations in our services. And by the way – there is absolutely nothing wrong with charging extra money for those customizations. This is what the client wants. You just must make sure that you *very clearly communicate the additional costs to the customer, and why these new costs now exist.*

The takeaway from this story for your business is to make sure you are listening to your customer. They will tell you exactly what they want, every time. You only need to keep your ears open, and take very detailed notes. Of course, you will perform this function during the estimates phase of your project with the client, but equally as important you should be checking in with your client at regular intervals during the project itself, so that everyone agrees on the course you are both headed, as you reach your destination.

If this means renovating a home, you want to make sure that the look and feel of the home as it transforms is the way the customer wishes, the materials are of suitable quality, and the workmanship is being performed properly. If the customer requests a change, halt or slow down the work for a bit to determine the new course, and if necessary, provide an additional estimate on the new work to be conducted.

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If you are a physical fitness trainer, you can have package workouts on an hourly basis, but if the customers start asking for private lessons, you may notice a sizable trend that is telling you to pivot into such private lesson classes.

The end result should always be a work of art that the client can be truly proud of.

This may affect your ability to offer the product or service at the lowest rate possible, comparable to your competition, but from a marketing perspective you can still move forward with displaying a cost-effective operation that encourages your target audience to use your services. For instance, those package deal offerings I mentioned at the beginning of this discussion can remain the same price, but you can market them as “*Starting at \$\_\_\_\_\_*” instead of “*Only \$\_\_\_\_\_*”. This way, you are communicating to the customer that you can begin a project at a very base price, but at the same time leave room for additional features that they may want to add.

I still emphasize that your core offering – be it home renovation, accounting services, jewelry or even ice cream – should be priced affordably. But please learn from my experience: there is no reason to artificially price an offering lower than the cost to create it, and there is no reason why you cannot add to the core offering, if the client requests something new to add to it. Just make sure your core offering is so fantastic, the client will of course want to build on it. Reverting to the Steve Jobs’ iPhone philosophy, you can indeed create something that is far and beyond anything that your customers expected to need, but even the iPhone has room for customizations – apps. As I look at my iPhone on the kitchen table while I write this, I realize that there are over 50 apps that I’ve downloaded to customize the device to my liking. Your core product or service should be customizable as well, down to the colored sprinkles and hot fudge toppings that you add on top of the vanilla ice cream cone. After all, isn’t why they dropped in to buy something in the first place?



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## Action Item – Final Notes for Part 1

Write some general notes on anything you learned. No format from me, just jot down what you think you can use in the near future!

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## Part II: The Present: Managing Your Business

This section will deal with how to manage your time, so that it is better utilized performing the tasks that really help you, and your business to grow.

I've always had an interesting relationship with time. For most of my childhood and at least some of my adult life, I've been a late person. Maybe I'm just a little too easy going.

I found that the best way of correcting that terrible, terrible habit was to befriend and hang out with people that were very good with their time. My friend Keith is a machine when it comes to time. Also, one of my brilliant Mentors, Rich is so precise with his time that I think that he schedules his bathroom breaks in his calendar. (Side note: He worked at Oracle for 10 years, where the career-life average for most employees there is comparable with an NFL linebacker, very low – so he knows what he is doing)

I read an article once that indicated that people that are late typically happen to be because they try to “squeeze in just one more thing before they leave for an appointment”. I've found this to be true. I know that I must leave for a 2 pm appointment that is 20 minutes away, by at least 1:15 to provision for traffic and other variables. But for some reason, I think “oh let me just answer this email.”, and lo and behold – suddenly it is 1:35 pm and I'm packing up and running out the door, in the car by 1:42 pm.

Little nuggets of advice, such as leaving that last thing before leaving for an appointment are useful for personal improvement.

The following section deals with my personal system for managing time, which must do with creating a great structure for oneself. Please feel free to modify to suit your needs.

# How to Program Your Life

## Why It's Important to Have a Great Starting Routine

I hate routine. And I love it. It's a weird love-hate relationship. I enjoy planning how my day, week, month and year is going to go; I enjoy plugging in the actions that I think will help my productivity, tying them in with my goals, and so on.

What I don't like is having to do some of the things I planned. Can you relate?

Sometimes, when I open my calendar and task list, and stare into the abyss of work that I created for myself, my mind wanders to the last episode of Archer that I watched on Netflix – the one where Lana and Sterling hook up again in the bathroom of Carole's mansion, while no less than five secret service agents are assaulting the complex looking for them. Can you relate?

Or as I check off a task that I just completed, give myself an "atta boy" pat on the head, and look at the next task, I unconsciously think to myself, "You know what?? I did such a great job on that last task, I deserve a one hour break to log into Facebook and stare at a different kind of abyss. Which is funny, because the task that was just completed only lasted 11 minutes. Can you relate?

If you relate to any of the above, you'll enjoy reading the rest of this section.

Last night I was watching a TED talk by Tim Urban about Procrastination, and it was both amusing and insightful. ([Original link to the episode is here. It's worth the 15-minute watch](#)) In a nutshell, he said that we have a few different special friends in our brains: the organized, rational thinker that is focused and get things done. Then we have...the instant gratification monkey. And this monkey continually jumps in on the normal tasks that we perform each day, expects us to live in the moment 24/7, and for the most part derails our thoughtful plans.

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By the end of the presentation, he didn't offer any genie-in-a-bottle solutions, but he did give us something to think about: When a task has a deadline, we'll likely get it done *somehow*, often motivated by panic. But the long-term goals that we set for ourselves typically do not get done as often, because there is no deadline to them. This poses a problem, because the slow burn of our lives and the influx of urgent but unimportant tasks will take us away from what really matters in our lives.

So lemme give you something to help you accomplish both your short term, and long term goals.

First of all, I suggest that after you finish this book, you pick up one of the best books ever created in the 20<sup>th</sup> century – [The Seven Habits of Highly Effective People, by Dr. Stephen Covey](#). I've mentioned this several times in this book, for the purpose of reminding you of how vital it is to purchase. It changed my life. I hope it changes yours, too.

In it, he explains the difference between urgent tasks and action items that are imposed upon us, and important, long term goals that we set for ourselves. Urgent tasks will never stop – they show up all the time in our lives, from phone calls, from instant messages, from letters, and from (ugh) email (we'll talk about that later in this book). The important tasks are the things like creating the habit of going to Church once a week, helping people in need, setting a salary goal for self, saving money for retirement, and more.

Guess which one of those two types of items are like crack cocaine for the instant gratification monkey? That's right, the urgent tasks. Because the adrenaline associated with getting things done at a rapid pace are much more enjoyable for the monkey. To him (or her), setting up your 401(k), buying a new insurance policy for your family, or going on a midnight run to help the homeless in New York city are mundane, unenjoyable tasks.

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So, we have a problem. How do we set up a routine – or a set of habits – that will both keep us happy, focused, and moving forward in our lives?

I'm not gonna say I have all the answers on this one. I still get distracted by adorable squirrels running by me as I write this on my front porch. But here's what I've got so far...

First, it is still important to make a plan. Without setting an order or a timeline for the plan, let's look at some of the absolutely essential elements of your day that you'll have to monitor and address:

1. The Big Picture
2. Time
3. Money
4. Communication
5. Roles

Let's discuss each in greater detail:

1. **The Big Picture:** This can be anything you want, but it's gotta be BIG. And it might not even be anything that you can see, feel or touch at this very moment in time. But whatever it is – a connection with God, a large goal that is much bigger than yourself, a photo of your family, or connection with a cause that wakes you up in the morning, it must be something that if everything else in your life went to absolute poo, you would be able to fall back on this one truth in your life.

Yeah, it's gotta be huge. Here is my big picture graphic.

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As you see, there's a lot to accomplish. I look at this every morning that I open my laptop, and think to myself, what's one thing I can do to implement some of the objectives on this graphic?

You'll note that there are items that are not included on this graphic, which I will add once most or all of the above has been completed. If I get all done in less than 10 years (This new 10-year plan started in 2015), then I'm ahead of schedule.

So you should create a similar chart to do this. I recommend [Google Drawings](#), which allows you to create simple graphics to identify your end goals, as well as a whole lot more!

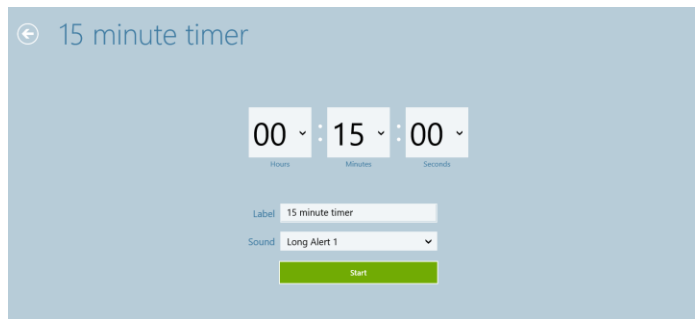
- 2. Time:** We only have a set number of hours in our days, weeks, and so on. One of the graphs from that guy Tim Urban's blog showed a graph of exactly how many weeks we have in our lives if we lived up until the age of 90, and how if drawn as small boxes, can all fit on one small piece of paper.

In the immediate sense, what can we accomplish today? What can we accomplish over the next 5 days? What can we get done this year? These are all things to consider as we try to measure out our time.

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By the way, a lot of times, no matter what we do, this is going to get chaotic. But we need a barometer. A timer, a calendar, tools that will remind us that time is something we can't get back, and make the most of what we have. Especially since we have big goals to achieve. Right?

It comes down to having some time management tools. I suggest your basic ones should be a good calendar, and a good timer, to keep you reminded that time is always moving along, whether you are addressing the important stuff. For calendars, again I recommend a Google Product – [Google Calendars](#). For a timer, there's a few. There's an easy online one called <http://e.ggtimer.com>. Also, you can check your iPhone, Android, or Windows app store for a good timer. I'm currently using Timer+ from the Windows App store – it's free. See below screenshot.



3. **Money:** Yeah, we gotta keep an eye on this too. Hardcore. You need to – at very least – know daily what is going in, and what is coming out of your wallet. An online bank account, a money management system, a budget, an Excel spreadsheet with a list of your assets and liabilities, all the information that helps you know what your next move is going to be when the next person asks you to buy something. You need to know where you stand, so that your future purchases don't freak you out.

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There's only a few good things in life that should bring you to your knees. Money isn't one of them.

As mentioned before, I recommend [QuickBooks Online](#) for money management of your business.

4. **Communication:** This gets a little complicated, but it is absolutely important that you have a system in place to handle all the incoming and outgoing information that your awesome brain will be processing.

Such incoming stimuli include (but are not limited to):

- a. Emails (Mother of Pearl, I despise email – we'll talk about this soon)
- b. Phone calls
- c. Voice mails
- d. Instant messages
- e. Regular, (snail) mail
- f. In-person visits
- g. Notes and files from clients, customers, team members, staff, volunteers and more

You'll need a system to capture all this information, and can (as best as possible), turn it around so that you can get things done, stay on track and still get your own personal / business goals accomplished.

Here's a quick example of what I'm talking about, but I'll go into much further detail as we continue into this chapter.

Let's say you get an email from a client. The email asks "Where are we in \_\_\_\_\_ project, I'd like to get an idea of how long it will take to finish."



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When you read the email, you honestly don't have the foggiest clue on how long the project will take. Why? Because you must find out from your team member if they've completed their task of designing a suitable logo for the client, and also talk with another team member about when the sample wireframe will be completed.

You pick up the phone and call each of these people. Should be straightforward, right?

Well, team member #1 tells you that she never got the logo done because he was waiting for the wireframe. Team member #2 tells you that he is waiting for the client to send over sample images to him. Which means you must go back to the client and let them know that team member #2 needs more information. You then call the client to try to get the information.

He says to you that he sent over the requested information in an email to team member #2 a week ago, and cc'ed you on it.



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After slapping yourself in the head a few times, you spend about another 1.5 hours clearing up the mess. And by the time you are done, several other “urgent” tasks have arisen – fires that you need to put out with as much fervor as you did the above mess.

You see what I mean? You need a good communications system. This involves more than just a single tool – so I’ll move on, but we will indeed revisit this, for each of the components described above. More on this later.

5. **Roles:** All of the above is tied into the big picture, and covers a wide array of goals. But, we also need some tools that get granular for you – something to handle sales, something to handle projects, something to handle billing, and so on / so forth.

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## Action Item: Identify Your Essential Routine

### **Action Item: The Big Picture**

What is/are your big picture item(s) for the next year, 3 years, 5 years, or 10 years? Write them down.

### **Time**

How much time do you have each day to accomplish the big picture items? 1 hour? How about per week, month, year?

Is there any pressing, urgent matter (or matters) that need to be handled today?

Schedule them, and set your timer(s) for each item today.

### **Money**

How much money do you have to use in your business, right now...today? Then look at the week. Then project out for the month, and vaguely ballpark how the year looks. Do this daily.

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## Communication

Who are the most important people you need to communicate with today?

## Roles

Do you have any special roles you need to fulfill that need to be handled today? Re-check your calendar and make time for them.

## Managing the Money

When I write the title of this section, you'll notice that I didn't say "Managing *YOUR* Money". Because as much as you'll want to believe it every time cash comes your way, it's not yours.

Let's start with a basic, basic motto that I hold very near and dear: *Revenue does not equal profit.*

Say for example, you are working on a one hour project by yourself, and you receive \$100 for your effort.

Depending on how you think about money, you may think "Wow! I just made \$100 profit! It's all mine! Let's celebrate!", or "Oh jeez. How hard did I have to work for this \$100? I spent a half hour driving to the appointment, I studied up on it for another hour prior to the meeting, and I need to follow up for a half hour thereafter! This isn't worth it...I need to be doubling my rates!"

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Both mindsets have a bit of wisdom within them.

On one hand, I believe we should be thankful for every penny we earn in an honest, hardworking manner. \$100 per hour (or even \$20, or \$50) is a lot more than many people make, sometimes in a day or even a week if you factor the rest of the world besides this awesome country we call home.

On the other hand, we should certainly be mindful of how our time and energy is spent, and what sort of effort was made into getting that \$100 into our hands.

I think the problem is that we try to be logical with our heart, and emotional with our mind. It should be the reverse.

To illustrate, let's go back in time to my early to mid-twenties. My Grandfather, quite the successful bicycle store owner for over 60 years, passed away at the age of 88 years old. The man had work ethic second to none – in fact he pretty much worked up until his last year, when Cancer took him away from us way too soon.

My Mom convinced me to co-manage the bike store with her for several years. Technically, I had been working from time to time in the shop since I was seven or eight years old anyway – this seemed like a chance to be my own boss, so I agreed. While I don't regret those years of working in the shop and gaining experience in retail business, I certainly made plenty of mistakes. One of them was not investing enough in advertising the shop, or refining our product and service line.

when a customer came in and bought a \$250 bike, even though we knew that we paid (in advance) \$175 for it, spent time assembling it (1 hour), spent time selling it to the customer and offering follow-up tune-up service, and only generating \$75 in additional revenue, somehow we tended to often conclude that we had *made* \$250!

My dear Mom is going to yell at me for writing this next line, but she also made the same error many times when she opened up her

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floral business 10 years earlier. She bought the flowers, sold them, but then didn't re-invest the monies into new inventory, advertising, and other elements that would have made the business grow.

Why did we have this mindset? Well, it's hard to pinpoint exactly, but I think part of the reason is that we weren't raised in our youth with money management skills. We weren't poverty stricken by any means, but like most of us – possibly you reading this book, we all lived paycheck to paycheck. And that mindset becomes a vicious cycle that doesn't let up, until we take a mental stand against it, and discipline ourselves to make changes in our behavior.

Thus, I etched the motto in my mind: Revenue does not equal profit.

Going back to the \$100 example of performing a service, let's start out with the premise that none of that money belongs to you. (I'm not saying that as an absolute, just let's start out that way) So now you can begin to figure out what it really cost you, or your company to generate that revenue. It's different for everyone, but here's a little example:

\$100

-----

\$10 Gas

\$15 Travel time (Figure \$1 per minute)

\$50 Labor on-site

\$20 Follow up time (Again, \$1 per minute)

...which leaves you with a whopping \$5 in profit! Not bad, huh?  
Now, let's go out and celebrate!

Except not even that is profit. Because you've forgotten about the wear and tear on your car, the insurance, the expenses you accrued on the way to the appointment (we all need Starbucks), and therapy you'll likely need after you read this chapter.

As a matter of fact, I'm getting depressed myself...

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Just kidding. 😊

The point of the above is to look at the numbers realistically, and figure out how you can honestly flip around the above example project, and make *the next project* profitable.

Let's take the same \$100 service example, and cut some costs here and there.

For the moment, we'll leave labor alone. You did the work; some money should go to the person that did the work. That's aside from what the company makes.

That leaves us \$50 to play around with. The common element we see above is the travel time to conduct the appointment. Here is where we can get a little creative.

Instead of going to the client to conduct the appointment, how about they come to your neck of the woods in exchange for a discount? Say \$80 per hour instead of \$100? If you can, you just saved \$25 in gas and travel, not to mention wear and tear on the car. If your home is not suitable for the appointment, certainly consider a Starbucks, or even a co-working space that can be rented on the hour.

In addition to the saved travel time, realize you can also be more productive with your time while the client is travelling to and from your location. Thus, you can potentially make another \$25 to \$50 while the client is travelling instead of you.

Your rate now jumps by about \$10 to \$20 an hour within that same 2-hour timeframe indicated above.

The \$50 an hour (during the actual appointment) is really a fuzzy number, based on what you think your personal work time is worth to the company. How much do you deserve to be paid per hour? That is a very important question, and you should answer it soon. Further, any time you do client work as a representative of the

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company you created for yourself, you should deduct that amount from the company's coffers – or at very least be keeping track of how much time and effort you put into your work. You'd be surprised at how few people do this.

So even if the company itself squeaks out a real \$5 or \$10 profit from this example project, that's ok! Now, let's multiply it by the number of projects that we can get done per day, per week, per month. Even if the *company* makes, say...\$10 a day – by the end of the month you should have \$200 in savings, or \$2400 in profit after year one.

The most important thing: That money is *not yours*. That is company money, and it is not to be touched, except for business growth.

Are we clear? Let me repeat: That money is *not yours*. That is company money, and it is not to be touched, except for business growth.

If you can maintain that mindset in your early year of business, the 0s that get added to your increased revenues will still play out nicely for you. By the same token, a \$1000, \$10,000, \$100,000 or \$1,000,000 project or sale will still be processed in the same manner – as revenue, and all expenses need to be continually addressed before realizing a profit.

There's plenty of tools that are out there to help you accomplish this discipline. But realize it all starts in your mind and heart, and that is the only place you can begin to fix it. Trust me, I've been there many times, and it's taken a long time just to get on the right track myself. But as of the writing of this book, my web design firm is consistently generating six figures in revenue, we're paying our bills, the company is still maintaining a good year over year profit, and as a byproduct, I'm making a decent personal salary. I want the same to happen for you.

Let's talk about tools to help you keep on the right track with your money habits.



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The first and most important tools are books. I recommend Dave Ramsey's *The Total Money Makeover*, *Financial Intelligence* by Harvard Business Review, and...don't laugh, "The Art of the Deal". Each will show you people that think differently about money apply it to their personal lives, and to their business management practices.

I've included a list of useful additional reading at the end of this book. I encourage you to develop a reading habit each day, no matter how minimal it is.

The second is a good bank, with good technological tools to assist you in tracking yours, and your company's, spending habits. For this I can only speak from experience and say that Chase Bank is fabulous, for several reasons.

The most important reason is that their online banking system is second to none. Just about anything you can do by walking into a branch or an ATM, you can do via Chase's online portal, as well as a few other things.

The next most important reason is that, as far as I can see, the customer service is fantastic. There have been several times in past years where I was in a serious cash crunch, and I could talk over the phone or in person about my situation, and they helped to fix the problem.

I started my relationship with Chase Bank in the most unlikely of places – a beach hotel in Daytona, Florida. They set up shop to offer credit cards to students on spring break. I was one of the unwitting participants, and I'll admit that I did not use the card properly over the next several months. After racking up a small \$500 in debt, I did not keep up with my payments. Several years of this, and my balance was up to – don't laugh – approximately \$5000.

