

flackery

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Create YOUR
Perfect
Work/Life
Balance &
Have the
Best Year
Ever
P. 11

5 Simple Ways to
Beat the Winter
Blahs P. 34

Identity Theft &
Taxes: How to
Untangle Your
Worst Nightmare
P.14

How to Keep Your
Business Running
Through Injury or
Illness P. 38

Why You Need to
Prepare for a Data
Breach NOW!

P. 30

Customer
Journey Mapping:
What it Is, Steps
to Take, and an
Example to
Follow P. 42

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What you focus on is what transpires, so focus on building success and see where you go.

Editor's Note

This issue turned out to be quite on point, personally, which is interesting because, like all big projects, it was mapped out months ago.

I had several weeks of unplanned-for downtime and learned where the gaps were in my plans for how to keep my business running without me.

The weekly planner is a great tool for focusing on no more than 3 big things a week to achieve; in partnership with time blocking, it helps me accomplish what needs to be done.

The book I reviewed this quarter fits right in with planning for 2022 by offering real-world experience and sensory-filled examples for how to break a large goal down, down, down, until you have daily tasks to achieve.

I've had personal experience with the IRS thinking someone stole my identity, and Pat's article touches on personal and *business* ID theft. Forms, so many forms. And waiting for replies. It is certainly stressful, but knowing what to do ahead of time can help manage that stress.

Cybersecurity and data breaches aren't feel-good topics, but the content gives insight into how to protect your business from breaches (that seem to be escalating) and securing your business data so you don't lose what you've worked long hours to build.

If you've noticed that your customer base has shrunk, or shifted, do check out the article about the customer journey map -- the past couple of years have changed the marketing field to digital -- and there's a lot of shouting to be noticed. Learn how to stand out.

Pat and I hope you end 2021 on a positive note, and are already well into planning for a successful 2022! We'll see you then!

Lisa J. Jackson

Editor of Flackery

Co-Founder of The Business Guild LLC

Please feel free to share this issue of Flackery with other small business owners!

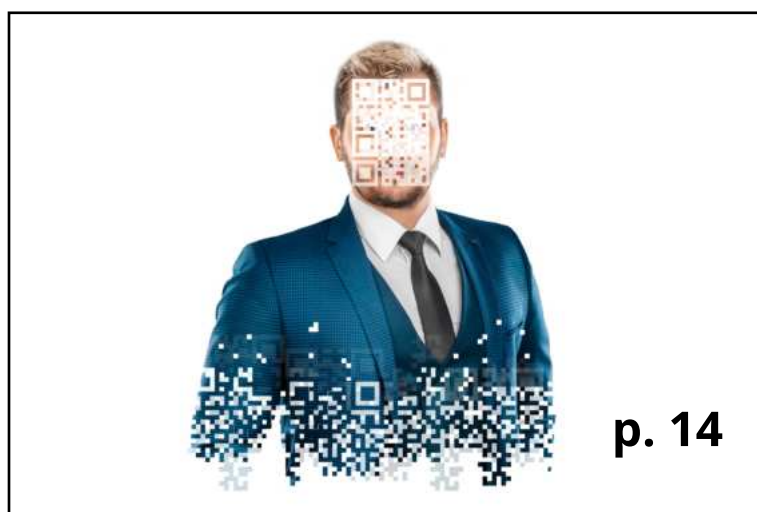
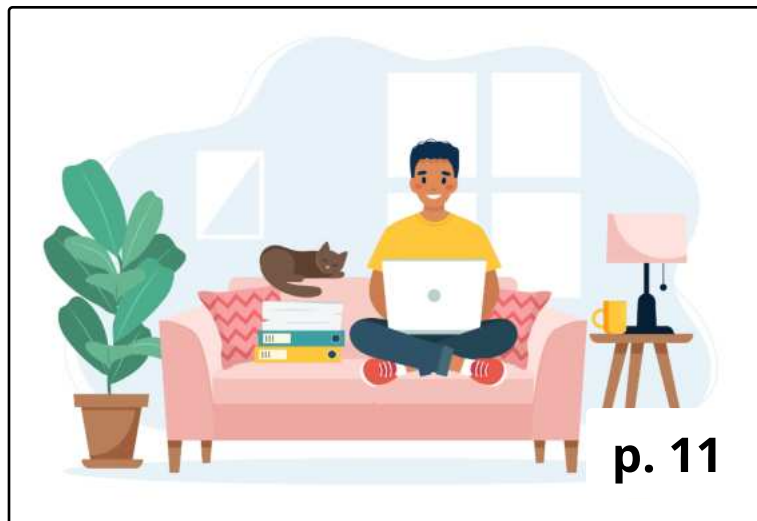
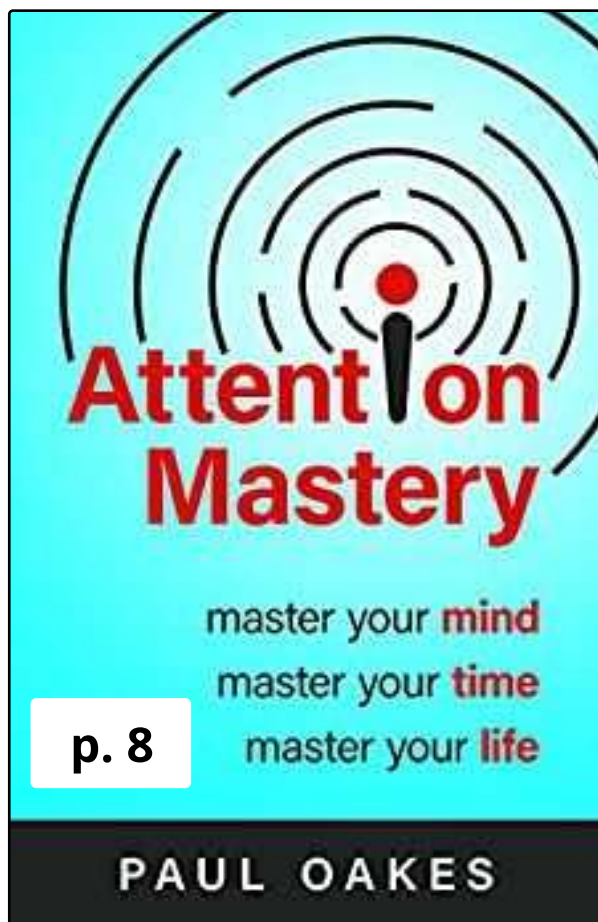