Although I finally paid all the balance off in one shot, I will never forget how unbelievably nice the customer service representatives were that contacted me each month. They always left me with that

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warm fuzzy “Golly, I want to give them money” feeling. I carried that philosophy into our business, always reaching out by phone to talk and negotiate with customers one on one, as politely as possible.

Fast forward some ten years, and while in my own business, I encountered several times when I had over drafted my balance, sometimes by a thousand dollars or more. And for every charge that came in while my balance was less than zero, Chase tacked on another \$34 in overdraft fees. In each instance, I would call or visit Chase Bank’s customer service department, and they typically could reduce the overdraft burden. Of course, they would not have done so if I did not call.

This doesn’t sound like I am characterizing Chase as a good bank, but quite the contrary, I am. Some other banks, which will remain nameless, wouldn’t even consider working with the customer to reduce their burden. Chase does. That’s why I consider them to be all sorts of fantastic.

Eventually, I qualified for overdraft protection; if I went under, Chase covered it for a small percentage. Much better.

There are other banks that are pretty good, I’m sure. To be certain of which bank is right for you, I recommend a few websites:

- [NerdWallet](#) – Has a great tool for finding the right checking account, including fees and type
- [Bankrate](#) – Likewise, has a good tool for determining best banks. Not as comprehensive
- [Money Talks](#) – Has an updated list of best banks for every type of client need

The third, and possibly the most important component of your money management system, is a good accounting tool. I’ll be spending some time on this subject, so buckle up.

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You might be familiar with software packages such as Quicken and QuickBooks, possibly for your personal accounting needs. I say to you here that while the softwares are truly annoying at times, they are wonderful for getting the job done, retaining the day to day data, and for helping you to stay on track.

Like Chase, I began my relationship with QuickBooks many years ago. While I was working at a web firm in 2006, I was introduced to QuickBooks by my manager, who wanted me to understand how customers are managed after the sale. Little did I know that my experience with QuickBooks would one day help me immeasurably in my own business years later.

Right now, Intuit is pushing people to use the QuickBooks Online platform. I just started using it last year, with encouragement by my accountant. Prior to that, I was using QuickBooks Pro (2008, 2011 and 2013 versions respectively)

There are bookshelves full of QuickBooks tutorial books, and I could spend an entire book in itself explaining all the intricacies of the software, but I'm going to give you a few quick shortcuts right here, that will make you feel a lot better.

First, QuickBooks has training videos built right into the platform. They are very user friendly – only about 5-10 minutes along each maximum, and break down each element of the application. I suggest that once you start using the application, you devote your first hours to delving into and practicing the material within each video lesson.

Second, understand a few of the most important elements of QuickBooks, right here and now:

**Customers** – This is pretty captain obvious, these are the people that you will be performing a service for, or selling a physical product to, in exchange for money.

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**Vendors** – On the flip side, these are the people you will be paying to perform a service, or provide you a product, hopefully for use within your business to help it to generate its own money.

**Items** – The products or services you are selling will go into this area, along with their associated prices. It is highly important that you use this area early and often. It will force you to think of the *unit* prices of each of your products and services; this data is invaluable for use within your business plan.

For instance, let's say you offer consulting services. You'll have to figure out how much you charge per hour. Plug that amount into the rate section for a new item, and then later you'll be able to multiply the rate by the number of hours you perform a service for a customer. As much as you possibly can, *always think in unit prices*. Everything you do within your business that is billable (and later, everything you generally do) should have a dollar amount associated with it.

**Invoices** – Whenever you sell an item to a customer, you create an invoice. It will list the customer's information, the items being sold, and provides a total. You will send this to your customer via email each time they request your product or service.

**Receive payments** – When a client pays you, you will use QuickBooks to record the payment.

On receiving payments, I must tell you that one of the most important aspects of QuickBooks is the ability to process credit card payments. Early on in my business, I decided that we would focus on gathering and securely retaining credit card information of our clients, so that when the time came to receive a payment, I simply logged into QuickBooks and pushed a few buttons to make it happen. What's nice is that you can process credit card payments directly through the application, so that you do not have to wait for – sometimes weeks or months to receive a check from someone for whom you have been doing work.

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Think about it – you meet with a new client 2-3 times to complete a sale, and then the client says he or she will send you a check in the mail.

What do you do? Sure, if you have enough reserve capital on the side, you don't sweat it too much and you start work even before the check arrives. But what if you are starting up your business on a shoestring? Of course, you're going to start looking for another client in the interim that can pay you immediately. Then, you will probably have to awkwardly go back to client a week later to ask if the check is in the mail. This is very uncomfortable.

The easier way is to simply say that you only take credit cards and cash. Screw the checks. They are a relic of the past for many small transactions, and it's not worth your time. On larger projects, it's more likely you will want to save the approximate 2.5% in credit card merchant fees (\$1000 transaction is anywhere from \$20 to \$30 in fees), but on a day to day basis, the *speed of being able to get paid ASAP is invaluable*.

In my business, we do a lot of recurring transactions for monthly hosting of websites. As such, can you imagine the absolute nightmare that we would be in at the beginning of each month, waiting for and processing checks from tens, hundreds or thousands of customers?

Instead, QuickBooks has a wonderful feature called "Memorized Transactions" (In QuickBooks Online it is called "Recurring Transactions"). It allows you to create an Invoice or Sales Receipt for a customer, and set it to automatically recur on a given repeating schedule, such as each week, month, or year. You can even set it to automatically process you customer's credit card on file – with written permission, of course.

When storing the customer's credit card information, you must be sure that you treat the information as if it were your own card – store it very carefully into QuickBooks, and do not let anyone else

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see the data. Further, make sure that you get a signed statement from the customer, authorizing you to charge the client's card for recurring transactions. QuickBooks provides a template for this, so that you can send directly to the customer at the beginning of your work with them.

You'll want to check in on QuickBooks regularly – I'd say at least once per day as business starts to pick up. Oh, you can also integrate the application with other services, such as a project management tool that can automatically send information on number of hours worked for a customer to QuickBooks, so that it can generate an invoice for the customer. Nifty.

**To summarize the basic tools you will need for proper money management:**

- **Books** – Develop a healthy reading habit. I recommend at least 15 minutes a day to start.
- **Bank** – Find a good bank that has high quality customer service and great technology
- **Accounting** – Choose a good software that will allow you to track your money

Remember, I'm not writing in this book everything that you'll eventually need to be successful in your new business venture. You're going to want to do this in drips and drabs, and there's no need for information overload at this point. As time goes on, and if you keep your eyes and ears open, the missing pieces will fill themselves in; you and your business will continually develop around these new elements. I think you'll be happier picking up the knowledge little by little.

Let's give you some action items to address on all the suggestions above.

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## Action Item – Money Management Tools

### **Action Item: Books**

List several books that might be useful to you, in learning how to manage money. ([Suggestions are listed in this book here](#))

### **Banking**

List several banks at which you might want to open a business checking account.

### **Accounting**

Choose a few good programs or softwares that would help you to handle your company's finances as easily and efficiently as possible.

### **Accountant**

Do a Google Search for local accountants in your area, consider consulting with one for some valuable tax and business advice.

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## Project Management

In my own business life, one of the biggest things I struggled with was project management. How on God's green earth can we possibly handle so many different tasks and goals for our clients, while staying focused on our own?

My solution was to find a good Project Management System. It wasn't easy.

I started out with a simple Microsoft Excel spreadsheet, and listed all the things that needed to get done. But then I realized that it was a pain in the butt bringing up the file on my computer all the time. Then a good friend and mentor of mine recommended Microsoft Project. I used that for a while, then realized it was impossible to get everyone from my team on the same system. Plus, Gantt Charts are not very sexy.

So I settled on an online Project Management System called [Mavenlink](#). At the writing of this book, I've been using it for about three years, and I find it to be 100% awesome. It allows you to create a separate project for each of your...um, projects. It allows you to set up tasks, milestones and other goodies for each item you need to accomplish. And most importantly, you can have any of your team members and clients view the project details, and update the progress of the tasks within. It's amazing. I discuss this a little further in detail below.

There's other systems, some that even my team members recommended to me. I'll get into that a little later. But the point is, a project management system is very helpful for me, and I think it will help you, as well.



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## Action Item: Project Management Tool

### **Action Item: Find a project management system**

Go online and look for a good project management tool to use in your business. Or, if that seems like too much, consider just finding a good task list tool that will keep you organized each day.

## Sales Management

Another example of an important role is sales management. You'll need to keep track of all the incoming requests for work that bring in the bacon for your company. Or, you'll need to keep track of all the people from many, many different companies with which you desire to do business. I used a system called Salesforce for several years, but at \$65 per user per month, I realized after 2 years that this was waaaaay too expensive. But majestically, I found a similar system that costs (currently) \$0 per month. It's called [Zoho](#), and we'll talk more about it below. Again, I won't get into the details much here, but it's simply an easy way to record and track all the potential clients that want to do business with you, as well as tell you with a simple glance what your next steps are in garnering the business of the potential customer.

All the elements of your day should fit nicely into those compartments, but of course you can come up with your own. The point is that you should identify each and every one of the most vital elements of your day that you'll want to turn into a routine.

The next step is to figure out what needs to be done first, or earliest each day. As a disclaimer, I'm not a natural early morning riser. But

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it doesn't matter what time I wake up – my routine is always going to be the same to get things started. That way, when I open my eyes in the morning I don't freak out worrying "oh my goodness...I have to check my email, or answer this call, or process this payment", because all the actions will be handled by putting them into the neat little compartments that I've identified for myself.

[Action Item: Sales Management Tool](#)

## **Action Item: Find a sales management tool**

Go online and look for a good sales management tool to use in your business. Or, if that seems like too much, consider just maintaining a list of people/companies to contact each day, along with the next steps you need to get deals done.

## [My Own Daily Starting Routine](#)

For my routine, the #1 most important thing to do when I start things up is to get in tune with God. Now, if you're not a fan of Bible thumping, just skip over the next paragraph...

### **<BibleThump>**

Ok, you're still here? Great. I personally feel that it's important to spend a few minutes each day with the One that gave us life. I read a few passages of the Bible, listen to a Joel Osteen sermon, check a quick email from OurPrayer.org, or simply close my eyes and pray, and be thankful for the blessings that are in my life. Since I also consider God to be the "Boss" of my business, I also feel that it's good to check in simply for job security. 😊 There

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have been so many amazing things that have happened in this business since it started in 2007, and quite frankly, I can't chalk it up to anything other than God's intervention. I know you're skeptical, but if you put God first in your life, business, and more, you'll find that the same will happen for you. Then, once I am in tune with God, the next thing is to check in with some things that help us to plan the day.

## </BibleThump>

So now we need to address two factors: Time and money.

Let's talk about **time** first. What's my schedule for the day? How much time do I have to get my work done? If I've already planned the week in advance, I should know (generally) how my day will be playing out. I'll also set a timer early on during this phase to keep myself from getting too deep into my scheduling out of the day. The timer will be reset each time that I move into a different component of my routine, such as looking at my bank accounts, setting up projects, and so on. For this round, I'll set the timer to 15 minutes – which should be sufficient time to look at my daily tasks and appointments, confirm in-person meetings, and get together any materials I'll need to get my work done.

Next up is to look at the **money**. Now, depending upon your feelings around the subject of money, this can be a very comfortable element of your routine to address, an uncomfortable one, or hopefully somewhere in-between. The thing is, as Peter Drucker said, "What gets measured, gets managed." And in the case of money – especially when you're just starting – you'll need to closely monitor your incoming and outgoing funds. For my first phase of this, I simply log into my bank account online. I recommend you choose a bank that has a great online banking system, as we discussed in a previous section of this book. [TD Bank](#), [Chase](#) and several others offer very comprehensive tools that allow you to do most of your work from the convenience of your home or office, without having to visit the branch or even pick up the phone. Some

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also offer quite robust mobile apps, which on some occasions have helped me to make payments to workers while away from my laptop. (To avoid getting sued, I'm not giving you screenshots – merely links to their websites. And again, don't take my word as Gospel, do your own research. These are only general, starting point recommendations)

I'll log in and review the transactions from the previous day, as well as confirm any incoming payments that were received from my credit card merchant service, as well as make sure that any checks that were deposited in the past several days have cleared. If there are any issues, I'll take note of it and address via a phone call or an in-person visit to the bank.

[If your bank account is not looking good – or worse, you've over drafted, please click here. I have advice for you.](#)

As mentioned several times in this book, QuickBooks is a great tool. But it does require a learning curve. I love it and hate it for this. Yet overall, it is extraordinarily useful to my business. I won't go into too much more detail on the application's capabilities, but I will say that in my daily routine, I use QuickBooks to identify and prioritize the projects that need to be worked on today, tomorrow, and throughout the rest of the week, as well as assign a worker to handle the project.

As an example, let's say there are 5 projects, ranging in revenue from \$10,000 to a simple \$599 project. Now, obviously, all of these must be worked on. And conventional wisdom will always tell us to work on the project that brings in the \$10,000 first, right?

Wrong.

The key incorrect word there is "always". Because you simply cannot neglect the other projects, or they will never get done. Certainly, prioritize the big projects first and early in your day (in The Seven Habits book, Stephen Covey calls this the big rocks vs. the little rocks), but you might want to address what I call the "low

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hanging fruit” close by to the big project. Why? Well, there’s a variety of reasons. Maybe you’re not feeling 100% emotionally ready to take on the big, daunting project early in the morning, and need to get ramped up with something easier to handle. Hey, everyone needs their mojo, right? (“Yeah baby!”)

Maybe you got a call from the client, who thinks that it’s “urgent” that this item needs to be done ASAP (there’s a difference between “urgent” vs. “important” tasks), or maybe you simply need the money to get into the bank account to shore you up. Whatever the case may be, sometimes you should address one or two little items early in the day.

After I’ve chosen the lineup for the projects that I will address today, the next phase of my day – personally – is the craziest. It’s communication. Since I manage a team of multiple 1099 workers (all of who are absolutely fantastic – you know who you are), I must make sure we are in communication with each other. I also likely need to speak with several customers, to update them on the progress of their web project. I’ll also need to address...ugh...email.

To be more effective at my communications, I use several programs that allow me and my team members to easily communicate with each other, and several others for contact with clients.

The first and foremost communication tool is [Skype](#). Bought by Microsoft in the early 2010s, Skype is a great way to not only place a quick voice or video call with multiple humans at once, but it’s also a way to transmit quick, instant messages to anyone across the world in a matter of milliseconds. Think about that for a minute. You can send a message to Europe near-instantly, requesting someone to help you with a task, or to gather information from that person. Another great use of the tool is to have a team meeting or create a group where everyone can communicate with each other. For some of the important groups, I’ll save it as a Favorite in my sidebar, so that I can simply click on that group in the future and start a conversation with 3-7 people at a moment’s notice.

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Another great tool – one which is not considered as much as in the past – ***is the phone***. I can't even begin to emphasize how important the phone is to communicate with both clients and workers. While we increasingly live in a society where instant messaging is the norm, and phone calls are considered unnecessary, I find it even more important to pick up the phone and start dialing, most importantly to let customers know that their project is safe with our team, and to update them on statuses. Notably, within my company Rockland Web Design, one of the number one guidelines for the business is that we are a “call first company”.

I shall now channel a speech made famous in the movie *The Wolf of Wall Street*...[please watch this YouTube video](#).

(Note – if the video doesn't work, it's because it was probably removed. Just go out and get the video. Fun stuff)

The essence of the speech is no matter what your worries are, the best thing you can do is pick up the phone and start dialing. Call a customer, call a potential client, call someone that you need to work something out with, call ANYONE that will move the needle in the right direction for you!

This means that if possible, we reach out to the client first – we pick up the phone and start dialing. If we receive an email, unless it requires some sort of written response (and I assure you, most of the times it does not), we pick up the phone and start dialing. If we get a voice mail, instant message, a letter in the mail or anything else that does not require a written response – we pick up the phone, and start dialing. When making first contact on sales calls, we pick up the phone and start dialing. When we're reassuring our customers that the project is moving along nicely...guess what? We pick up the phone and start dialing.

As you can tell, I was inspired by that speech. But aside from the salesy motivation – the premise holds true. The phone is not dead. People need to be spoken with, in a manner that is alive, not via just digital communication.

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And of course, what set of communication methods would be complete without our most hated medium of all time – **email**. [As I've disclosed without any hesitation in the next section of this book, I despise email with the white-hot intensity of a thousand suns.](#) I think most of it is a black hole that people of all socioeconomic backgrounds rarely escape, once they get into the mode of using it as their primary medium. Even Tim Ferris, Author of the book “The Four-Hour Work Week” emphasizes that he has his secretary send him a singular voice mail listing all the important emails that she monitors for him. He sends back a single, written-out response email to her, with instructions on each reply to the emails. Simple, easy, and supposedly he is out of email land in 10 minutes or less each day. Ah, to dream the impossible dream.

I personally spend about an hour on email a day. I am continually trying to drive it further down. To some degree I've been successful, in that I used to spend 2-3 hours a day on it. If you read through the section on managing email in this book, there are several great methods to help you manage your email much better. The point is to not make it your master. As a business owner, nothing except your Almighty Maker should be your Master. End of story.

In the context of your daily routine, this will be part of your communication methods. So,

In short, only answer the emails that you *need to answer via email*, then make a list of all the other ones that you want to address, and answer them via one of the methods above, such as phone or Skype.

There are some other communication methods that are useful. I'll list a few below.

- **Instant messaging** – This could be your phone text messages, your Facebook IM, or a business messaging system such as [HipChat](#) – one of my recent favorites. The trick with this is to make sure that everyone that you are

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communicating with is all on the same platform. In our local Chamber of Commerce, the entire Board of Directors uses HipChat, and it helps us to collectively reduce email clutter. Again, special thanks to Matt Clement of [Emerald Retirement](#) for turning our entire Board of Directors onto the platform. Woot!

- [JoinMe.com](#) – This is a great way to get a whole bunch of people focused on one specific topic, within a closed meeting. The technology is free for its base offering, costs a few bucks a month \$49 to be exact, so you must use it at least 1-2 times a month to make it worth the money. But if you are an educator or facilitator of meetings, most certainly this will help you to run online conference calls with ease. Further, the others that join the meeting typically can get this system running on their computers, mobile devices or tablets quite easily, unless they are complete and utter dinosaurs. (Even then, try to be nice and help them out. Always be ye kind. ☺)
- [Team Viewer](#) – In case you need to diagnose a client's computer for glitches, I recommend this software to get the job done. Granted, this is typically if you are in the IT business, so it's not for everyone. But if you do find it useful, you can start using it for free for personal use. Eventually, you'll have to purchase the platform when you use it consistently, to the tune of \$799 for a lifetime license. Still, it's worth it.

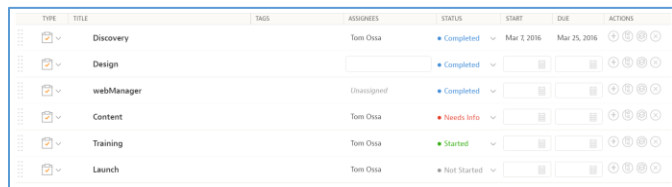
Finally, there are specialty roles that I'll need to check in on. These range from sales, marketing, project management financial management and more. I'll focus on just a few that are most valuable to me in my day to day work. I hope you'll find them equally as useful.



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- [Mavenlink](#) – I can't even begin to tell you how awesome I find this platform. Mavenlink allows both team members and clients to all collaborate in a single project workspace (per project), organize tasks, timelines, files/documents, and even conversations with each other, and keep all the materials stored in that one location.

Thus, whenever I need to check in on the project for JME Document Solutions, I'll go to Mavenlink. Likewise, if Brad from [JME Document Solutions](#) wants an update on his project, he'll also head to that same Mavenlink workspace. And the team working on his project will check in there on a regular basis, also.



TYPE	TITLE	TAGS	ASSIGNEES	STATUS	START	DUE	ACTIONS
Task	Discovery		Tom Osa	Completed	Mar 1, 2016	Mar 25, 2016	
Task	Design			Completed			
Task	webManager		Unassigned	Completed			
Task	Content		Tom Osa	Needs Info			
Task	Training		Tom Osa	Started			
Task	Launch		Tom Osa	Not Started			

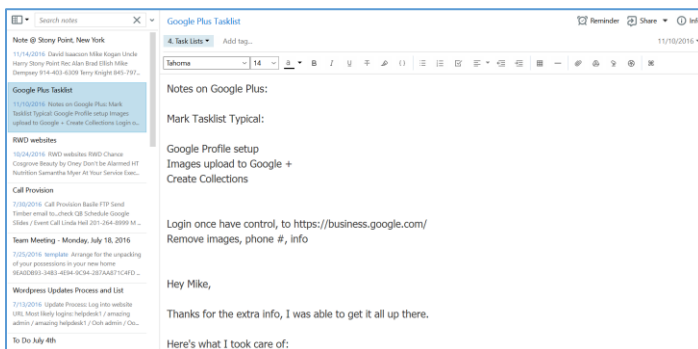
Additionally, Mavenlink works on laptop, desktop, tablet and mobile devices. Admittedly, I really, really wish they would put out an app. But the web app works ok on mobile for now. Eventually, they'll get to the point where the mobile app will be necessary. I patiently await that day. Mavenlink is as inexpensive as \$5 per user, with a limited number of clients allowed to also check in on the project for free.

- [Evernote](#) – The more I use Evernote, the more I love it. For years, I put my notes in every other medium, Word docs, Skype, the calendar, email, etc. etc., then I always inevitably went back to try to find my notes and first had to figure out where I most likely put the materials. With Evernote, I start everything there, and then if needed, copy and paste to

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other locations, such as Mavenlink to communicate with clients. Plus, it automatically syncs with all my devices.

I have several notebooks of information. One is for team meetings, so I know exactly what to communicate with members of any given project team. Another is client notes. I'll have one note document for each client, and will update it with every meeting or conference I have while speaking with the individual. And recently, I've added a "Daily Briefing" notebook, one that my fabulous executive assistant uses to update me on what's going on with the business each weekday morning. I have a task list notebook for quick tasks I need to write up and check off, such as an hour of phone calls, a list of bugs to fix on a few websites based on client requests, or enhancements to our hosting platform.



I also have a personal Evernote notebook to journal my workout regimen, grocery list, and songs that I need to learn for several bands I currently play drums for: The Lift, Zute, and Tailspin & The Jamcats.

All in all, Evernote keeps all the information in my brain organized in one location, so I don't have to worry about where it went after it has left the random-access memory of

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my brain. I suggest you use it as well.

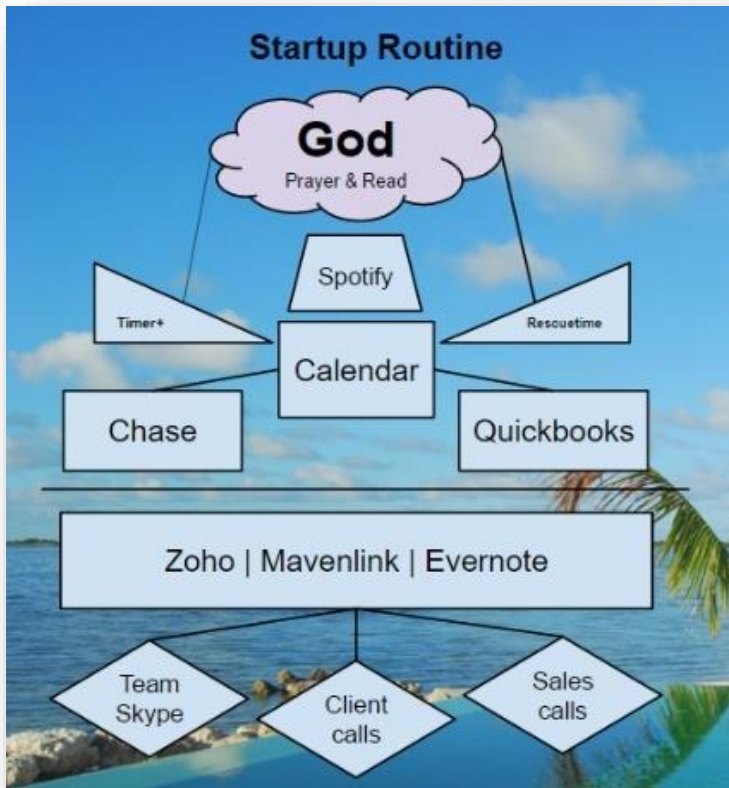
- [Zoho](#) – This is the best sales tool I’ve found for my business since I started it in 2007. As mentioned elsewhere in this book, I originally tried Salesforce as a tool to keep all my potential sales straight and organized. Whenever I needed to figure out next steps, I simply went over to Salesforce to find out what to do next. The downside: \$65 per user per month. And quite frankly, in the early years, that expense could not be justified (see chapter on over drafting – lol).

I decided to seek another solution, and lo and behold – Zoho.

What’s great about Zoho is that it is FREE for up to three users. That’s right. Free. It allows you to enter sales leads, their name, address, phone number and email address, as well as vitals of what that person or organization needs from you, in exchange for money. When the time comes, you can convert that sales lead into an “Account”, and create an associated “Potential”, a term which I’ve hacked and turn in Zoho to say “Deal”. I just like the term “Deal” better. As each part of the sales process unfolds, such as phone calls, meetings, writing up contracts, negotiating and reviewing the contract, and awaiting payment, you can simply update Zoho as needed, so that you know what the next steps are.

Additionally, Zoho has a great mobile app (ahem, Mavenlink please take note), and it allows me to find any customer with a few quick taps on my phone. It also allows my executive assistant to locate customer information very rapidly, if she needs to call that person for any reason.

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There are many, many other tools that are used as specialties in your line of work. For instance, for Lawyers, I would recommend [CLIO as a case management system](#), for videographers, and producers of digital video I would mention [Adobe Creative Cloud & BrightCove](#). As your business grows, you'll find a bunch of tools. The important takeaway is to make sure that those tools are easy to use, cost effective and help to grow your business daily.

While all the above seems daunting, it is not. Let me give you the short version of how all the above plays out.

# How to Program Your Life

## The Morning Routine in Action

Once my usual wakeup routine is complete (usual stuff, brush teeth, shower, breakfast, etc.), I sit down to work. <BibleThump>As mentioned above, I start with reading a chapter of the **Bible**, then say a little **prayer**, thanking **God** for all the cool things that are going on, and asking help with any challenges I face. </BibleThump>

Ok, so then I'll set my **Timer** for 15 minutes.

Then, I'll go to the **calendar** and look at my work day. I'll note any appointments that need to be addressed in person or via phone / conference call. I'll send the confirmations to my Executive Assistant, who will make the confirmation calls to the clients on that day, or the afternoon prior to the appointment. (In years past, of course I made my own phone calls, which was not a problem. But I did these later in my process – no need to get sidetracked).

By the time I'm done, the **Timer** typically goes off. So I'll go back and reset it for another 15 minutes.

\$99.95	\$99.95	11/24/2016	<a href="#">Open (Sent)</a>
\$49.95	\$49.95	11/24/2016	<a href="#">Open (Sent)</a>
\$199.80	\$199.80	11/24/2016	<a href="#">Open (Sent)</a>
\$149.85	\$149.85	11/24/2016	<a href="#">Open (Sent)</a>

I open my online **bank** account, check to make sure all incoming and outgoing expenses are in order, and use Evernote to write down any items that need to be addressed, which are typically none most days. Then, I'll open **QuickBooks** to look at invoices that are due now, as well as upcoming items that involve some work. I'll prioritize them as A, B, and C. The A items are for immediate billing, the B items involve some work on mine or a few of my team

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members, and the C items typically are not something to worry about now – such as an invoice that awaits a check. I'll also process any payments that can be processed, using **QuickBooks** merchant services.

The Timer will go off again. The **Timer** is reset again for another 15 minutes.

Then, I'll go to my project platform, **Mavenlink**, and check in on the various projects that are being worked upon. If I need to address anything personally, again I will note inside Evernote, or add that item to a recurring calendar appointment called "Projects", which I typically label in yellow for ease of recognition. If anything needs to be addressed by team member(s), I'll write a note inside **Mavenlink** asking that person to work on it, within a given time frame and budget.

Then, I'll look at our sales management tool, **Zoho**, to check if there are any potential deals that need to be updated, or worked upon. I'll make a note of each of the individuals or companies I'll need to target.

The combination of **Mavenlink** and **Zoho** sometimes takes 15 minutes, and sometimes take 30 minutes. Once the **timer** goes off, I'll keep resetting for **15 minutes**.

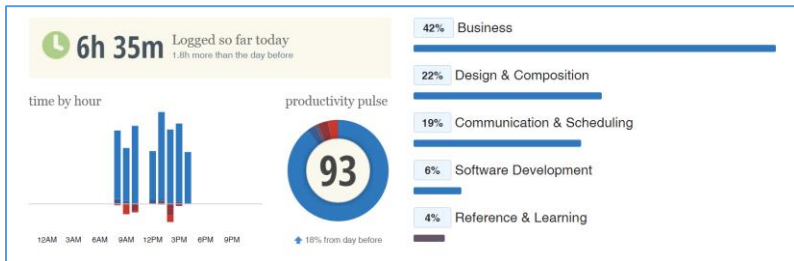
The final block of time will be used to **communicate with the team members**. This can be as simple as simply checking in each morning on Skype and saying hello, as well as letting them know what you are working on. Or, if needed we'll have a **Skype** voice or phone call to go over current projects. Typically, this is only needed once a week, and the other times are relegated to simple instant text messages.

The above takes anywhere from **one hour to 1.5 hours**. However, once it is all done, the rest of the day becomes *much, much more flexible*. From there I can jump into any of the roles discussed within this Chapter, such as checking emails, making client calls, or doing

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creative work for clients. But before any of that can be addressed, bar none---that routine must be conducted. It is the set of tasks, in linear order, that centers and focuses me for the rest of the day.

I also take some time each day to evaluate my performance. I use a great tool called [RescueTime](#), which I highly recommend:



The tool is a small program that you install on your computer, and keeps track of each of the various programs you use on a daily basis, such as **Microsoft Office, QuickBooks, Zoho or Mavenlink**. Then it breaks it down into pretty charts and graphics for you to digest and improve your performance over time.

There is a free version, but I highly recommend you try the premium version and consider buying it. It's less than \$10 per month.

In essence, my routine allows me to check in on the most vital parts of my business day: Specifically, The Big Picture, Time, Money, Communications, and then I'll typically break into a role, such as sales, projects, or business development.

**One last thing:** There are indeed days when it is simply not possible to get all the above done in the morning. For instance, if you are called upon to hold or visit a networking meeting at 7 am, well, I don't encourage you to get up at 4 am (unless you're one of *those people lol*) to do your routine. What I rather suggest is to have a *condensed* version of the routine, such as check your calendar, bank account, list your most important phone calls, and send a quick message to your team. Then head out the door!

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Back in high school, we used to have A days and B days – where the schedule changed depending on the day of the week. Our A day would typically involve the full gambit of your routine.

Consider also having a B day as well, with a simple, more concise, condensed version of your day.

You should have a routine that you are comfortable with, but makes you highly productive. I encourage you to take some of the above suggestions, and use the action item list below to develop your own set routine, so that not only can you become more creative, focused and profitable in your general work day, you'll feel much more relaxed when addressing all the many, many incoming opportunities and challenges that come your way throughout your career, whenever they arrive in your domain.

Of course, no matter what path you choose, you'll likely encounter what I consider to be the bane of our human existence: email. As such, I've written a special section about this particularly annoying, but admittedly useful form of communication...

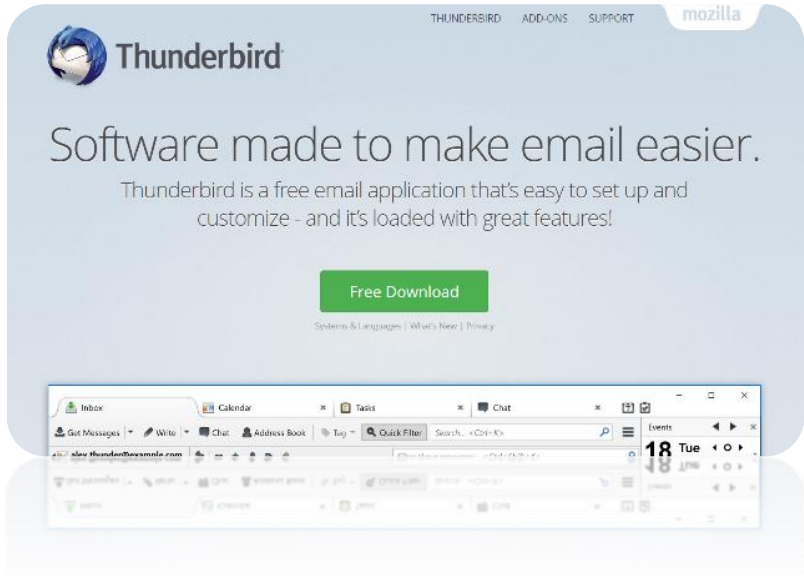
## How to Deal with Email

Email is quite possibly the worst invention of all time. If you've ever sat in front of your computer for endless hours, attempting to get to the bottom of your inbox (or as some would seek: to achieve "Inbox zero") is a near impossible task. The problem isn't just that the emails keep coming in, the problem is that every email you send out also may generate additional responses from the person(s) you sent out the email. It's different from checking off a box on your task list, and that item is done. Every time you hit [Send], you'll probably get something back. It's just a matter of time.

Email is one of those technologies of life that makes the saying true, "It is better to give, than to receive."



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According to various sources, most western workers spend over an hour per day on email. If you think about it, that's kind of absurd. If that statistic holds true, it means that every year we waste over 12 to 15 days of our life looking at messages (based on 300 work days per year), most of them likely not pertaining directly to anything that moves our life forward. Depending on how long we live – that's, literally, years of our lives that are being spent. Years.

As such, I'd like to tell you a little story.

It was a Thursday afternoon, and I was trying to get through me email for the entire day in one session – which I recently had simply neglected because I just don't want to deal with it. As I looked through the 50 emails, I realized that there was no way I would be able to read through each of these emails and get to my appointment – a weekend retreat – on time. I had to figure something out, and fast; my team was managing the business tomorrow while I was away, and some of these emails had to do with them.

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Normally, I would read through the name of the sender of the email, the subject line, and then open the item if it was of interest. This was a good start, but after that, sometimes I would go deeper into the email, reading it in its entirety, possibly writing a response, or following up with some research or several tasks to successfully complete the request listed within the email.

I realized at that moment that part of the problem with email is that I was treating each of them as *urgent* items. By urgent, I mean that the task pressures us to respond, possibly as soon as possible (ASAP), whether or not the task is meaningful to us. Granted, it might be meaningful to others – I do not discount that. But in the moment, the person that is sending the item becomes our main focus, for as long as it takes to complete that task.

There can be a lot of subtle emotion that goes into responding to email. We may want to stay on top of all the tasks that are imposed on us; a noble endeavor, indeed. We may want to make sure that the sender's needs are satisfied, we may simply not want to look like we are dropping the ball for our customers, our team, or ourselves.

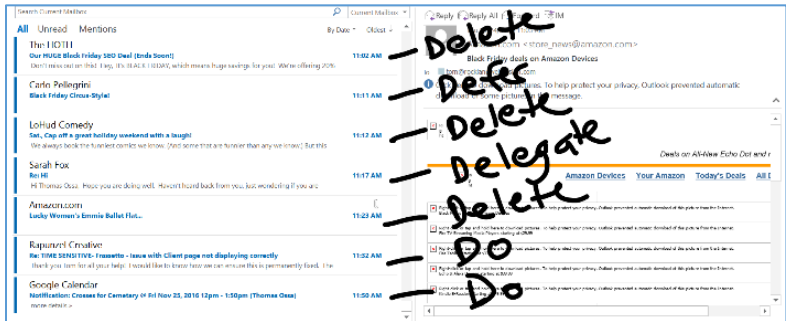
Whatever the reasons may be, it doesn't matter. And on that Thursday afternoon, quite frankly I didn't care. I needed to get to my appointment.

Here's what I did.

Remember that timer I mentioned in the previous section? Well, it comes in handy for many, many annoying tasks of life, including email. I set a timer for 15 minutes and started it. Then, using Microsoft Outlook, I sorted the emails by reverse date order, meaning the most recent item in my email was at the very bottom of the list.

I then proceeded to click on that item at the very bottom, and do one of four things with that item:

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1. Delete it
2. Delegate it
3. Defer it
4. Do it

I create this system several years ago, but didn't use it religiously. I also had the system backwards, where I would first "do" items, then "defer" them, only ending with "delete". That's all wrong. Because there are very likely many, many more emails in the inbox that need to be discarded, than there are ones that need to be addressed at the moment. It should start there.

**Phase 1 – Delete:** I went up my list on a first pass, with my mouse in my right hand, and my left index finger on the delete button. Anything that did not fall into one or more of the following categories, was deleted:

- Was from a customer, or important associate
- Required a response (not to advertisements or other time-sucks)
- Needed to be forwarded to a team member
- Included important information that I needed to retain

Believe it or not, after my first pass, I was able to delete approximately 60% of my email, possibly more. All I know is that once I got through the first pass of 50 some odd emails, less than ten of them remained.

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This was a much more manageable starting point.

Let's reinforce this piece: *When opening your email each day, the first thing you should have in mind is to **delete** everything that is unnecessary.*

**Phase 2 - Delegate:** Once I was done, I went back down to the bottom of my email list again, and start to make another pass. This time, I went down the list and looked for any items that I needed to forward to my team. (If you don't have anyone doing work for you yet, you probably don't need to worry about this step too much yet, just keep it in mind for the future). For each item that needed to be forwarded, I wrote a very brief one-sentence description of the message that I was forwarding, along with a polite request to follow up on that item for me. I then hit the [Send] button, and moved on.

**Phase 3 – Defer:** For this, I went back up and down the list and [Flagged] any emails left that I needed to personally do. Now, this is tricky. Because if you let too much of this build up, you end up creating an unmanageable amount of work for yourself that you can't keep up with. Within reason, if you are flagging emails, just be aware that you typically can only follow up on perhaps one email every 10 to 15 minutes, depending on the level of complexity that the task requests.

In deferring, or [Flagging] a few emails, I've created a task list for myself. After I finished the next step of [Do], I also had to schedule some time in the future to perform these tasks. But we'll talk about that shortly. Let's move on to [Do].

**Phase 4 – Do:** The final step is to actually do whatever is left on the list. These emails – and at this point, there shouldn't be many left of them – are only emails that are both Important and Urgent. By this, I mean that if the item doesn't get done right now, the world is going to end. If you think of it that way, there's really not much that falls into this category. Unless you are doing contract work for the NSA, there's little that requires the need to be done right now.

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Do you know why?

Because if the item was so important that it had to be done right now, the person that needed you to do the work would have picked up the phone and called you.

That's right. The phone – at the time of this writing – is still in existence. And people use it. It's an amazing thing. And usually, when people call me or I call them, much more is covered in a brief conversation. And much more gets accomplished. It's a wondrous thing.

If a customer needs something ASAP, and it is figuratively a life or death situation, I find it highly unlikely that that person is going to think "Oh my goodness, if I don't get this person to help me right now, my existence if I know it is going to end! Let me sit down at my computer and compose a thoughtfully written note to this person, and wait for a timely response." NO! That person is going to call, and say "Help me! I need you to do this right now!" Then, and only then is it really an urgent and important matter.

Now, don't get me wrong. You can't neglect your messages, either. The dangerous part of what I'm telling you is that you could simply look at your inbox a lot of times with this philosophy, and say, #\$\$%^ it, I'm going to Starbucks. So, don't do that, either.

Back to my story. The number of emails I actually had to respond to at that moment in time came to a total of *two*. That's right, two emails. One was a message from my accountant to schedule an appointment for the next week, and the other was a bill that needed to be paid, which I could handle online, on the spot.

I went back to my timer, and I will admit to you that the timer had already expired. But only by a few minutes. If you think about it, I could reduce my email time to – literally – one third of the time that the average person spends on email. In and of itself, if we all followed this set of rules to manage our email, we would be able to get back days, weeks, possibly years of our lives. Hopefully those

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years are better spent taking a brisk walk outside, having a cup of coffee while reading a good book, or calling a friend and catching up on what's going on.