**Wondering why the heck we named
The Business Guild magazine
flackery?**



Here's a quick video with all the answers...

CONTENTS



- | | | | |
|-----------|--|-----------|---|
| 8 | Attention Mastery | 30 | Why You Need to Prepare for a Data Breach NOW! |
| 11 | Create YOUR Perfect Work/Life Balance & Have the Best Year Ever! | 34 | 5 Simple Ways to Beat the Winter Blahs |
| 14 | Identity Theft & Taxes: How to Untangle Your Worst Nightmare | 38 | How to Keep Your Business Running Through Injury or Illness |
| 22 | Cybersecurity: Best Practices for Your Small Business | 42 | Customer Journey Mapping: What it is, Steps to Take, and an Example to Follow |
| 27 | Though Shalt Not Click the Link | | |



p. 22



p. 30



p. 34



p. 42

In every issue

- 4** Editor's Note
- 5** Why We Called the Magazine Flackery
- 49** Success Funnel Podcast
- 50** Advertise in Flackery
- 52** Business Resources
- 53** Past Issues
- 58** Back Page

Attention Mastery

By LISA J. JACKSON, The Business Guild

Author: Paul Oakes

ASIN: B0992Y3CLQ

Price: \$9.99 for the digital edition

Where to buy: Amazon

Note: This book is also available in paperback

This book was recommended by someone who knows I enjoy finding tips and tricks to break big goals into small achievable tasks. Each of us needs to find what works best for us, right?

Attention Mastery flows from one topic to another easily enough. The repetition of key points can be like a hammer on a nail, but it's a useful technique to drive the point home. We need to see or hear something seven times before it sticks? Or is that how many touches it takes to land a sale? I think it's both.

Oakes has lived through NOT having attention mastery and developed techniques that successfully work for him (his resume is impressive) -- and can work for others, too.

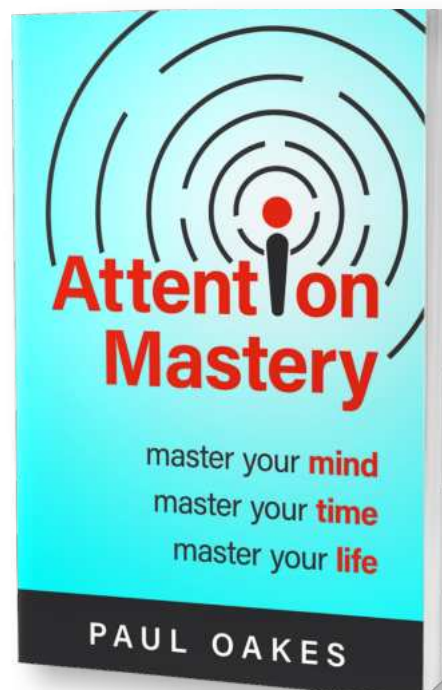
The book offers techniques for anyone needing goal setting assistance, but is especially focused on ways to study for examinations or certifications of any kind, as that is the author's experience.