I mentioned that there were also several items that I deferred, by [Flagging] them. After I completed my [Do] list, I opened my Google Calendar, and scheduled a time for Monday to work on the items that I flagged. In this case, they weren't too time-consuming, but I do admit that sometimes the task at hand requires a decent amount of work. This is reality.

That is my story on how I powered through my inbox of 50+ emails in a matter of a mere 15-20 minutes. I was able to get to my appointment on time, and there were no major glitches. I believe you can do the same thing with your emails, and I further encourage you to use this framework of Delete, Delegate, Defer, Do every time you open your email. It will help you immeasurably to get through the clutter that you receive on a daily basis.

Aside from those four steps, there's a few other things you should consider for managing email. Here's some tips.

1. **Use Microsoft Outlook, or Thunderbird** – While reviewing your emails online is ok, I've found that it's a lot quicker to look at them in Outlook. Why? Because in Outlook you can preview the email, delete it with a single click, and much more. Online, most of the time you have to click on the email, read it, then push a button using your mouse to delete it. While this sounds like a simple thing - and it is – it adds additional seconds to each email that you review. And as we have demonstrated, those seconds add up to minutes, hours, days, weeks, months, years. I suggest you avoid all of that and download a good email client. If you must pay \$5 a month for it, so be it.
2. **Set a timer** – You'll notice I harp on this timer thing a lot. It took a while for me to get into this over the years, but I'm

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telling you, it works. (And it's not stressful, it keeps you focused) If you give yourself a short but reasonable amount of time to go through your emails each day, it will seem much more manageable, and you'll get more done. It is only when we mindlessly open our email program, and review our inboxes, that we get lost within in for hours at a time.

3. **Create filters** – Most email systems (I recommend Gmail) give you powerful tools to automatically handle emails that enter your inbox. From forwarding, to automatic replies, to deleting and moving items to specific folders, you can further reduce the emails that your eyes need to review by simply looking for patterns in what is sent to you on a consistent basis.

For instance, if an email comes in that has important documentation (like a 1099 form, etc.), but doesn't require that you read it until your quarterly or annual taxes are due, you might want to filter the emails into a folder called "taxes". Then, when the time comes, all your paperwork is in the right place for download and review.

4. **When overwhelmed, sort and delete** – I mentioned above that I sorted my emails in reverse-date order. This was simply so that I could delete each item as quickly as possible. But there are many other sorting methods that you can use. One that I have tried from time to time is to sort by name. This means that all the emails from each sender are grouped together. Using this method, I could delete many, many, many older emails from my inbox that were completely unnecessary.

At one point, I had over 17,000 emails in my inbox. In just a matter of 2 hours one day, I could reduce my inbox to less than 7,000 emails. That day was the start of my email

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management in a better way.

5. **Delete again** – I mentioned above that you should delete any emails that are unnecessary, right off the bat. What I didn't mention is that if you want an absolutely *beautiful* inbox, you can take the additional step after your [Do] session, and go back and delete all the emails that you have addressed.

I admit to you that I struggle with this step. I'm a little anal retentive, and I kind of want to be able to go back and review any emails that I might need the information for in the future. But upon further self-reflection, the truth is that very little needs to be reviewed. So for the most part it is completely acceptable to delete just about everything in your inbox once you've addressed the vital items.

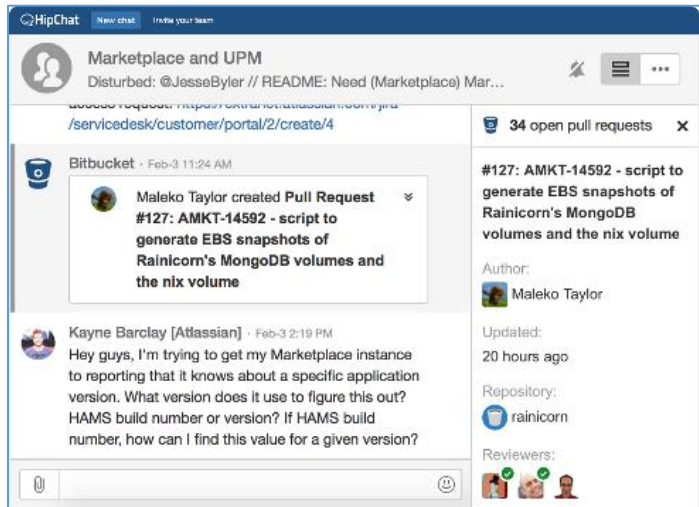
6. **Download** – Some vital items still need to be reviewed, of course. For those items, consider downloading the attachments, or saving the email in another folder that does not sit in your email inbox.
7. **Doorway** – Think of your email inbox as a door to your business. You wouldn't want to have the mailman drop off letters at your doorstep every day, right? You'd probably prefer it in a post office box onsite or at the post office, where it can be picked up each day. If you left it sitting at the door to accumulate, how would customers ever be able to enter your business?
8. **Use other systems** – In another part of this book, I discuss how a good project management system has immeasurably helped me and my team. Using the tool, I've trained some of our clients to be able to send all their project requests to their own personal project portal, where me and my team



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can review the items on a timely basis (read: when we plan to do their work, not when they tell us to do the work).

There are also other systems for financial, collaboration and creative endeavors. Another example is [HipChat](#) – our local Chamber of Commerce decided to use this platform to send and receive instant messages to each other, rather than relying on [Send All] to an email that had 10 people cc'ed on it. By itself, this has reduced our daily email clutter by at least 5 emails per day.



Thank you [Matt Clement of Emerald Retirement](#) for suggesting that we use that platform!

9. **Use the phone to reply** – I've sometimes found myself composing a very thoughtful, elaborate and detailed response to my clients. Sometimes this makes sense, but I've found that more oftentimes than not, a simple phone call is just as good, if not better.

Why? Well, the most important reason is that it saves time. An email by itself may not consume too much time, but

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again think about the time it takes to read, write a reply, and then possibly receive further emails that need to be read and responded to like a vicious cycle.

You can start training your email recipients to rather receive a phone call from you, to discuss what needs to be addressed. Save the emails for important documents that need to be transmitted, the very technical steps that need to be performed, and the communications that absolutely need to be transmitted to many people in a short time. You'll find that there are fewer than you think.

10. **Create set times to answer email** – I find that most people open their email whenever the whim strikes them, mostly out of fear that they are not keeping up. This is wrong. You should not be a slave to your email. Set 1-3 times per day to answer the emails, using the system that I have laid out above.

Initially, you might have to spend more time getting your email in order as per the ten steps above. However, there is no reason why you cannot employ the framework of **Delete, Delegate, Defer, Do** right now, so that more emails get handled in less time, and the greater part of them get put in the places where they belong...which is anywhere but in your inbox.

## Working Remotely

I'm writing this chapter from a Starbucks in Nanuet. One of the true joys of what I do is that I can technically work from anywhere. Now, I'm not saying that we can all do that. If you have an office or a retail storefront that you need to tend to on a daily basis, it may become more difficult to get away on a consistent basis. This doesn't mean that you should give up on attempting to do so.

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In 2015, I decided to participate in a mission to Haiti. We went into Cite Soleil – the poorest city in the Western Hemisphere, and helped to deliver water to thousands of families that don't have access to clean, drinkable water on a daily basis. It was an eye-opening journey, and quite frankly, I'm still trying to come to grips with the fact that so much suffering exists in the world, yet our efforts feel like just a drop in the bucket of what should be done to ease people's pain.

While I was on the trip, I was unavailable for most of Rockland Web Design's daily operations. Phone calls, emails and general website work needed to be passed along to some of my team members. To plan for this - prior to my departure, we had a meeting to discuss how all the work would transition into each team member's hands, and review how to handle most of the typical tasks and projects that we would likely encounter. I was hoping for no major hiccups while I was gone, so that I could completely focus on being away.

On the plane trip to Haiti, I brought along a book that I accidentally found in my house – and I'm still trying to figure out where it came from. It's called *The Four-Hour Work Week*, by Tim Ferris. I highly recommend it. Ferris explains that if you set up your business the right way, you can easily take trips across the world in a very cost effective manner, and still maintain a well-oiled machine of a company. He cited numerous examples from the time when he ran a nutrition company, and gradually automated all his processes so that that problems would not continually creep up on him.

I cannot begin to tell you how inspired I was by reading much of this book. It seemed like everything he was saying was exactly what I had been envisioning for my business over the past several years. It was also very timely that I was reading this book – because quite frankly I was burnt out beyond reproach. I had been working very long hours for over six months, and it seemed that every time that I looked at the bank account lately, it was sitting at the same, exact amount...no matter how much effort I put into it.

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One problem with the techniques I learned in the book – it would take a heck of a lot of time to create the processes and procedures that would significantly automate our operation. I therefore decided to do what I normally do when I'm overwhelmed – blow up the system.

After I landed in Haiti and got acclimated, each morning I woke up and checked my email, bank account, QuickBooks, and several other programs where I get information. Then, I wrote out a single email for each of my team members, asking them to handle tasks in a methodical order. (Mind you, these were suggestions – the team members that do work for me are independent, and they work on their own schedules, use their own equipment, and can manage their own projects) Then, after sending the email each morning at around 7 am, I did a quick workout, had breakfast, logged back in and checked for any responses to my emails via Skype. Sometimes, a few questions were asked that I helped to clarify. But most of the time, quite frankly, there was very little confusion as to what I wanted.

For the times that week when people asked me to choose between two or three possible alternatives, I did have a standard response. "Handle it. I trust you." And they did.

Once the work items were handed out, I started my volunteer workday, returning around 6 pm each day. I checked in on email and Skype, verifying that all was well and the work requested by me was handled as best as possible.

That week, nothing blew up. As a matter of fact, the operation was very efficient. And most importantly, I could focus on something that finally mattered more to me than my business – helping people for the short window of time that I was given.

Upon returning, I decided to start employing a lot of the philosophies of the Four-Hour Workweek book, so that I would be able to continually have additional free time to do what I wished to

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do, outside of business. I started creating a new document, with the aid of my good friend and mentor Rich Persen – a document that outlined the Policies, Procedures and Work Instructions for Rockland Web Design team members.

Within the document, I laid out the philosophy and mission of the company, but then more importantly outlined how just about every detail of projects and/or tasks or accomplished. For instance, when a potential client calls asking for a quote for a new mobile app, the first thing that we should all be instinctually doing is logging into our Zoho Customer Relationship Management system – and gathering basic data from the customer – such as name, phone number and email address. Once that information is added into Zoho, it allows us to create a sales pipeline, where the individual is contacted, a brief phone consultation happens on the spot, and an appointment is set to meet and discuss the customer's needs. These general guidelines are laid out the in document, with bullet points and explanations, so that there is no confusion as to what needs to happen, for the sales process to run smoothly – no matter if I am available or not.

Processes and procedures were also created for myself, so that I knew what had to be done daily without even thinking about it each morning. As I've outlined elsewhere in this book, I created a morning routine that allowed me to wake up and attend to the most important details of my business each day, and leave lots of flexibility to deal with some of the inevitable random occurrences that happen to each of us from time to time.

I consider Policies and Procedures Document to be a living breathing document, much like my business plan. The details will change from time to time; perhaps new team members will have their own way of wanting to do things even more efficiently, and if they are good at what they do – I respect that. Also, systems may change. If Zoho goes out of business tomorrow, we might have to

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find another system to keep our sales leads retained. Returning to the document from time to time is a good thing.

All in all, I would certainly recommend that you begin creating a Policies and Procedures Document, even if you are a simple one-person operation. Knowing how to do something is much different than having a written guideline on how to accomplish it, because it not only keeps you and your business on point, it keeps others that are invested in your business speaking and thinking the same format as you. It also sets your business up for the day when it is ready to expand, because you've done your due diligence in directing the human actions that should be taken for most of the likely work that is to be performed.

As you delegate more and more to your team, your time should free up little by little. You can use it to write a book 😊, take a vacation, sneak away to your local lake for a swim, play a video game, watch Netflix, or sometimes take a nap.

I admit to you here that since I eat, sleep and breathe my business (mainly because I love it), it's still hard to tear myself away from time to time. I'm sure you can relate. But the point is that as the automation within the business builds, it becomes increasingly available as an option; and let me tell you – there are times when it is sorely needed. You experience this on a daily, weekly, monthly basis as well. There are times when life simply happens, and you need to get away from your self-imposed grind to tend to family, friends, or even heal yourself. Automating your business is the best way to give yourself this breathing room to be able to do so without enduring the worry of taking your finger off the pulse of your business for a little while.

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## Action Item – Final Notes for Part II

I hope I've impressed upon you the importance of creating a great routine. We haven't stopped in a while for action items, so we'll build one here. Take it upon yourself to put together and get started on a reasonable, but focused routine. You can do this whether you are currently working, or are jumping into your new business venture without looking back. Either way, just like the last to-do list, get the work done, and you'll succeed.

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## Part 3 –The Present: Marketing Your Business

So far, we've covered two major concepts of setting up your business – planning for the future, and managing the present. For the final chapter of this book, I'm going to discuss how to take what you have built so far and communicate it to your target audience – marketing.

Much of the work we will do is actually in the present, but then based on our efforts thus far, we're going to start analyzing some of our recent *past* efforts, to see if it is effective. Then we can begin the whole cycle again for continuous improvement.

### What is Marketing?

When I was back in high school, I was looking for an elective course to add to my list of boring crap I had to attend each school day. One course stood out amongst the rest – “Marketing 101”. I took the course, and in hindsight – it was one of the stepping stones toward finding the love in the work that I do on a daily basis.

Webster's Dictionary defines marketing as:

- 1a: the act or process of selling or purchasing in a market
- b: the process or technique of promoting, selling, and distributing a product or service

*2: an aggregate of functions involved in moving goods from producer to consumer*

It is the second definition that intrigues me the most. And within – the word ‘process’ is what stands out. Why? Because it is the most overlooked word. When I signed up for that course in high school, I think I was more intrigued (and still am) on learning how to promote products and services in creative ways, that I didn't realize that there is a methodical process required to get the job done.



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I still have the textbook that I used in that class, called “Contemporary Marketing”. The book, as well as much of the course focused primarily on an often-overlooked aspect of small business marketing – market research.

Think about how most small business owners make their decisions when starting out a business. Unless they have the time and money to really dig deep into their customer’s wants and needs, most likely they are operating from pure instinct, trying to come up with a best guess as to what is going to be provided by their business. Even when my Mom and I ran the Family bicycle store back in the 1990’s, when I ordered bikes and parts, I first looked for the thing that was the “coolest” in the catalogs, which I figured would sell the best to the teenagers that were tricking out their BMX and freestyle bikes. In many cases, I guessed right – but the showcases did have some product that sat on the shelves for months at a time. Had I done better research – asked better questions of my customers, studied their buying habits with a little more detail, some of the money I had used to buy those items that collected dust could have gone to better use. But it was indeed a learning experience; one that I do not lament.

If someone is jumping into his or her small business after working in the same industry under another company for a while, that is most likely great experience toward developing a great product or service – if you’re a great painter for a boss, you will likely be a great painter for your own business, as well. But it still leaves you with some missing information on how to properly create a solid marketing process, one which will continually stream customers to your storefront, website or phone number.

Your process should begin with questions that help you to focus the end sale. A good starting point question is this: “Who is my customer?” In my business, I could leave the answer to that question as simple as “My customer is any small business owner that needs a website”. But that would be cutting it short. Because

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my niche over time has become “small business owners with service-based businesses”. General Contractors, Lawyers, Engineers, Not-for-Profits, and many other types that provide services, not products, have typically used our services since 2007. This is not to say that we don’t provide shopping cart / eCommerce platforms, but over time we’ve developed a sort of niche with this particular type of customer, because we know a lot of the nuances of those business models.

We can dig deeper on the “who is my customer” question. We can look at the typical age range of our customer. Do they skew younger or older? We can look at their financing capabilities. Are they well-funded, or starting up via bootstrap? We can look at their general negotiating demeanor. Are they nice people, or dipshits?

(On that last question, while I’m trying to joke around – you should always be very cautious when evaluating your customer. If something doesn’t feel right in working with a client, it probably is not right. I’ve had really nice customers at the time of sale turn into nightmares during the creation of their website, and really difficult customers at the time of sale be very nice throughout the development process. But keep the antennae up, because it will help get the work done when you keep in mind the type of customer you are dealing with)

As you are defining who your customer is, you’ll also need to simply get the word out to the general public about your business. So even if none of the above rings true for you, let’s get down to the nitty-gritty of developing real, human connections to promote your business. Then later, we’ll talk about how to take your promotion of the business to the next level – through a set of procedures called **Your Web Marketing System**.

Let’s talk about Networking first.

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## Networking – Your Best Form of Marketing in the Early Years

There's no better way of building your business in the early years, than networking.

I want to start off by saying this – *networking is not sales*.

A few years ago, I was at a local Chamber of Commerce meeting, and someone walked up to me, introduced himself, handed me a business card, didn't ask me anything about myself, went into a 30 second sales pitch about how awesome his service offering is and why, and then proceeded to try to book me for an appointment to demo his awesome service. What a tool.

That's sales. And poor sales, at that.

You know what networking is? Simply going out to meet new people, becoming friends, getting to know each other, and as time goes on, helping each other out.

## Some Tools for Networking

You do need a few basic tools to begin networking. I'll keep it as simple as possible, and try to keep the costs down for you.

- Business Card
- Brochure or Sell Sheet
- A nice suit or decent set of clothes to wear at events
- A car, or if in city, a mode of transportation

The above will cost you money, but possibly not a lot. For business cards, you can use Vistaprint and buy something like 100 for free.

If you want to take it to the next level, I consider you invest in a nicer looking business card, through a promotions company. I use [LG Graphics](#); they've created several cards for me over the years that work nicely for my company, and were quite affordable. Several thousand cards for less than a few hundred dollars. Woot!

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You can create a simple sell sheet using Microsoft Word. It can simply be a summary of how you can help the person reading the sell sheet, and a bullet point list of the services and prices you offer. Add a picture in from iStockPhoto for some splash. Print up 50 of them on a color copier for \$20 bucks, and keep them handy, along with your business cards.

The suit or nice set of clothes doesn't have to be ultra-fancy. Just look nice and presentable. Try not to wear something over the top that will make the other people at the networking meetings think you're a jerk.

As for the car, this really depends on where you live. If you're in the city, you can just use public transportation. If you live in a rural area, it might be a little more difficult to get around, but do your best. Maybe consider using [Uber](#) or a bus line to get you from point A to point B. Be creative. It'll get easier as the months and years go by.

## Attending Your First Meeting

Now that you have the tools you need to attend a meeting, you can start very easily by simply going to your local Chamber of Commerce meeting and introducing yourself.

Try to keep the focus on the other person, to really, really get to know that individual. Of course, don't be the CIA and not offer anything up about your business, but keep it moving along. Pass the baton back and forth, develop a conversation and rapport.

There are various types of networking events and gatherings at which you can use this. Below I have listed just a few of the most popular types:

- **Chambers of Commerce** – Many, many towns and village in America have at least one of these. It is the default choice for most small businesses to start out. I suggest you call and attend a few meetings. Our local one in my neck of the woods is called the [North Rockland Chamber of Commerce](#).

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This is a fantastic starting point for you, especially if you have a small, home based business, or a retail storefront that you've just opened. If you volunteer your time to help grow the Chamber and help its members out, you'll be well respected in the group, and develop a lot of great business contacts.

- **Referral Networking Organizations** – These are typically groups that meet once a week, or every few weeks, and trade business referrals to each other. These are great places to develop a pipeline of referrals from up to 50 or 100 different sources. However, be aware that it's best to give referrals as well, or at least help the organization out in some way. There's a great local one that I belong to called [Professional Metropolitan Networkers](#) (ProMetroNet).
- **Networking Events** – These are events you will typically visit in the early morning or nighttime, to help you meet more and more people. It's more random, and you never know exactly who to expect. Some referral networking organizations such as [ProMetroNet](#) also hold these events on a monthly or quarterly basis.
- **Workshops** – I love these. Basically, you go to learn a specific topic, and then at the breaks in the action, talk with the others in the room that are learning the same topic. Since you all have a common starting point, the conversation just flows a lot, lot smoother. I teach and attend workshops at a Co-working spot called [CILK119 in Nanuet](#), I highly recommend it if you're in the Rockland, NY area.
- **Civic Organizations** – If you have a little extra time on your hands above and beyond standard business networking, consider joining a Rotary Club, that helps the local

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communities grow and build, in the form of donations, physical effort, and collaboration. As a disclaimer, when you go to these types of events, you should plan first to help – that’s the focus, and as a byproduct you end up connecting with some of the best people that exist in your local business area. You can find a local Rotary [here](#).

- **Volunteer Groups** – Open any Facebook news feed, and you’ll find hundreds of your friends participating in various causes to help those that are less fortunate than us. If there is one that tugs at your heartstrings, I suggest you consider that group, and potentially join it. As an example, I’ve been very lucky to find the [Stony Point Seals](#) in my local community, who organize events like an annual Polar Plunge to help local children that have a combination of serious medical conditions, and extremely challenging medical expenses.
- **One to One Networking** – You can pretty much use this anywhere. If you’re standing next to someone at the bank, if you’re at a park, or at a local convenience store, just say hello to someone and strike up a conversation (I have explained how below). I’ve grown to love it! I get to know random people, learn more about each, and as a byproduct, promote my business. And it’s not done in a salesy way, it’s done in a human way. Try it, today!

## How to Beat Social Awkwardness When Networking

As an originally socially awkward person back in grammar and high school, every single one of the above types of networking was very difficult to transition into. My default was to shrink into my own little [nutshell](#) and keep to myself. So admittedly it took a little bit of forcing myself to talk with people.

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One way I got better at this was something I inadvertently did in my early 20's. I joined Amway.

Now, before you throw this book across the room (a step I don't recommend, especially if you are reading it on a tablet – think of the children), I will disclaim that I am not trying to recruit you. At the time of this writing, I am no longer a distributor for Amway. But I will say that the networking I did at Amway really, really refined my communication skills with potential business clients. It was awkward, but little by little I got into the swing of it. And I made a few bucks from selling Amway products and services in the process.

Fast forward 10+ years later, and I used some of that communication experience to introduce myself to others.

As I learned in Amway, I'm about to tell you the ultimate secret to meeting new people. It starts with one word:

“Hi.”

That's it. Then add on a few additional sentences. I personally like “How's your day going?” Who can't relate to that? Throw in a little about your day, and look for a segway into another topic.

Talk for a few minutes, and then at the end, say something like “Hey, it was good talking with you. Do you have a card? (As in business card)” After receiving one, give yours to the person.

You can use this at pretty much any type of networking meeting.

After leaving the meeting, make sure you take note of all the business cards you gathered, and shoot each a quick email or phone message the next day (during your communications process) to let them know it was good talking with each person. You might also add them as a friend on LinkedIn, Twitter, or Facebook. For Facebook, I don't recommend that you add someone as a friend unless you met them in person. That's just me, but I think it will

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make your life a little easier. For LinkedIn and Twitter, it's probably low risk to add them or follow them.

As time goes on and you participate in networking meetings more often, you'll find that people will call or contact you for services and products as they get to know you, and hand along referrals to you.

Again, I stress that it's good to be helpful with other networkers. If you can help others even in a small way, the appreciation level that you get from others will grow. Devote some of that so-called 80% of your time to help others. It's being used anyway, why not spend it in an altruistic manner?

When you get started, you might not have a whole lot of time for networking, but I recommend you try to get to at least one local event per week, just to develop the ongoing habit. This will give you great promotion of your business, at a time where getting the word out is the most vital component of your marketing efforts.



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## [Action Item – Setting up Your Networking](#)

### **Action Item: Get Business Cards**

Look for a good local source for business cards. If you have very, very little money, try [Vistaprint](#). If you can invest a few dollars more, try my preferred source, [LG Graphics](#). It's worth the extra.

If you need help with graphic design of the cards, give us a call.

### **Create a Sell Sheet**

Create a one-page sheet that explains your main product and service offerings. Inc.com has a great article on how to create a sell sheet [here](#).

### **Get nice clothes**

Nothing that breaks the bank, but plan to look presentable. At the time of this writing, you can get a decent suit for \$200 from Joseph A. Bank, and then top it off with a nice shirt and tie for another \$50 or \$60. Get a pair of shoes for \$100.

I'll assume you already have underwear and socks.

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## **Plan transportation**

Look for good transportation to get you to networking meetings, sales calls and other locations you'll need to be to enhance your business presence.

## **Find local Chamber of Commerce**

Simply do a Google Search for "Chamber of Commerce", and then add the name of your town or village after it.

## **Find a local networking group**

Go on Facebook or LinkedIn, and ask a question to the public, asking them if they know any local networking groups in your area. I guarantee you'll get at least a few suggestions.

## **Suit up and go!**

Go to an event that was created by a Chamber of Commerce or Networking Group. Start using the steps mentioned above to connect.

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## Your Web Marketing System

Since I grew up with a passion for computers, dating back to my first TRS-80 Color Computer, continuing with my love for gaming (Atari 2600 to PS4/Xbox), and of course being around at the dawn of massive world wide web usage in the 90's, I'll focus my discussion on digital marketing efforts, not print or other forms of traditional media. Perhaps in a future publication, I'll talk about how to selectively use those other forms. But remember – I'm sensitive to your budget. Use the free and inexpensive stuff first, put a lot of your own time into it, and then adjust into using the money you earn to invest in different forms of marketing later – if you even need it at that point.

Sometimes people come up to me and say “Hey, I see you on Facebook all the time”, or “Hey, I love that video you posted about blogging”, or “Hey, you have a great nose.” And I'm sure that it's because of my system that I will lay out in detail below.



*My first computer, a TRS-80. Gift from my Mom sometime around 1985.*

I've preached this for years. And I wholeheartedly believe in it, because I've used it on a daily, weekly, monthly and yearly basis – since 2009.

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There are so many tools on the Internet today to help you build a strong, viable web presence. Some of them are established, some of them are startups. When I selected the ones that I...guessed...would be useful for my business model, I based my decision on a few factors:

1. **Ease of use:** The web tool had to be very fun, and enjoyable to use. If it looked like some old-school, Atari-era program that required an instruction manual that was 80 pages long, it wasn't going to work for me. Especially considering – as you have likely guessed throughout this book thus far – that I have the attention span of a gnat. Thus, whatever was being used, it had to be quick and easy to get started.
2. **Reach:** The tool would need to be able to get me and my business in front of as many people as possible, in the shortest amount of time.
3. **Cost effective:** The tool had to cost very little, or even nothing, to use. As mentioned several times, when I began my web development business, I had only \$300 to my name. Every penny counted during those first few years. Every. Penny.

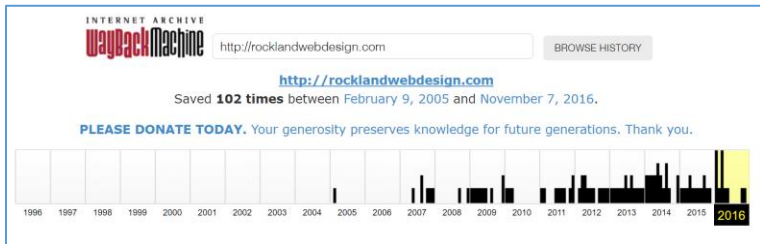
Eventually, the tools I settled on became my mainstays for many, many years. As time goes on, I (and you) can mix and match, and switch out one tool for another, but I think when you see below what I had chosen, my guess will be that you will think “of course!”

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## Step 1: Website

The first one was the foundation, and the most obvious of the several tools within the Web Marketing System – a high quality website.

[Our Rockland Web Design website has gone through several versions.](#) If you are familiar with the web and how it has evolved over the past twenty years, most websites used to be HTML websites – meaning there was nothing that you can easily change on them, without calling and hiring a web developer to manually make changes to each page.



That evolved over time. Today, it should be a requirement - not an option – for anyone with a website to be able to change (at very least) their own text, pictures, and sometimes video and audio that is shown on a website. My own site went through a similar evolution.

One of the most well-known website systems is called [Wordpress](#). It was created by two computer geeks like myself, Matt Mullenweg and Mike Little in 2003, to help people write interesting journals, or blogs, and easily post them to the Internet. Today, Wordpress is used by over 60 million websites, and not just for blogging. It has morphed into a full-scale website management system, with the added ability to change the design of the website, as well as its contents and features quite rapidly.

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I'll get into Wordpress a little deeper in at another point. But for now, I want to emphasize that your website is the most important piece of Your Web Marketing System. Why? Because most people simply head over to a popular Social Media Site like Facebook, create a stupid Facebook business page, and expect that suddenly and majestically 8000 locals are going to drop by each day and read their posts about how their product or service is simply awesome.

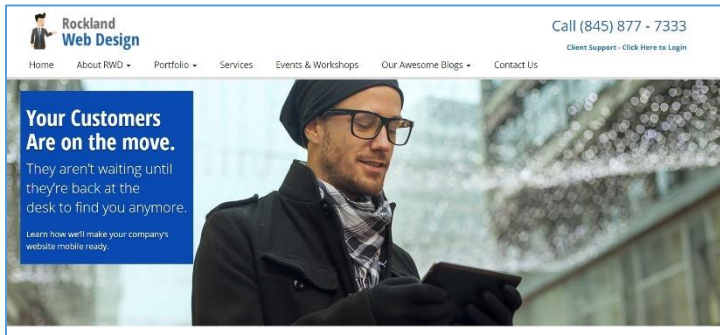
Wrong. For so many reasons, wrong.

On Facebook, Twitter, LinkedIn or any other Social Media site, there is no way to control your message in a way that focuses a potential customer in on *only* the message that you want to deliver. You are literally competing with 100s and potentially thousands of other people, all with their own business, personal, political, religious and comedic agendas that all mesh together like some Land of Confusion. The only solution is to pull people out of that soup with a simple, cohesive message. All of this can be achieved via your website.

Building a really good website with a message is very, very important. I typically recommend you use the 1,2,3 approach to crafting a message that will stick with your customers. Select the top three things that you want people to remember when they leave your website. For us, it's the three things that we do best: 1. Create attractive, affordable websites, 2. Market businesses across the internet to gain more customers, and 3. Create apps that will help business professionals get work done quicker and easier.

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Everything we say on the website is a reflection back on those three premises. Of course, there are other expected pieces to support that message, such as the contact page, the portfolio, and the testimonials. But the same message runs through all, bar none. And the same message(s) that you want to convey should run through all your website, as well.



Design is of course important. But I must be honest – it’s not as important as people make it out to be, at least at the very beginning. I’ve seen people spend tens of thousands of dollars on image, logo, branding, business cards, brochures, and more – all with the intent of developing a clear and cohesive message. As a startup business owner, that may seem daunting. But some have figured it out at a much lower cost and time commitment – create simple messages, clean and clear graphics, and perhaps find one image or logo that is catchy. That is typically enough to get the ball rolling.

What is most important is the content of the website. By content, I mean the text – your writings. Most of the time, nobody can craft this at the beginning but yourself. You are the go-to person for your business. You know how you want your business the run, how you want it to operate, how you want customers to benefit from it, and more. Thus, the message you wish to convey to your customers is sitting inside your beautiful brain. You’ll need to sit down and

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unlock it, and write pages using Wordpress to put those pieces into place on the Internet.

Remember when I mentioned Google Analytics in another section of this book? Make sure – MAKE SURE that you install Google Analytics on your website. Without a doubt, it will be your best friend as you build the rest of Your Web Marketing System. You'll see as we move deeper into the system below.

## Step 2: Blog

As important as your primary message from your website is, equally as important is your ongoing story.

While you'll probably sit down over a weekend and write out all your content, so that it's all loaded up onto your website, writing your blog – or ongoing journal of advice, life experiences and business on goings – will be something that will continue from now until you close shop for the last time.

As a person that goes through phases of slightly manic and slightly blah, I'll say I have not been consistent with this throughout the years. But when the inspiration struck, I most certainly did not neglect the opportunity to put pen to paper, or digitally speaking, fingers to the keyboard. If you look at our blog on Rockland Web Design, you'll find approximately 100 or so blog posts sitting there. This certainly doesn't bode well for daily consistency. However, when I or one of the team members wrote a blog post, we made sure that we shamelessly promoted it through many different mediums – email, social media, and through networking.

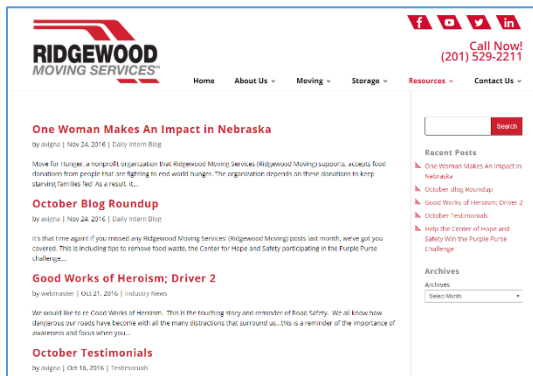
How should you blog? The ideal way is to simply sit down and try to offer your potential client audience something that they can do themselves. Think about it – most people are visiting websites to either find ways to solve problems themselves, or find someone else to solve it. What better way to get your foot in the door with a client than to show them how to do some of the things you do – for



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free? Before you think you'll have to give away the farm, let me assure you that you are not. Sure, the first few steps can be done by the customer. But the intricate details? Maybe one out of every five potential customers might handle it all on their own. The rest will find their eyes glaze over, recognize that they need an *expert* to handle their dilemma, and simultaneously recognize you and your business as the knight in shining armor to handle that issue. So, offer advice. Offer lots of it. Make it as simple and easy to follow. Be genuine in your message, drawing from experience that you've cultivated over the years, and thus, you'll start to gain loyal followers of your advice. That's step two.

The next steps work in tandem with each other, and require a bit of setup.



*Ridgewood Moving has blogged for years.  
They get over 10,000 visitors to their website year!*

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## Step 3: Email Newsletter

I know I've said multiple times in this book that I absolutely hate email. That doesn't mean I won't use it to my company's advantage. You should consider this, as well.

The truth of the matter is that email is still effective, and will be for probably another few decades. Just about every business professional on the planet checks into their email at least a few times a week, and sometimes a few times a day. It would be stupid to neglect this annoyingly powerful medium to spread the message. But you should do it in a way that is down to earth, and as best as possible – not obnoxious.

To start, sign up for a Constant Contact account. It's simple and easy to use. You can compose an email in as little as 15 minutes, if you have a simple, concise message that you'd like to push out to your target audience.

The image shows three pricing options for Constant Contact email newsletters:

- Free Trial:** "Try it FREE for 60 days" with "No risk. No credit card required." and "Get full access to all our email marketing tools, as well as live expert help & online resources." A button says "START YOUR FREE TRIAL".
- EMAIL:** "Starts at \$20 /mo." "Get all the features & expert advice you need to create great-looking emails that get big results." A button says "CALCULATE YOUR PRICE" and "Buy Now".
- EMAIL PLUS:** "Starts at \$45 /mo." "Get all the tools you need for email marketing and more, with features that go beyond email." A banner says "INCLUDES FREE CUSTOM TEMPLATE". A button says "CALCULATE YOUR PRICE" and "Buy Now".

Quite frankly, if you're spending more than 30 minutes composing your email message, you're absolutely doing it wrong. Do you know how long the average person will be staring at your email? Maybe 20 seconds. Maybe – if you're lucky. So - much like a good commercial, make sure the message is very clear.

As an example, whenever I send out a newsletter, I typically send out a maximum of three items. One of them is a piece of advice that

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will be useful for their business web presence, a second will be something quirky and funny, and the third will be some sort of request for each person to DO something: attend an event, learn more about a new service we offer, or buy a product from one of our partner companies. That third piece is very important, because although we want to educate our audience, we also want them to give back by participating or purchasing something. And there isn't anything wrong with that, so long as the product or service we offer is a valuable thing. I advise you to think and do the same.

Also, instead of plopping all your information on the newsletter, give the target audience a clear title, a cool image, and few teaser sentences to begin the dialogue. Then, add a hyperlink back to your website or other web-based location, so that each person can read more in a place where you can control the message, and for as long as they remain...their attention.

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## Step 4: Images and Video

This is kind of optional. Kind of. Because you don't have to do it, but if you do and are successful at delivering the message, it will pay off in spades. You don't even need a lot of fancy equipment. If you have a modern iPhone or Android mobile device, you can likely take some high-quality pictures and video from it.



*Buy a few \$10 stock photos or use your phone to create a few, then load to your website, blog and social media properties. This is a stock photo. (And that person in the picture is not me.)*

Let's say you're the owner of a pizza place. You want to show off some of the delectable offerings you cook up daily, what's better to your hungry audience than showing off the best pizza, lasagna, spaghetti and meatballs, eggplant parmesan and Seafood Fra Diavolo your establishment has to offer? (Hang on, I should make a phone call now – I just got hungry) A picture tells a thousand words, so take lots of pictures of your offerings – especially if they are off the charts attractive.

Pictures are the easy, low hanging fruit to connect with your audience. They are easy to set up, and once they are done, they don't require too much editing.

If you want to take it to the next level, go for the kill. Use video.

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Keeping with the low-cost philosophy, I do suggest that you go with the aforementioned iPhone or Android mobile device strategy, creating simple one minute videos with clean and easygoing messages. I say that the videos should be a maximum of one-minute long, for a few reasons. First, they'll be easier to get off of your phone, and onto a video platform, such as YouTube or Facebook. Second, as demonstrated several times throughout this book, we see that people's attention spans are unbelievably limited, due to their own brains and the hundreds of thousands of subtle messages they receive from all mediums on a daily basis. Thus, if a person sees a video that he or she realizes will need to spend 15 minutes to digest, it's very unlikely that person will invest that time unless you are well known and a trusted authority on the topic at hand. And third, it'll be much less likely that you'll screw up the video. Because every time you say something wrong (i.e. you are not speaking from the heart), you have to stop, delete the video, and restart it again.

We'll talk about where you post the videos later. For now, just take lots of pictures, and a few one-minute videos. All should demonstrate your awesome products, or show people how to do things on their own without your help.

Please note that you should never take any images that you simply found on Google, and load them onto your website. You'll open yourself up to copyright infringement, liability and potentially stupid legal action by large companies that have plenty of resources that step all over your dream. A few \$10 images or several self-taken phone images are the way to go for now.

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## Step 5: Social Media

The next layer of Your Web Marketing System is your **Facebook, Twitter and LinkedIn** pages.

Now, I admit that as I write this in 2016, these are quite old-school platforms. The space is getting more crowded each day: Instagram, Pinterest, Snapchat, WhatsApp, and many, many more. There are hundreds, if not thousands of other smaller, trendier and up-and-coming sites that you can post and promote on. But how many of those places have a billion users?

Start with the big ones, and once you've gotten the hang of those, you'll research on your own the suitable other platforms and try them out after you've established the foundation.

You'll want to create a [Facebook Profile for yourself](#), and a [Facebook Business Page](#) for your company, a [Twitter profile](#) that represents you / or company, and a [LinkedIn Profile](#). Depending on your business, you'll want to focus on one or two of the platforms, and likely neglect the other(s).

For example, if you are a **Business to Business** Risk Management Advisor, your likely best platform is [LinkedIn](#), because this platform was set up with business professionals and executives in mind – ones that resonate with the message of finding ways to protect business practices. However, if you are a **news organization or entertainer**, it is very likely that such a message would not be very suitable for LinkedIn. Rather, you'll want to start gathering an audience via [Twitter](#), and maybe Facebook. Twitter focuses on short, easy to digest messages that are no longer than 140 characters long. Tossing out some comedy or the latest news that's fit for reading is completely suitable for that type of medium. And if you're a **retailer or local small business**, you might want to focus mainly on [Facebook](#), because a lot of consumers in general gravitate toward there simply because it's where some 20, and most 30 and 40 somethings tend to congregate these days.

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## *Fabulous Side Story - Facebook: The Early Years*

To tell you the truth, I kind of got lucky with using Facebook. In the late 2000's, Mark Zuckerberg was still experimenting and building out the platform. I still have a magazine edition from Fast Companies, with his picture on the front. The caption reads "The kid who turned down a Billion Dollars." At that point, he was 25 or 26 years old, and had maybe a half a billion-people using Facebook. Yahoo offered him the above-mentioned money, and he turned it down. Wow. I mean, if you or I were in that situation, could you truly say that you would turn down that much money? We'd have to have a really, really strong vision for where we want to take our companies. Do you?