One featured technique is visualizing your ultimate goal and then working backwards until you have small achievable tasks.

Oakes shares two food-based visuals, a spaghetti dinner and a pb&j sandwich, to help you envision the tasks you can't quite see or don't know how you'll accomplish.

The food analogies are great because they touch all the senses - see what the meal will look like, taste it, smell it (more for the spaghetti than the sandwich), touch it (directly

Book Review



or with utensils), hear sounds of satisfaction, etc.

Getting control over our thoughts in order to focus on the tasks that need to be done is covered quite well and Oakes suggests using a timer set for one minute (or less at the start), and focus on part of one item that needs to be done. If we finish before the time goes off, simply breathe and relax. Do a few of these with other tasks and see how quickly the to-do list is whittled down.

I've used a similar method when writing fiction, called writing sprints. I set the timer for 20 minutes and let my fingers move across the keyboard without worry of typos, grammar, punctuation, or even complete sentences. It's amazing how much can be accomplished when you focus on "one thing" for a short time. And if you get distracted, start over until you're able to focus for that specific amount of time.

My takeaways from this book are to (1) try 1-minute time blocks and not rush to the next to-do item, (2) keep the big goal (the pb&j sandwich) front and center and not be stressed about what I don't know at the moment - that when I do figure out a step

or a resource, to simply add it to the overall plan, (3) keep moving toward my goal daily with focus.

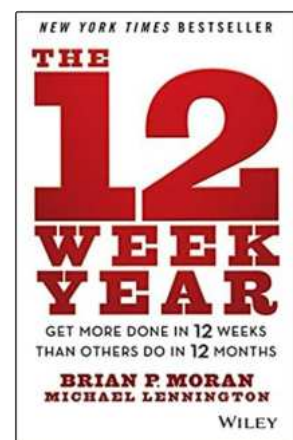
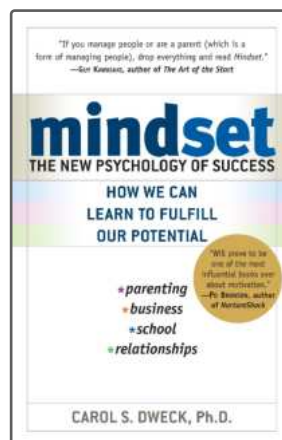
The book is a bit memoir, enjoyable to read, and if you're still seeking 'a way' to achieve big goals or manage your time better, you may find what you're seeking in these pages.

At the time of this review, the author's website is still being developed. There are several mentions in the book to go to the website for more information and to connect with the author. You can email Paul Oakes at scalawriting@gmail.com. ✓

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Create YOUR Perfect Work/Life Balance & Have the Best Year Ever!

***Are you frustrated?
Overwhelmed? Do you
wonder how anyone
who owns a business
can achieve the
fabled work/life
balance?***

We all know that owning a business is a lot of work, but no one starts a business so they can work

every waking moment. One of the top reasons people start their business is ***to have more control of their work hours.***

Your days can get crazy, but what can you do?

Everyone talks about work/life balance, but nobody seems to know what it is or how to achieve it.

Many people picture it like a set of scales that equally balance work on one side and everything else to do with life on the other. The problem is that kind of parity seldom happens in the real world.

Today you may have a big deadline that keeps you at your desk for six hours, tomorrow you may need to cram in three meetings,

Work/Life Balance

Date: _____

Perfect Day/Week

Define your perfect day or week, what you do, who you're with, & how it feels.

Top 3 Priorities

1. Use each box to list the 3 things you want or need to do this week

2.

3.

Wellness

Mind

What can you do to turn down the volume & relax? Be specific.

Movement

How can you incorporate movement in your day?

Nutrition

What are your nutrition goals & how will you achieve them?

People & Relationships

List activities or meetings you have lined up with friends, family, & colleagues this week.

Interests

Hobbies

List hobbies or activities you want to pursue this week.

Personal Development

List any classes, workshops, or books you want to make time for.

Home/Chores

List all the chores you need to do. Be specific about how much time each task will take.

Work

Hours

How many hours/days will you work today/this week?

Important Tasks

Identify important tasks. Include an estimate for how much time the tasks will need.

Busywork/Nonessential Tasks

Identify tasks you can eliminate, automate or reassign.