Knowing that Facebook was up and coming, but not necessarily completely main stream, I started promoting Rockland Web Design very deliberately and shamelessly, on a daily and hourly basis. I friended lots of people, and let them know from time to time that I'm darn good at creating websites. Those people subconsciously took notice, and a percentage of them came back to do business with me.

Now, if I stayed with that philosophy until now, I would have been sunk within two years. As time went on, I slowly realized that the people with whom I interacted needed feedback. Once I knew that most people knew what I did for a living, I switched up my communication standards, and focused on *them*.

It was a very Zen moment when this happened. Realizing the need to focus on others more than myself – online, on social media, and on other digital platforms suddenly became important to building a larger and larger audience. On a very basic level, I participated in more random conversations, became more aware of the people around me that needed more than just my stupid advertisement and marketing messages, and generally worked on becoming a little more of a thoughtful individual. It's a constant work in progress.

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As I got the knack for Facebook, I added in the other elements – LinkedIn for B2B marketing, and Twitter just to keep in tune with some great advice from tech companies that educate their readers. Pinterest for showing design elements to clients, Instagram and Snapchat to show off some images and video of our daily on goings, and keep up with trends in the 2010's. I'm sure if you're reading this eBook in 2050, the holograms and androids are now commonplace in our society. Use 'em wisely, like I did Facebook, LinkedIn and Twitter. Just keep your efforts inexpensive for now.

Knowing this, I also created a process around my Social Media activities. Here's what I did, which I recommend you also do.

## *Awesome Bonus Suggestion: Create a Process for Social Media Monitoring*

**First**, before I posted an ad or marketing piece on Social Media in the morning, I checked my Facebook news feed. I scrolled up and down it for about 3-5 minutes, and participated in conversations from friends and colleagues whose lives were recently affected by something significant, be it positive or negative. The most detrimental was of course a recent death in their family or close circle of friends. When seeing this, the immediate reaction (and it should be an emotional one – we should never automate our humanity) was to offer condolences, prayers and thoughts. I'd also personally follow up on the spot with a small prayer, so that it didn't get compartmentalized or forgotten. I'd also congratulate anyone that had a blessed event, a wedding, a child's graduation or something else cool that happened. Finally, I'd comment on anything random that was of interest to me, participating in that conversation as well.

Why do this? It doesn't help build business. Or does it? By most standards, 80% of our time is considered wasted, and 20% is considered productive. However, in my mind I'd like to think that at least *some of that 80% time can be used for setting us up the other 20% of success*. Why not use some of that time to get us in the zone



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for when the 20% happens for us? And what better way of doing that, than by focusing on others?

It works. Just by the feedback and appreciation that I get on a regular basis, I know that the interactions are helpful – not just for me, but for those around me with whom I speak.

As mentioned, this part of my Social Media time takes about 5-8 minutes.

**Second**, I'll go back and post that marketing / advertising piece that I mentioned above. It can be a link to our website, it can be an invitation to an event to which I want to drive traffic, or it can be a special offer to purchase something. This time should not take long, maybe another 2-3 minutes, to be honest. This counts as your 20% - the time that you capitalize on goals that are important to you. The most important element to this social media process is consistency. Whatever platform you are using, it must be used *every single work day*. Because you are not just building up your marketing, you're integrating with the community in which you participate. To do so requires a constant presence, so that people know you are connecting with others, and plan on staying around for the long term.

Third, I'll go back to Facebook (or another social media platform) another two times throughout the day, stay on for about 3 minutes each time, and respond back to the comments on the message threads that I've participated on that day. I have a very specific way of doing this: By using the notifications button, I can [CTRL] [CLICK] open new tabs for each of the notifications that I want to respond back to. Then, I'll mark all as read, and write back comments on the 5-10 responses I received; these can be thank you messages, requests for more information on our company, or reply comments to my assertion that Donald Trump is going to be a fantastic President. (If you disagree, I welcome you to Instant Message me at [www.facebook.com/tomossa](https://www.facebook.com/tomossa) and tell me I'm an idiot. I assure you

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my response will always be a gracious one with regards to that topic. 😊

This part of my social media process takes about 6-9 minutes. All in all, we're talking about 20 minutes of work per day on this component, and you're done!

Presence on the social media platforms of choice are clearly very important. But in the full context of all the other marketing you will be doing, it shouldn't take too long to get the word out to your growing audience each day. The problem is that we get sucked into the vortex of the never-ending news feed, and by the time we realize what happened, half of the work day has gone by, without any actual productivity being attained for ourselves.

**Here's the solution: Set a timer.**

I mentioned this a few times in this book. But it merits repeating. Set a timer, so that you don't get lost in the vortex. This obviously goes for any activity you perform that causes time and space to warp, but especially for you who love the interaction, the emotion, the excitement of...staring at a screen and waiting for the next picture of a fuzzy bunny or squirrel to show up in front of your eyeballs.

Set the timer for 5 or 10 minutes, go to town on Facebook, Twitter or LinkedIn; but when the timer rings, *close* the window and go back to your regularly scheduled work. Please.

*Additional Mega-Cool Bonus Suggestion: Manage All Your Social Media in One Location*

There's also another great set of tools on the web that help you to manage your social media all in one place, without navigating around to various locations. Two such tools are called [HootSuite](#) and [Buffer](#).

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Basically, for each one, you simply add in the account names and passwords for each of your social media properties. You'll be able to then open one web-based screen, and see all your incoming messages show up. You can respond to many of them right from that same screen. This is a huge timesaver.

If the above seems daunting or confusing, have no fear! I offer classes, one on one training and a video series to teach you the steps. [Give us a call or visit us online](#), and we'll help you and your business streamline the above efforts.

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## Action Item – Create Social Media Accounts

### **Action Item: Create Social Media Accounts**

At very least, create a Facebook Profile, a Facebook business page, a Twitter account and a LinkedIn Account. If you are feeling sporty, consider other social media accounts and create them.

### **Step 6: Search Engine Optimization**

The next part of your web marketing system is a very, very tricky one – much more difficult to attain than the other parts of Your Web Marketing System: Getting good rankings on Google, Bing and other search engines. In our world, we call this set of methods Search Engine Optimization. This is technical stuff, so bear with me.

Search Engine Optimization (SEO), by definition is “the process of maximizing the number of visitors to a particular website by ensuring that the site appears high on the list of results returned by a search engine.” There are over 200 factors to rank your website along with the millions of others that are similar to what you do, be it plumbing and heating, legal work, or computer repair. And I won’t sugar-coat it. To do it right, it takes a lot of very detailed, boring work. Ask some of my team members. Secretly, I think they are plotting to have me deported to Bulgaria every time I give them a new SEO project. However, there are a few high-performance pieces to the puzzle that you can do, which won’t take you a lot of time. I’ll list them below momentarily.

These are some real, tangible search engine optimization techniques that you can employ, to increase the visibility of your

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blog, website and other web properties. I'll go through the list below – but please bear in mind that this isn't a manual on search engine optimization. If I walked you through all the nuances of the topic, you might as well sit down at a desk for the next two years. It's a vast topic. So here we go:

1. **Write high quality content** – I've stressed it several times, you need to be writing materials that will connect with your audience. Show them how to do things on their own, if they didn't hire you. Tell them stories of your business life. Provide real-life examples of how you have handled challenges in your business and personal life. Most importantly, write for your readers, and don't write for the sole purpose of getting better search engine rankings. Google was built with the premise that it delivers results based on what people are searching for, not for how many times you stuff a keyword into a page.
2. **Add keywords to your content** – A lot of this happens naturally if you are a good writer, but you want to make a certain number of the words in each of your pages and blog posts to be "keywords". By this I mean the words that people would likely use to search you. You can research suitable keywords with a variety of tools, but the most popular one is [The Google AdWords keyword tool](#). There are also paid services such as [WooRank](#) and [Moz](#) that help with this task, but budget-wise I would start with the Google tools.

When adding your keywords, my suggestion is to write the content first, then come back for a second pass once you're done to add additional words, or revise the existing ones. Aim for about 3 to 5% keyword penetration – that means that for every 100 words on the page, approximately three to five percent of them should be keywords. Don't go over

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that amount, because Google can see if you're purposely "keyword-stuffing", which means you are writing specifically and only to grab Google's attention. The penalty by Google for this infraction could mean that your website could rank lower in search engines. You don't want that.

3. **Site structure** – This is often an overlooked step. When designing your website, you want to make sure that you have a very clear website structure: The navigation (menu bar with all the links to your web pages) is clear and easy to understand, the text and images are laid out in a very organized manner, and the website itself is built with desktops, laptops, mobile and tablet devices in mind.

On that last point, there are many systems and themes that can automatically resize your content to look good on mobile devices. As mentioned above, Wordpress is a fantastic system for laying out all your materials quickly and easily. With the help of a good website design (these days we call it a website "theme"), you can easily get your content to display on every device that matters.

The reason site structure is important is because Google's web spiders appear on websites in a very objective manner – they don't crawl websites with any preconceived notions, at least initially.

Imagine that these spiders are completely oblivious to your website's – and your business' - purpose. Your job is to walk them through your site, and remove any possible barriers to their ability to crawl, interpret and rank content for you. As you see, the website's structure is very, very important.

4. **Title Tags** – If you've accomplished the above three main tasks to start off your SEO, you're ready to get into some

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advanced methods that provide high-leverage. The most important in this second tier is title tags.

Have you ever read a long document? Usually, to break up the material and make it easier for you to digest, the author will segment the material with titles, to boldly express the main point of the section. For instance, if I'm sectioning off this area, I'll probably put in the words Search Engine Optimization. This is the same thing as writing a title tag for your web pages and blog posts.

But it gets a little more detailed. Remember, the people you are writing for haven't yet visited your website. You **MUST** rank in search engines for them to find you.

Remember those keywords you wrote into your web page before? Grab the top, most important keyword (or keyphrase – 2-5 words) that you think people will likely use in order to find a business like yours, and plug that into your upcoming title tag. Combine it with the name of your business, and you have a good starting title tag. If I were to write a good title tag for this section of the book, I would call it "Website Marketing – Search Engine Tips - Rockland Web Design NY". The title tag should be no longer than 70 characters, and no less than 50. This will be the string of text that Google will use to organize your website within its search engine index. To cite an example, if someone searched for "Website Marketing in Rockland NY", a page like this one might show up for that individual. Boom.

Repeat this for all the content that you have written. For every single page or blog post you have created, you should write a good quality title tag.

To add the title tag to each of your web pages, you'll need

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to have some tools to insert them into your website. I can't speak for other systems here, but on Wordpress our tool of choice is called [Yoast](#). The plugin for Wordpress is free, and gives you a variety of abilities, the least not being the ability to very quickly create title tags for all your pages and posts. Another that we used in the past was called the All in One SEO Toolkit. Just make sure that you regularly push the little [Update] button inside your Wordpress system, to ensure that these plugins are kept up to date – much like updating Windows on your computer.

If you are using Yoast, you'll find the title tag editor within the editor for each page / post of your website in the administrative system. Simply click on the page editor, and scroll down underneath the regular text editor. The Yoast editor should be there, along with fields to change the title tag, and other elements that will be useful for making your page show up nicely in Google.

5. **Meta Description** – This sounds confusing, but it's really just a fancy term for a short description for each of your pages. If the section that you are reading is about Search Engine Optimization, the meta description would be something like "Learn how to adjust your website, its pages and posts to gain better rankings in Google, Bing and other search engines to gain increased web traffic."

The description appears underneath the title tag that you created for each of your pages in search engine page listings. While a potential visitor might click on the title tag to get to your web page, it is very likely that the person will first read the short description to confirm whether their click to your website is likely going to give them exactly what is wanted.



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You can add this into Yoast, as well. The meta description editor is located directly under the title tag editor inside your Wordpress platform.

6. **Domain** – An often-overlooked step in one’s search engine strategy, you can purchase web addresses that match exactly or closely to the keywords to which you wish to rank. Now, don’t get me wrong – this is not a magic bullet; far from it. But let’s say on a local level you think that people will search for “painter pearl river ny”. Why not go out and buy “painterpearlriverny.com”, and point it to a page of your website that talks about how you are able to be a painter in Pearl River NY? You see, Google uses every signal you give it, to rank your material in its engine. Thus, one of the very first signals – even before reaching the website, is the domain name. Per MOZ.com, a well-known search engine strategy company, a domain strategy is indeed one of the top ten [“Broad Search Ranking Factors”](#).
7. **ALT Tags** – This is something you should start doing a little later in your search engine strategy, because it is admittedly time-consuming. Basically, every image on the web has the ability to have some text entered into it. This function was originally created to assist people that are visually impaired, and use screen readers to determine the context of the pages being visited. Over time, Google used this information as another signal to explain to it what the page is about. You need to be careful with this method, because you don’t want to just dump keywords into the ALT tag function of an image. Rather, you can simply explain to the audience what the image is about. However, make sure you tie in the image to the primary purpose of the page.

If the picture for your painting website is of someone that displays happiness after her home was renovated, perhaps

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write something like “Person happy with work of painter after completing home project”. In other words, make sure you get the word “painter” in there somewhere.

8. **Heading Tags** – You know when you write a Microsoft Word Document, and start off various sections with headings, or titles to each of the major areas in your document? You figure it makes it easier to read, right? Well, the same concept holds true for your web pages. And, Google rewards you for writing good quality headings, with a keyword within if possible.

Going back to the painter analogy, you’ll want to somehow get the word ‘painter’ or ‘painting’ into the heading in some way, shape or form.

There are several different levels of heading tags. The first and most important is the <H1> tag. You’ll only want to use this once in each page – usually as the in-page title. (This is different from the title tag, which sits at the top of the browser window, and is pulled by Google as the title of your entire page.) The <H2>, <H3>, <H4> tags etc. follow, and those you can use more liberally. My rule of thumb is to use the <H1> once, the <H2> twice, <H3> three times. Whatever the number is that corresponds with the heading, that is what I use. It just makes it easier.

9. **Bolded, hyperlinked keywords** – Another slightly complicated method, every time that you create a hyperlink (or link) on your website, you’ll want to plop your main keywords for the target page inside it. If you are pointing customers to a page explaining a recipe for cookies, and the link is to [www.WEBSITE.com/cookierecipe](http://www.WEBSITE.com/cookierecipe), then the sentence structure you should write would be “Here’s a great [cookie recipe](http://www.WEBSITE.com/cookierecipe)”.

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You can also bold keywords, as well. This simply emphasizes the importance of that keyword ever-so-slightly. But as I've demonstrated, it's the collection of these many small tasks that make the difference.

10. **Inbound links** – I've left this for last. But it is certainly not least. Quite frankly, it's one of the biggest things you can possibly do to boost your website, besides writing content. The reason why this item sits at #10 on the list is because:
  - a. It is the most difficult, time consuming, and frustrating task
  - b. All the other items you see above should occur before you start working on inbound links
  - c. It is the most difficult and frustrating task

Let me give you another analogy. Say you are driving to an unknown city, with the intent of buying a tennis racquet, because you heard from someone that there is a store in this city that makes the best tennis racquets in the world. You have no exact directions, but you generally know where the city is. Beyond that, you should pull over and ask people for directions. If each of those people give you the name of the same tennis racquet store, you'll likely end up going to that store, and buying the tennis racquet there, right?

The same premise holds true on the web. If you have many recommendations (links) pointing to your website, it is very likely that you'll get more customers or visitors coming to browse the site.

Reverting back to the analogy, the problem for the tennis racquet store owner is talking to each and every one of these people that would recommend his or her store. As

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you can imagine, not only does this take time, but it requires a good level of convincing. “Hey – can you always advertise my location? As a matter of fact, can you hand out these flyers for me?” Yeah, it likely would be somewhat difficult.

You as a website owner will have a similar problem. How the heck are you going to get people to write links on their website to point to your website? What’s in it for them?

I’ve struggled with this problem for our website over the years. I simply do not have the patience to call, email or write to a bunch of website owners, and beg them for mercy, asking them to advertise me. It just seems...weird.

The first step to overcoming this hurdle is to make sure you have all the other pieces to the puzzle above in place – most importantly, **good quality content**. Because quite frankly, NOBODY is going to look at your website unless it has something valuable to offer. So, do that. And as indicated above, write for your potential audience. Write do-it-yourself articles, advice columns, and generally very interesting pieces.

Then, do a few things. Contact your local newspaper, and let them know that you’ve written some material that might be newsworthy. Send them a link, and explain the content for them. As you do this consistently, you’ll likely become more well-known, and gain some links from the paper to your website. Be sure to call the contact person, instead of simply emailing that person. I’ve emphasized that you should use the phone as much as possible, and not hide behind your computer screen.

Next, join your local Chamber of Commerce, and make sure

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that they link to your website as well. Even if you don't participate in activities of the Chamber, the fact that you are linking from a reputable organization to your website means a lot.

You'll also want to get some links from some popular ratings and reviews sites. Submit your website to the Better Business Bureau. [Mike Munter has an excellent article on how to submit a free listing to the BBB.](#) You can also have a link created by other review sites such as Yelp, Angie's List, and other entities. Realize in advance that you won't have control over the ratings that people give you on sites like Yelp – which is notorious for maintaining reviews from customers that ritually post sub-par ratings on many places they visit (South Park even had a great episode about this). If your company might suffer in the public eye from reputation, I suggest that you don't pursue this strategy first.

Finally, make sure your social signal pages are up and running, and linking back to your website as well. By this, I mean that you should have a Facebook, Twitter and LinkedIn page, at very least. They should all link back to your website. Every time you write something new, you should post it to your social media sites as well.

The above top ten items are the tried and true, published methods for getting your website better ranked on the Internet. But, there are other methods that we've found over the years are at least moderately useful. Let me go through a few of them.

**Google My Business:** The first is to claim, fill out and continually update your Google My Business Page. This service has had many different names over the years, such as Google Local, Google Plus, etc. The name might be different even by the time this book is

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published. But to put it simply, Google has a stored location for every business that has a physical address. And whether you run your business from home, or have a retail storefront / commercial office, you'll want to claim the listing so that you can add some great information about the business. One of our esteemed search engine experts in Rockland Web Design has emphasized to me that this is one of the most important things that you can do for your site, aside from writing good content.

Similar to this, make sure that for every customer you encounter, get a review or a testimonial from that individual. If the person is right in front of you, ask for that person to take out his or her mobile device, go to your Google Business Listing (usually by doing a search for the exact name of the business) and writing a little testimonial or review on the spot. Just this one step alone can greatly increase your business' reputation. Imagine every new customer finding out that you have a 4.9 out of 5-star rating before even visiting your website. It is a very powerful message to the consumer – that they can trust you when doing business with you.

If you're a charitable person, and give some of your time to help make the world a better place, make sure that you are listed on various websites that talk about the volunteers that help each organization, along with a hyperlink that points back to your website.

If you are a ham, make sure that every fun thing that you do (so long as it doesn't break any laws or will make you look really, really stupid) shows up on the web somehow.

**Create videos of your various on goings:** Explain to people what you are doing, visually. Take one minute videos of yourself in various situations using just your phone, and post them to YouTube. Again, make sure you link back to your website in the description area of the YouTube video. When our band plays at the Stony Point

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Seals Polar Plunge each year, we make sure to take a video of it, and post it online. Then we share it around on various social media sites.

**Join Social Media Groups:** In my town, we have a Facebook Group called the “[North Rockland Community](#)”. Started by a local colleague Diego Aviles, it has grown to over 10,000 members as of 2017 – many of which participate regularly in discussions related to the local government, charitable efforts, information on lost pets, fundraisers, and yes...sales and events from local businesses and Chambers of Commerce. Another site, similar in scope is called the Rockland Community Chat. This site, run by Jennifer Aherne, has nearly 5,000 members, and focuses more on national issues, such as the very peaceful and non-controversial 2016 Presidential Campaign.