Work/Life Balance Worksheet

© The Business Guild 2021

Click the Work/Life Worksheet above to open in a browser window.

deal with a client crisis, and take the dog to the vet before you leave early to coach your daughter's softball team.

When you add up all the things you have to do, there is precious little time left for the things you want to do.

As a small business owner, your schedule changes with your commitments, making

it impossible to apply a one-size-fits-all solution that will work for every scenario.

Instead of looking for a system that will magically split your schedule between your business and personal life, how about trying one that flexes with your needs?

Most of us spend a lot of our day on autopilot. If you

take some time to ***review the tasks you think you should do versus the ones you want or need to do***, you're going to find that a lot of your regular activity is just busywork.

Who wants to live like that? It's no wonder so many of us feel exhausted and beaten down.

The good news is you can fix it.

We identified the seven key components for a healthy, well-balanced life and arranged them in a simple, one-page worksheet.

1. Define what your ideal day looks like
2. Identify the top three things you want or need to do
3. Wellness
4. Hobbies & Interests
5. People & Relationships
6. Home/Chores
7. Work

We're not making any promises, but we think

we've put together a fantastic little tool to help you define what your work/life balance looks like and the steps to achieve it.

Take a few minutes to review the worksheet and think about your answers. By the time you get to the end, you should have a workable action plan. If you do this once a week, you'll be able to ***adapt your routines to create your perfect work/life balance and make 2022 the best year ever.*** ✓

Visit
thebizguild.com for
more planning
canvases

A worksheet template for a weekly planner. It includes fields for 'Goal', 'Prepared by', 'Prepared for', 'Date', and 'Time'. The main body is divided into three columns: 'What you want to do', 'How you're going to do it', and 'Resources you will need'. Each column has a 'Why do you want to do this?' section. At the bottom, there are sections for 'Is it relevant?' and 'Timeline & Benchmarks'.

Weekly Planner

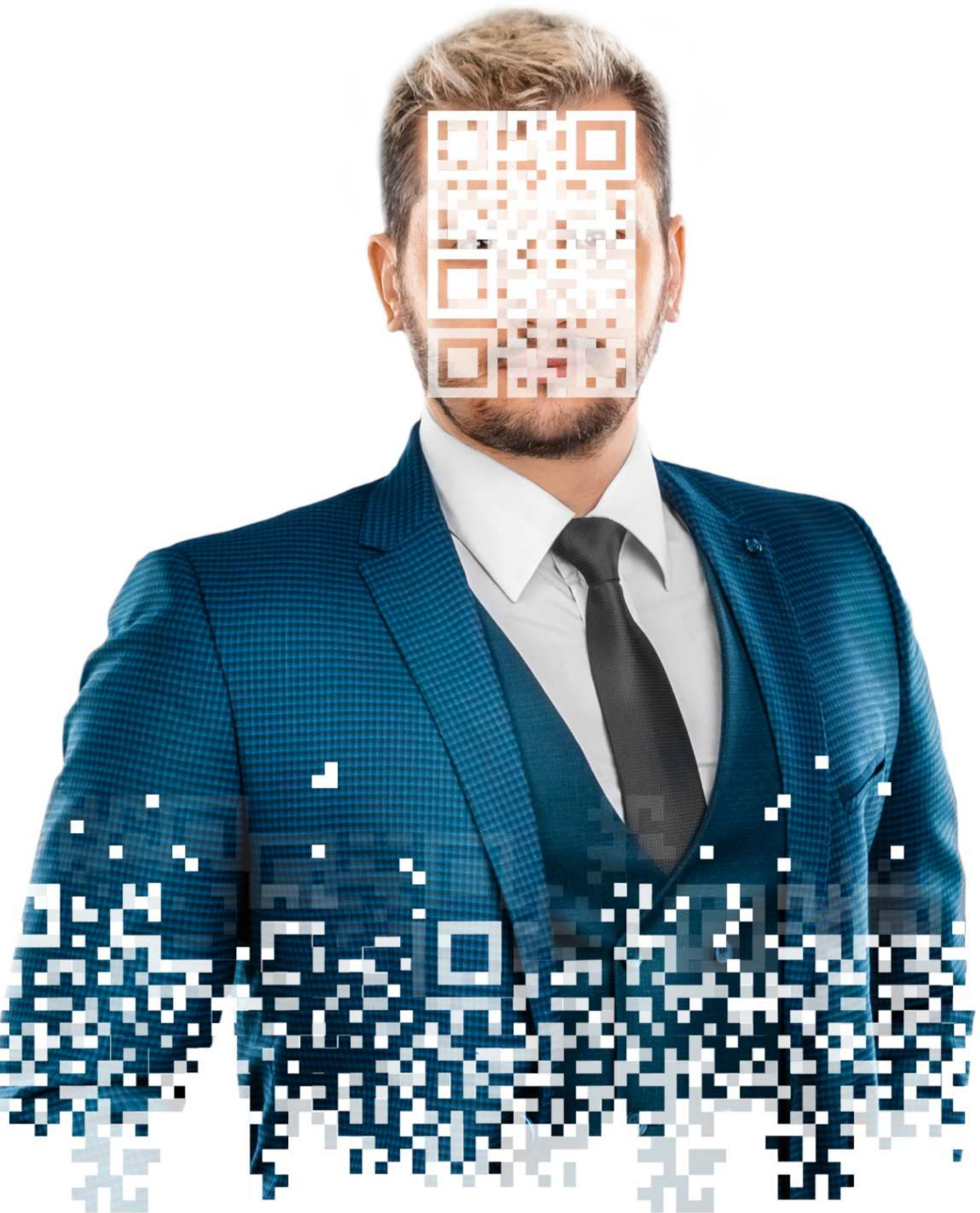
A worksheet template for a goal planner. It includes fields for 'Goal', 'Prepared by', 'Prepared for', 'Date', and 'Time'. The main body is divided into three columns: 'What you want to do', 'How you're going to do it', and 'Resources you will need'. Each column has a 'Why do you want to do this?' section. At the bottom, there are sections for 'Is it relevant?' and 'Timeline & Benchmarks'.