The important element of joining certain social media groups is to actively participate. You can't simply spam the site with your ads for a “weight loss management program” and expect not to get eventually booted from the group. No, you should comment intelligently on what's going on in the group. I recommend if you employ this strategy, you use the 80/20 rule, or 4 out of 5 comments should be on issues that others bring up, and 1/5 of the time, you can post an ad or call to action that benefits the visibility of your website, business, etc.

The most important piece to the puzzle is writing good quality content. By this, I mean write things that are of interest to your target audience, and writing it with the expectation that your audience will get some sort of a free benefit from it.

Google visits most websites every few weeks, regardless of if you conduct SEO on your site. Therefore, if you are writing content that it ranks in its search engine anyway, more and more visitors will naturally come to visit your site over the course of time.

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Also, bear in mind that if you are conducting all the above-mentioned activities on a regular basis, you will also get quality website traffic over the course of time, and it will only increase. In 2007, our Rockland Web Design site was getting about 2-3 visits per day. Not bad, I thought: over the course of a month's time, that meant up to 90 visits from customers that are interested in what we have to offer. Several of them translated into paid customer each month. Now in 2016, we're getting approximately 20-30 visits per day, or about 600-900 potential customers. As a small web development firm, we really need not grab every single customer. But the fact that through our writing of good quality content for our websites, creating newsletters and blogs that will educate people, sharing in on social media, and remaining consistent, we cast a much wider net to collect potential customers as needed.

Where do you get good quality content? Here's a little secret: you might have already written it.

**Look through your computer's memory for content:** You likely have dozens, if not hundreds of Microsoft Word Documents that have interesting information on it, that can be translated into some sort of web pages. Look through your emails. You have likely written very detailed conversations with customers, staff or colleagues explaining something to them from your point of view. Look on your social media posts. You might have explained some things to your colleagues over the years that might be useful for the public. Why couldn't this material be converted for a mass audience?

Look, as long as it isn't very private or personal information, it's perfectly fine to post most of the information you have locked away on your computer. I tend to notice that people make too much of a fuss about their information being worth a million dollars, and if anyone else found out about the super-secret proprietary formula that they have locked away somewhere, that they will be out of business. I have a news flash – it's very likely that everything you created is not unique in any way. I'm sorry to burst that bubble. But



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Let me be fair: even the information in this book is not new. All I'm doing is taking what I know, reformatting it, and presenting it to you, in hopefully a way to which you can relate. You should do the same thing with your content. Give it to the world. Trust me, it will translate into business.

## Step 7: Stay Organized!

As you add in more and more tasks, you're going to need to focus more on staying organized. Yes, all the above will start to bring you customers, revenue, and ultimately profits. But your time is a precious element that should be kept in mind, so that you don't get overwhelmed too much.

Consider removing or streamlining some of the suggestions I made above, to make room for the new ideas. You'll always want to keep refining your process, test for new ideas, and implement the best of them while discarding the rest.

Let's halt here, and give you some time to start organizing what you've learned here.

## Action Item – Remove Unnecessary Tasks

Take some time to consider the tasks that you perform daily that you might be able to streamline, or remove altogether. Write it all down, and keep it handy, as we go into the final part of this book.

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## Part IV – The Past: Measuring Your Results

This is a step that you'll find that even the most seasoned of small business owners fail to do. As they forget about this vital step, their business starts to stagnate, because the connection with the data that shows them how to grow their interests even further.

You can accomplish this by simply reviewing each of your individual roles each day – I think I've put a good system for you to use in a previous section of this book [here](#). But I'll just add a few more items here, especially taking your marketing efforts and measuring out how to improve on them.

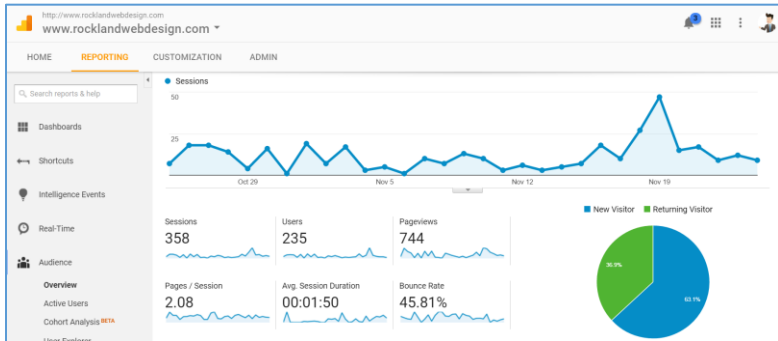
For the purposes of organization, you'll want to compile a list of several different results to check on a periodic basis. I recommend at least once every three months (quarterly). Here are some suggested results to check:

- **Money** – How much money did your business make?
  - Total sales
  - Total expenses
  - Profits
- **Sales** – How many new sales did you win?
  - Total leads
  - Total deals won
- **Projects** – How many projects got done?
  - Total projects completed
  - Projects left incomplete
  - Steps that were successfully completed
  - Steps that were failed

And one more element that was not discussed in previous chapters, was how to measure your web marketing efforts.

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## Using Google Analytics to Measure Your Web Results



The number one component that was helpful in measuring the results of my efforts above, is a still-free (at the time of this writing) service called Google Analytics. This application allows you to be able to see visual data that tells you how many visitors are coming to your website on a daily, weekly, monthly or annual basis, as well as study the behavior of each person as they navigate through your website. Using this information, you can gather valuable data and make great business decisions based on your customers, not your potentially incorrect business instincts.

I'll use an example of one of our customer's websites, Catskill Flies. They operate a fly fishing retail store in Roscoe, NY, and started selling high-end fly fishing products online. They didn't have Google Analytics, so when they hired us to do work, that our first objective was to install it on their site and get some data. We found that their most highly trafficked page was the Stream Condition page, which shows how the local water temperatures are for the best fishing streams in the area.

This page alone gets a whopping 41% of their website visits. However, all that is on the page is simple text. Armed with this information, we subsequently set out to spruce up the page, and give people a reason to click through to their website online store, to purchase fly fishing gear.

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To this day, we install Google Analytics on every website we build, at no additional charge. We also emphasize the need for the client to always review the data on their Analytics reports, to help them make better website and marketing decisions for their company. Unfortunately, I suspect that some of our customers neglect to read the reports we send them on a weekly basis. If you are reading this, and happen to already have Google Analytics on your website – READ THE REPORTS. There's gold in there!

Google Analytics would be the key to helping our customers make better business decisions. It was also – at the time (2007) – not a widely-used service by every web design firm, so it became an instant selling point. Even now, when I meet with clients such as Columbia University, they are amazed at the data visualization tools that are available to them.

Of course, I also planned to install Google Analytics on my own website, to check user behavior, and also to hopefully get a rush every time I saw the website statistics head north.

The most important statistics I paid attention to each day were:

- **# of visits** – To see if the website is being visited. I checked this over a daily, weekly monthly and eventually, annual basis
- **Bounce rate** – An all-encompassing term that shows what percentage of people visited the website, but then immediately left without performing any sort of action; they bounced, yo!
- **Location** – You can see (anonymously) where your website visitors came from. Not just the country, or the state...the town! This was unbelievably valuable
- **Keywords** – What search term did people use in order to find the website? As expected, “Web Designer Rockland County” was one of the top terms, so soon after I started building more pages centered around that phrase.

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- **Pages** – Shows the most popular pages that people visit on the website. I've described this in detail above, using Catskill Flies as an example
- **Mobile visits** – This came later, after around 2011, but you get to see *how* people got to your site, and from which type of device: Laptop, desktop computer, mobile phone, tablet, or other. This helps to determine what content to place on mobile versions of a given website

I also took the [Google Analytics and Google AdWords quizzes](#), after studying a lot of the material that was freely available. All in all, I really rounded out my knowledge on the topic, and became even more confident that I would be building some great websites for my soon-to-be clients.

**There's a deeper lesson here, in that the knowledge that you seek is likely freely available, or available for very inexpensively, online, at your local library, or through other inexpensive resources.**

Remember, when you're starting out, you don't likely need to build the next rocket ship to Mars. Elon Musk and SpaceX are on that, don't worry. What probably should be worrying about is to create something that a good number of your local community members would look at and say, "Hmmm...this looks interesting. I think I'll buy that."

The message to you here is this: start researching. And while you're researching, build more and more of your business plan, by simply writing down notes of what you want to accomplish, how you want to accomplish it, and as I may have mentioned before – *why you want to accomplish it*. These are all important questions that you should unlock from your mind, clarify with sound study and research, and fund very humbly using the tools you pick up along the way.

Using the concepts in this chapter, **Your Web Marketing System** will help you to gain great search engine rankings for your website. I do not promise you overnight results, far from it. But if you consistently

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update your website, and promote it outwardly using the steps indicated above, you should see some great results as your business grows. Your website will certainly grow along with it.

Below is your checklist for getting your web marketing efforts up and running. Remember – the name of the game is speed. You want to be up and running as quickly as possible.

If you can possibly trim down what you are presenting to the public (i.e. less web pages, simple blog, a post or two on Facebook, LinkedIn, Twitter per day), that's just fine. Progress, not perfection is the name of the game here. You can always go back and refine later. That's what I did to finish this book.

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Action Item – Create Your Web Marketing System:

## **Action Item: Website**

Create a simple website, with a simple design, using Wordpress.

[\(Note, if you don't have a website, and want us to build you a simple one for free, click here. We offer a great starter website.\)](#)

## **Blog**

Your Wordpress website comes with a blog. Sit down for 15 minutes and write something simple about your work this week, a testimonial from a client, or **teaching your customers how to do something.**

## **Social Media**

This step should already be done, but if not, create those social media accounts!

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## Google Analytics

Install Google Analytics on your website and blog

## SEO

If you grasped some of the search engine optimization techniques above that I mentioned, please go back to your website and use them.

## Measure Results

Figure out the most important measures to your marketing results – number of incoming calls per day, number of sales, number of website visits from Google Analytics stats.

I know these last set of steps took a lot longer than usual action items. If need be, break each down into a step that you can do on a weekly basis. This might take you weeks to accomplish, but once done, you have a system in place to really get the word out there on the web for your business.

You've reach the end of the Web Marketing System. You've successfully identified your past efforts. So now what?

In combination with the sales management, project management and money management systems you've put in place, as well as



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your list of tasks to discard, it's time to head to the finish line – which ironically, happens to be in the exact same location that the starting line was...

## Continuous Improvement

If you've gotten through all the above, you'll note that you've looked to the future for your dreams and goals (Planning stage), then worked on your present (Management stage), and communicated your offerings to the local or public, measuring the results of the recent past (Marketing stage).

**Now, what you need to do is take what you've learned, and start the entire process over again.**

“What?”

Yes. You need to take your newly discovered information, sit down and look at your 10-year plan. Adjust. Then look at your business plan, and adjust that. Essentially, take every element of your life, your business, your very existence – and adjust it based on what you've learned.

Look at the products or services you sell in the present, the people that you work with, the systems tools you use, and make improvements to them.

Then go back out and market the heck out of your business, your services, products; communicate with your customers, and gather data about their buying habits, what they like, dislike, and so on.

That is why this book is called **How to Program Your Life**. You're continually taking information that you've created and learned, and using it to make changes to your work. And it is a never-ending process. As time goes on, and you get more comfortable with the process of continuous improvement, all the above will become easier and easier. And as time goes on – as an example we'll use

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Rockland Web Design – the business grows, gets better, serves more customers, and our profits grow.

All of this will not happen overnight. As I said earlier, it takes a lot of work. But hopefully I've shown you how to work smarter, not harder. Hopefully I've shown you how to do much of this yourself, without huge capital investments that could cause many sleepless nights. And hopefully I've shown you that you have a lot of learning to do to keep moving forward, but it's all worth it.

You probably put this book down a few dozen times before getting to the end of it. But each time, you learned a little bit more. If you are fearful of what could happen for your future if you take the plunge and go into business, you're not alone. But the only real difference between you and the typical small business owner is **action**. That's why you should take the leap of Faith and just do it. I did, and you can.

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## Action Item – Plan, Prioritize, Go

### **Action Item: Plan**

Take 15 minutes, and bullet point note everything that you learned from this book, and plan to use.

### **Prioritize**

Identify the top three things that you learned first, labeling them 1, 2, 3.

### **Go**

Just do it. Stand up, take a deep breath, and get started. Don't hesitate any more.

There's a great quote that always brings tears to my eyes when I hear it, from Joel Osteen. "Get your passion back...get your fire back. The forces that are *for* you are greater than the forces that are *against* you." – Source: "[The Valley of Blessings](#)"

Keep it moving!

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## Final Thoughts and Important Things

I couldn't find the right place in the book to put the materials that I've written below. But if you decide to continue reading further, consider that these are very important things that I've learned over the years that have immensely aided me. Some is obvious, some is a little unorthodox, and some might even ruffle your feathers. But everything I've written here is 100% from the heart.

If you're a brave soul, keep reading.

## Developing a Reading Habit

When I was in my early twenties, I went through a few rough patches in my life. The challenges that we all face started creeping into that idealistic mindset that I had all throughout my teens – the world did not automatically bend to my will, as we all eventually realize.

To me, it meant that the challenge of what I wanted to accomplish in my life was far greater than I imagined, and I would have to – gasp – work for it.

This led me to a few bouts of mild depression and general laziness. I had dropped out of college by this time, and was drifting from job to job – such as Blockbuster Video. As a side note, Blockbuster video still stands out in my mind as the coolest job I ever had. Until the new District Manager took over our branch, our staff pretty much had carte blanche to play any movie that was in the store; there were thousands of movies, mind you. But of course, watching movies was not necessarily the quickest way to making it to the top of one's career. (It was probably the most fun, though.)

I was also not a natural reader. For the most part, I skimmed my way through all my grammar and high school years, only doing the required readings, and barely those. As Rodney Dangerfield

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reported in detail on his assigned book in the movie *Back to School*, “The Great Gatsby was...GREAT!” To me, most books bored me, and I didn’t have the attention span to sit long enough in one place to digest the book details.

Then, Providence intervened.

I was at my friend Dan’s house working out in his basement, and I came across a book that would change my life. It was called *The Seven Habits of Highly Effective People*. Not knowing anything about it, I opened it up in between sets of bench pressing, and I was immediately hooked. In it, the late Dr. Stephen Covey explained that many of us in our society have fallen victim to the “Personality Ethic”, in which doing the right thing is not as important as looking like we are doing the right thing – refining the public persona and reputation that others have of us, in order to achieve greater and greater successes.

Further, Dr. Covey explained that we need to focus on a core “Character Ethic”, one which helps us to build a foundation for living and doing things the right way. He laid out seven steps to move the reader toward this goal:

1. **Be Proactive** – Take responsibility for your actions, and continually look for ways to improve them, independent of the circumstances around you
2. **Begin with the End in Mind** – When working on any significant goal, start by envisioning and planning what you want your final result to be
3. **First Things First** – Do your work in the order which you planned it, to stay focused and organized
4. **Think Win-Win** – Consider the goals and ideas of others when looking to achieve something that benefits both you and others.
5. **Seek First to Understand, then to Be Understood** – Listen to others, and learn what they wish to accomplish first; this

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also means to be empathetic to the frustrations and concerns of others

6. **Create Synergy** – Organize and connect teams that work well together, by creating solid and respectful lines of communication with all, so that the sum of the team's efforts is greater than the parts of their work
7. **Sharpen the Saw** – From time to time, stop working on difficult tasks, and take time to regroup, refresh oneself, learn and refine one's abilities

I have – to date – read through the book four times. I also had the benefit of meeting Dr. Covey briefly at a work and life productivity seminar on October 19, 2001, just weeks after the September 11 attacks that permanently affected our great nation. In person, he is quite the unassuming character. His speech, to me, was actually kind of sedate. But when I asked him a question later during a Q&A session, I felt like his response came from someone who was only talking to me, and nobody in the room mattered. It was a deeply powerful moment for me. He made me feel like I mattered. That was what I wanted others to feel when I worked with them.

Since that day in Dan's basement, I've gotten into the habit of reading books. I typically am reading 2-3 books at a time, and switching back and forth between them. Mind you, I don't always finish them, and sometimes I'll take a break, but the point is that I'm reading and continually working toward improving myself; I highly recommend this habit for yourself – it's quite useful for your life.

There are many books that are amazing brain-changers, similar to the Seven Habits book. If you are looking to learn how to simply be a better person, I would recommend considering some Spiritual books, such as "Ethics for the New Millennium", by the Dalai Lama. A really easy read. If you wish to learn how to wheel and deal, pick up Donald Trump's classic book "The Art of the Deal". If you want to learn how to handle your finances better, check out Dave Ramsey's book "The Total Money Makeover".

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For the rest of this chapter, I'll be offering you a short summary of many of the various business and life books that are in my bookshelf. They vary from the logical, to the pragmatic, to the spiritual.

Some of them will surprise you, such as the devious book "Management and Machiavelli", a book that teaches the reader how to be a sneaky little SOB in one's career – which I generally do not recommend. Some of them conversely will inspire you, such as Victor Frankl's classic "Man's Search for Meaning", in which the author details his experiences in a German Concentration Camp during world War II, and explains how – despite losing his family and enduring unspeakable suffering – could provide hope for those around him that were barely surviving, and in the process, retain hope for his own soul.

<Bible Thump> One book that has helped me over the years is the Holy Bible. It's admittedly not the easiest book to read, but it definitely helps the soul, as mentioned above. Coincidentally, it's got some great business advice in there, too. If you want proof, open to the book of Proverbs, written by King Solomon. He's basically giving us a poetic blueprint on how to run a kingdom – the mindset you should have when running your company.  
</BibleThump>

All the books I mention will be useful in your journey as a small business entrepreneur. I've found that over the years, my interest in reading many of these books have helped me to make much better decisions than if I relied solely on instinct. It feels great to work off one's instincts day in and out, but unless there is solid, true and timeless wisdom behind one's decisions, the raw instincts will typically take us off course, and into deeper more troubled waters – without knowing how to fix the problem.

Something to consider when developing a reading habit is to figure out how to maintain it. It is really, really easy to simply pick up a

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book and start reading it. It takes a little bit of self-discipline to continue to read the book until it is complete.

If you're not a natural reader, how do you start getting into the habit?

The answer is to schedule the time to do it. As mentioned in a separate chapter of this book, use your calendar to schedule the important components of your work and life. I consider this to be an important part.

When you start, don't plan on sitting down in one session and barrel through an entire book. My guess is that even with this book you are reading now – this amazing, life changing, page turner of a book – you probably are picking it up and putting it down many times before getting to its conclusion. You would of course do the same thing with your other books that you read.

Another technique is to consider how much you can read in one sitting. Set a timer for 15 minutes, and see how much you can read within that time frame. Now either double or quadruple that time to determine your half-hour and one-hour ability to read within a book. This will of course vary with the material you are studying – some books are simply a lot more fun to read than others, such as this one.

I personally like to read one chapter per session. Halfway through, I typically find myself checking to find out how many pages I have left in the chapter before I am done. It gives me a good perspective on how far I have gotten, and how far I need to go to complete my reading for that session.

The type of book you read is equally as important as the habit of reading. My favorite type of book is the non-fiction, or self-help genre of book. Reading a Lord of the Rings novel does not appeal to me, because the books should somehow directly relate to what I'm working on in my life or my business. You may want to take the extra jump and look at fictional books that connect with your daily



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on goings – Atlas Shrugged by Ayn Rand is a novel about the fall of Capitalism, in which I admittedly found interest. Also, Kurt Vonnegut's Timequake is an interesting take on free will and self-determination that I recommend you give a whirl.

Usually, the reading will happen in the evening. I'd love to sit here and say I'm this mega-motivated individual that wakes up at 4:30 am, digests four books before breakfast and so on. But that is simply not the reality. If I do choose to read in the morning, it will likely be in smaller spurts, such as a 15-minute block of time. I have too much on my mind that I want to accomplish, and reading is not going to take me into some other dimension to forget about those responsibilities. You'll have your own schedule for reading, follow what works best for you.

Some people like to underline the significant, important items in their books. That's all well and good, or you can simply read the entirety of a section to get the full context of what is being explained. Either way, you should be getting some good knowledge that you'll be digesting in the back of your head throughout the rest of the workday.

As mentioned before, sometimes I don't finish a book in its entirety. An example would be the book "The Four-Hour Workweek", which had some great advice at the beginning and in the middle of the book, but toward the end there was some advice that didn't necessarily pertain to me. I got bored and stopped. You may feel guilty about stopping, and you might try to force yourself to go back to reading that same book. Let me tell you, it rarely works. My suggestion is to look for some other book that inspires you for the time being, and then eventually return to your other publication to complete your training. Bottom line, you have got to be interested in what you are reading, or else there is no point to reading, because you won't retain or use the information.

Whatever it is that you want to start reading, well...start reading! It might be merely a continuance of this book, or you might even put

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down this book and flip into another. I say to you now, that is absolutely OK! The most important thing is that you are inspired, and you want to improve yourself on a daily basis. Your reading habit that you develop over time will greatly assist you in this quest, and like I mentioned when describing the Seven Habits of Highly Effective People, help you to “sharpen the saw” to be more prepared for the road the lies ahead.

## TOP RECOMMENDED BOOKS

- **Your Holy Book of Choice** – I’m not going to Bible thump too much here. If you are not a Spiritual or Religious person, feel free to skip this bullet point now.

<BibleThump> For those of you that stayed, I found that reading a Spiritual book has helped me tremendously in ways that I didn’t even see right away, when I read it. It’s like formatting your soul, mind and body for the future; the timeless wisdom within the pages are – literally – thousands of years old in and of themselves. Even if some of the materials don’t hold water for you in this day and age (stoning someone takes a slightly different context in Colorado), you will at least get a better understanding of human nature on a basic level.

I am a Christian, but I have studied several different texts. Obviously since the Old and New Testament go together in the Bible, the study of the Jewish Heritage in the Old Testament, and later – the teachings of Jesus in the New Testament, go together. It’s a nice one-two punch to the heart. You’ll learn the rules of order for living your life in a manner that “possibly” is congruent with God’s plan for your life, as well as later learn how to apply the Spirit of compassion and love in as much as possible, through the gift of self-sacrifice. It’s an interesting paradox, that you can keep in your mind as you manage yourself, your business,

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and your life. </BibleThump>

Other Holy Books include the Talmud (Judaism) the Koran (Islam), the Tipitake (Buddhism) the Avesta Collection (Zoroastrianism), Dianetics (Scientology – hey, Tom Cruise likes it...why not you?). Take your pick.

There are many other Religions and Holy Texts. My point is to pick one and start reading it. It will help.

[https://en.wikipedia.org/wiki/Religious\\_text](https://en.wikipedia.org/wiki/Religious_text)

One thing: If you read *anything* that says to commit any sort of violent act upon another living being, skip it and don't believe or do that thing. That's so BC 10,000.

- **Seven Habits of Highly Effective People** – As I mentioned, this book was absolutely amazing to me. Dr. Stephen Covey explained the habits that we need to form to gain a sense of “*Interdependence*”.

By Interdependence, Dr. Covey is showing that we need to personally evolve over time, from a state of “dependence”, to “independence”, to the final “interdependent” stage, where we are able to confidently manage our lives on our own, but choose to work with others for the betterment of a cause, or worthwhile goal that all have a stake in accomplishing.

The Seven Habits of Highly Effective People changed my life over the past three decades, and I try to re-read it once every five years. As a matter of fact, I just downloaded it as an audio book using Audible. More on different types of learning below.

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- **Become a Better You** – This is another Christian book, so again feel free to skip this if you are not comfortable. But Joel Osteen’s treatise on invoking God into your life is a wonderful introduction to creating a personal relationship with your God, if you choose to do so. Osteen demonstrates that we can live a life full of abundance, success and happiness – yet still be true and loving to others, as long as we ask for strength from the almighty to do so on a daily basis.
- **The 10 Natural Laws of Successful Time and Life Management** – A book created by Stephen Covey’s partner in Franklin Covey, Hyrum W. Smith, this book details how to lead a more efficient, and time-managed life for oneself. It shows how tasks can be prioritized in a matrix of A, B and C – tier importance, and then ordered in 1, 2, 3 etc. format, so that the A3 items get done before the B1 item – because they are highly important. As a codicil to this, Dr. Covey came up with a small modification to this concept. Please read on to find out more about this.
- **The Art of the Deal** – At the time of the writing of this book, Donald Trump is President. But as you likely are aware, Mr. Trump wrote many books prior to his successful bid for the Presidency.

In *The Art of the Deal*, Trump showed the importance of protecting one’s assets, while creatively building an empire, piece by piece. As he stated in one chapter “If I can’t pick up the phone to argue a \$10 charge, then I shouldn’t be able to pick up the phone to haggle a large bill either.” Point is, treat your transactions with equal weights of importance.

Regardless of your opinion of the man, I would suggest you read these and other Trump books too. They’re chock full of

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wisdom. They will aid your decision-making processes when the opportunities for the big opportunities or deals become available for you to win.

- **Corps Business: The 30 Management Principles of the U.S. Marines** – I am a big fan of our Military, and remain in awe of the many sacrifices the men and women of our Armed Forces have made to protect this great country. Notably, I'm impressed by the self-discipline of those in the Marine Corps. While I would never qualify to be a Marine, it's good to know the Principles by which they live.

In this book, you'll get a closer understanding of some of the tenets the Marines hold fast to, especially when working to achieve an objective. For instance, did you know that Marines operate best in smaller, decentralized units, that operate independently in firefights? This helps to remain flexible in an ever-changing battlefield environment. Much like business. Also, the 70% rule dictates that we only need 70% of the intel for any given challenge to make a viable decision. In other words, progress...not perfection. All in all, this was a fantastic book that I read twice, and gifted to several of my associates.

- **The E Myth Revisited** – This is a great book that shows you how to scale your business past the small, one-person operation that you likely started with. Honestly, eventually you must scale your business to allow it to reach more people, do more work the right way, and make more money for the company, and yourself. The E Myth explains the importance of getting oneself out of a "technician" mentality, and into a business developer mentality that duplicates success the same way a McDonald's does – by using the Franchising concept.

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In addition to reading, it is important for you to learn in other ways. The truth is, all the TV shows we watch, all the movies we watch, all the music we listen to, even the video games we play, and more – seep into our brains, and become part of our worldview. We may not even be aware of it happening, but it certainly changes some things over time.

To remain focused, I suggest you add in some fun and interesting media pieces to maintain the vibe of a focused, energetic, and determined businessperson. These suggestions come from my own personal experiences of what works and what does not work.

Let's talk about the news.

There are several news publications that are simply rags, that aren't worth the paper that they are printed on, or the hosting space that they rest on the Internet. To avoid getting sued for libel, I will refrain from mentioning them here. But I will say that they are usually obvious when you walk into a local convenience store. They're the ones with the sensational headlines, usually showing off the tragedy in someone else's lives, in some sort of grandiose, exciting manner.

Then there are some that report the news in a much more objective fashion. Whether they are left-leaning publications or right leaning, I respect the approach toward objectivity in each piece. The ones I like the most are the Wall Street Journal and the New York Times. These tend to report on the world events that are occurring around us, but do not display highly charged or politicized opinions within. Of course, there will be little subtle hints of conservatism or liberalism here and there, but nothing that screams "Your opinion is not as important as ours". Thus, I feel comfortable reading about the business issues of the day, the challenges that are being faced in many parts of the world, and the rich perspectives of many different private and public sector figures.

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Plus, quite frankly – the mere act of reading a classy newspaper makes me feel kind of businesslike. Try it out.

Newspapers and books are just the beginning. How about listening to podcasts and audiobooks? That's right – you've heard it before, you can turn your car into a library / school, by devoting time to listening to audio that will additionally benefit your mind, and tweak it in ways that you may not realize, until the time comes when a difficult decision needs to be made.

I mentioned that I just downloaded **The Seven Habits of Highly Effective People** as an audiobook, using Amazon.com's service called Audible. At the writing of this book, you can try Audible for free for 30 days, and one free book download. You can check it out [here](#). I am very much looking forward to renewing my connection with this great book.

There's also TV shows and movies that can help you gain a better perspective on your business. Over the years, I have watched several shows that have inspired me, simply by observing the businesslike atmosphere of the show backdrops. One of my favorites is the first season of *The Apprentice*. There has been nothing that comes close thereafter to this first season. Watching a dozen or so aspiring entrepreneurs do whatever it takes to accomplish small business projects, working as a team (while subtly stabbing each other in the back lol), and striving to excel in their fields, has inspired me over the years. When Bill Rancic won the Season 1 contest, I felt he clearly deserved to win. After all, the last task – run a Golfing Benefit for a Charitable organization – was clearly something that he passionately looked to achieve. For example, when a sponsor's sign went missing, he took it upon himself to sift through rubble in the parking lot, to see if the sign accidentally fell into the trash. It did, and after some soap and water, problem solved. It reminded me that sometimes you should take the lead, and do whatever it takes to accomplish the goal you set for yourself.

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Another show – on the fiction side – is called **Suits**. It is a story of high-powered Attorneys in New York City, that wheel and deal for their clients in million-dollar companies. This show gives me the attitude I feel I need when working with high-powered clients that need our services in some capacity. Notably, one of the main characters of the show, Harvey Specter, is a supremely confident, razor sharp and sometimes ruthless Lawyer – that has a strict code of ethics to boot. Watching how this character conducts himself often reminds me of how I should handle myself in some (not all) situations, to ensure that business is handled in the right manner for our company. Of course, my set of Principles are different from a fictional TV character (see above books), but the attitude presented on the show by Specter certainly invokes a little adrenaline in my system when needed, from time to time. Bottom line, it's a good show.

If you are on **Amazon Prime**, you can watch the first four seasons of **Suits** for free. The fifth season is currently about \$20 for all episodes. If you like the first four seasons, the fifth one will be a worthwhile investment.

I just finished watching the first season of **Billions**, on Showtime. This show is notably darker, and I don't recommend it to everyone. Be that as it may, there are some cool moments that you'll potentially enjoy in the character Bobby Axelrod, who is the head of a multi-billion-dollar hedge fund, and tends to conduct many very contentious negotiations and activities, to keep on bringing in the cash to his firm, for his employees, and for his stakeholders. However, I note here that not all his dealings are on the right side of the law. So, watch with that caveat in mind. As my Mom has often said, when we look toward our role models, we "take the good, and we leave the bad".

On the lighter side, I've watched other reality shows, such as "**Tabitha Takes Over**". This show is about a hair style salon owner, that advises other struggling hair salons to make beneficial changes



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to their businesses – in the form of changing the design of the studio, the staff, the finances, and other moves. Tabitha is no joke. She takes the bull by the horns, and tells it like it is – to the owner, the staff, whoever is the root of the problem. Several episodes have been great reality checks for me. It’s funny – I own a web design company, yet learning from an industry as diverse as hairstyling still inspires me; because no matter what service or product you provide, many of the timeless business principles that resonate within these shows, podcasts and publications will still ring true.

Let’s talk about movies.

**Wall Street** is an absolute classic. Dark, yes. But as far as the wheeling and dealing is concerned, you rarely can get better than a Michael Douglas or a Charlie Sheen in their absolute prime, working their ways through the financial securities market in the mid 1980’s, when regulation was low and profits were insanely (and possibly, dangerously) high. Oliver Stone’s treatise on the environment back in those days is one not to be missed.

Fast forward to the 2010’s, and watch “**The Wolf of Wall Street**”. I can’t say much that is inspirational about this debaucherously decadent movie that will benefit your work life, except that it serves as a warning to the excesses of life that I think we should check ourselves against. Still, it’s a fun and comical movie – and the early days of Leonardo DiCaprio’s character shows the salesy style that you might need to employ. Notably, the “Pick up the phone and start dialing speech is one I listen to on occasion – it does indeed provide inspiration if I have to make a bunch of sales calls in a row. You can watch it on YouTube [here](#).

Another movie that I just happened to catch in the last past six months is “**The Big Short**”, with Christian Bale and Steve Carrel. Quite frankly – it is a fascinating look into the financial crisis of 2007, when big banks and companies were cashing in on sub-prime mortgages, to the point where the entire real estate market tanked, setting off a national and global financial crisis. If you are unsure if

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you'll grasp the material, don't worry – I assure you that you likely won't. However, just getting a general idea of the background of why such a thing happened is a good warning to us all to avoid conducting ourselves in a less than honorable fashion, in any aspect of our professional lives. If you can extend that premise to your personal life, all the better.

I'll also say that your choice of movies does not need to necessarily remain solely in the world of reality. I'm a huge Science Fiction and Superhero movie fan. Star Trek, Star Wars, Lord of the Rings, Captain America, and other epic movies truly inspire me to go out and do great things. Granted, I may not be able to use the Force (maybe), or command The Avengers, but I certainly can draw from the bravery moments that I see in these films, especially when a tense moment in business requires a quick decision that provides the best possible course of action.

Don't necessarily limit yourself to strict non-fiction, biographical material. It's how you interpret what you are perceiving, and using it in your toolbox of other skills and capabilities. My point here is that you need to inspire your heart, as much as enhance your mind, in your studies. It will keep you going during tough times.

I'll even go one step further and indicate that some video games are extraordinarily helpful toward increasing your brain's capacity for doing good business. Remember Tetris? It certainly helped with visual interpretation and problem solving! Fast forward to 2016, and check out Lumosity – a brain training game that you can play daily on your iPhone or iPad. It features dozens of games that sharpen your cognitive skills, aiding you in improving your memory, your flexibility, your attention, and more. There's some awesome puzzle games available, too. I recommend you look for a game on the iOS store called "The Room". It's a puzzle that challenges you to solve a complex set of locks and hidden areas of rooms, music boxes, and other mechanical devices. It requires a heck of a lot of creativity to think through some of the problems presented.

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On the flip side, there are also books, TV shows, movies and other materials that will simply drag you down into the mud with them, and not necessarily provide anything for you to become a better version of yourself. Yeah, you might get a rush from watching Dexter mutilate his next victim, or a zombie munch down on Glenn in the Walking Dead, listen to Cannibal Corpse on your iPhone, or read a book on the various strains of marijuana – but does that really get you anywhere?

Reverting back to the Seven Habits of Highly Effective People realm of thought, Dr. Covey indicated in his chapter “First Things First” that we should prioritize our tasks and projects using the two criteria of urgent vs. important. If something is Urgent (pressed upon you) AND Important (Something beneficial to your big picture), it should be prioritized first, or A. Important but not urgent should also be very, very high up on the list, because if you work on those things long term, it’ll really move the needle for your life and those for whom you care.

On the flip side, non-urgent, unimportant things should be prioritized last on the list. Now, I’m not saying that Glenn getting eaten by zombies should never be observed, but you might want to set up your worker’s compensation policy for your employees before sitting down to watch this particular episode. And further, if it’s a choice between something uplifting, vs. something that is not going to significantly improve your life, do your best to veer toward the uplifting item. Even if Captain America is still on the D priority list, it should likely appear before the Zombie Apocalypse. Unless there is a pending Zombie Apocalypse. Then it’s just a good survival guide.

All in all, the purpose of this Chapter has been to feed your mind and soul with the right things to ensure that you are consistently moving your business in the right direction. Why? Because it is important to you, and it will eventually be important to the people around you. There’s nothing wrong with making it a little fun, and

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mixing it up in the educational department with materials that will not only spark your imagination, but will also provide you entertainment and guidance all in one. The key is to filter your materials in the context of how you conduct yourself in your daily business life, to make everything that you encounter useful when you are back in the captain's chair...sorry, your executive office chair the next morning.

## How to Deal with Overdraft Fees

This is a difficult, uncomfortable for me to tell. But I hope that my experience helps you to avoid some of the pain I dealt with, early on in this business.

In the early years of Rockland Web Design, sometimes the income did not outweigh the expenses in the bank, and the account over drafted. For those of you that have had this happen to you on either a personal or a business level, you know that the stress and disappointment associated with the mounting \$30+ charges for each overdraft is overwhelming. There were a few times where I was a thousand dollars or more over drafted at a given point, the result of numerous, numerous expenses coming into the account before payments by clients were made. It's embarrassing, it's scary, but it is something that can be overcome. Trust me, I've lived it.

Here's a few little tricks to getting out of the overdraft hole:

- Make a list of the most important expenses that need to be paid – These should be addressed immediately to avoid shutdowns of service. In my case, it was making sure the workers that performed projects were still paid, our web hosting remained up and running without fail, and of course, home office utilities such as electricity and internet remained operational.
- Turn off overdraft protection – I know you want to pay everything and make sure everything is running smoothly, but until the bleeding stops, you'll have to turn off the

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faucet. Once everything is ok in the bank, you can turn it back on.

- Call all your clients and ask them to pay you. Now. – Sometimes clients simply don't prioritize your work first. It always helps to give them a *gentle* reminder. Or seven. One thing: Never, never admit to them that you are in a financial hole. Always collect your money from a position of strength. I'm not saying you have to get all Goodfellas on them and say f\*\*\* you, pay me. Use class and grace, but lock them down to get a payment.
- Call some old sales leads – Depending on how aggressive you want to get, you can look up the list of old sales leads that you had from weeks or months ago. Give them a friendly hello, ask if they needed any help with anything. Likely the answer won't always be yes, but it could be the quick sale you are looking for to right the ship. One side note: Don't get stuck in a long sales process. If they are not willing to sign up and pay ASAP, schedule them for a future date, perhaps several weeks down the line, when you are back in the black.
- Call your bank representative and ask for a break on the overdrafts – This last step is absolutely vital. You'll need to try to get all the overdrafts reduced. Depending on your bank of choice, they might forgive  $\frac{1}{4}$ ,  $\frac{1}{2}$ , or even all of it – provided you let them know when you'll be able to pay off the remaining deficit. As such, try to give them the latest possible date for repayment, so you have some breathing room to get your incoming money together.

No matter what, remain positive and know that you will get out of this hole. Say a little prayer, if you are so inclined. And calmly go about your day as you had planned before.

Now, hopefully when you check your bank account, you are already square. It's been a while since I have had to deal with overdrafts, thank God. But every time I look at my bank account, the ever-so-

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slight fear of my fiduciary failings of the past, and how I gradually overcame them, reminds me to always be vigilant.

I then typically proceed to the next component of my routine, which is to check my accounting application, QuickBooks.

## As I finish this Book

It's November of 2016, and we've just completed our nine-year mark of serving our wonderful customers. Just about everything you've read above comes from the years of experience I've had thus far programming my business and my life. You'll of course see that it's a work in progress. But every year the clarity of this business becomes clearer and clearer, and it becomes more exciting! Our revenues and profits have grown nicely. We're not millionaires, but we now consistently pull in six figures, the bills are paid, and we're continuing to grow. Not bad!

At the same time, I recognize that I will never be a machine like a Larry Ellison, or a Donald Trump. But I do admire those that can have the will to stick with a very structured and consistent routine each day. So the quest in that direction does continue. I have noticed that the most self-disciplined with my routine I am, the more profitable my business is, and believe it or not, the happier I am with my daily activities. Programming your life is something that will help you to move you toward the dream you have inside for your life.

In my years of running Rockland Web Design, first from a tiny tiny business with \$300 "seed money", to a growing six-figure per year business, I'm happy to say that things are moving along exactly as I had been *inspired* to proceed. And as the word "inspire" is defined by Latin dictionaries – it means "to breathe life into".

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At the close of this book, I'd like to <BibleThump> one last time, and write for one last time the most important element of running a good business. It's **God**.

I may have bugged you with these little messages throughout the book, but truthfully something *inspired me to write the words in this book – it wasn't just me sitting down in front of a laptop – something more was aiding me to deliver these words to you.*

I mentioned above that the word “inspire” is a Latin term that means “to breathe life into”. I was inspired to write what I wrote, because I want you to be the best you can be. You'll choose how you want to program your life, but I hope the inspiration I was given will in turn create something within you. Why not connect with the original Source of it all? It's pretty cool when you have that direct line to the Source. And all it takes is just a quick little prayer to get started, being thankful, and asking for some guidance. Consider inviting God into your quest to find achieving your dream

I truly hope that I've helped you in this book. Now, without wasting any time, close this book and get to work – just do it! I pray that as you close this book, you build for yourself a business, and a life, that you can truly be proud of.

</BibleThump>

# How to Program Your Life

If you've enjoyed this book and would like more information, please let me know. This is my first book, and I feel I have more to write, to help you push forward.

Thanks, and God bless you!

Sincerely,

Tom