Goal Planner

A worksheet template for a 5-year strategic planner. It includes fields for 'Goal', 'Prepared by', 'Prepared for', 'Date', and 'Time'. The main body is divided into three columns: 'What you want to do', 'How you're going to do it', and 'Resources you will need'. Each column has a 'Why do you want to do this?' section. At the bottom, there are sections for 'Is it relevant?' and 'Timeline & Benchmarks'.

5-Year Strategic Planner





Identity Theft & Taxes: How to Untangle Your Worst Nightmare

By Pat Hammond, The Business Guild

There is no way to sugarcoat it. Reports of identity theft doubled in 2020 and this year's numbers are on track to be even higher.

According to the Federal Trade Commission (FTC), there were 1,387,597 reports of identity theft in 2020, with 406,560 victims stating their identity was used to apply for a government document or benefit. In 2019, those numbers were 650,523 and 23,236, respectively.

While this is worrisome for anyone, it's even more problematic for sole proprietors, partners, and limited liability companies who file business income and losses with their personal taxes.

This is worse than lost returns or missing refunds.

Identity theft can destroy your ability to qualify for loans, lines of credit, or even government contracts. Imagine someone using your identity to take out loans, apply for unemployment, or commit a crime.

Once you let that idea sink in, consider the complication of someone stealing your employer identification number (EIN).

Small business owners are twice as vulnerable as the average citizen and there is little they can do to prevent it.

You can follow **best practices** for data security, but there have

been so many high-profile data breaches, including a few incursions into IRS databases, that you have to assume your identity is already on the dark web.

With this in mind, let's look at how the IRS handles identity theft for you and your business.

For many people, the first sign someone has stolen their identity is when they try to file their taxes. If someone has already used your credentials to file a tax return, one of two things is going to happen.

1. The IRS will reject your tax return
2. You will receive Letter 4883C from the IRS Tax Payer Protection Program about suspicious activity with your identity

The IRS knows that identity theft is on the rise and has a system in place for helping taxpayers untangle their tax fraud nightmare, but it is the IRS. The process will require a fair amount of

Identity theft losses rose to \$43 million in 2020

documentation and may take months, if not longer.

Scenario #1: The IRS Rejects Your Tax Return

If your tax return is rejected, the IRS advises taxpayers to file a paper tax return with Form 14039, Identity Theft Affidavit completed and attached to the back. Once the IRS has received these items, they will assign your case to the Identity Theft Victim Assistance unit (IDTVA).

Per the IRS website, IDTVA will try to determine if this is the first instance or if your identity was used for other tax years. They will also need to investigate how many other people are

affected by the fraudulent return and verify all the names and associated social numbers (SSN) listed on both the real and fraudulent returns.

The IRS says it usually takes about 120 days but warns that the time to resolution has increased to 260 days because of the pandemic. Considering the explosion of identity theft cases since 2020, it would be safe to assume those times will be extended for 2021's taxes.

The IRS requests you do not contact them for status updates after submitting Form 14039.

They will contact you if they need further information and you will receive

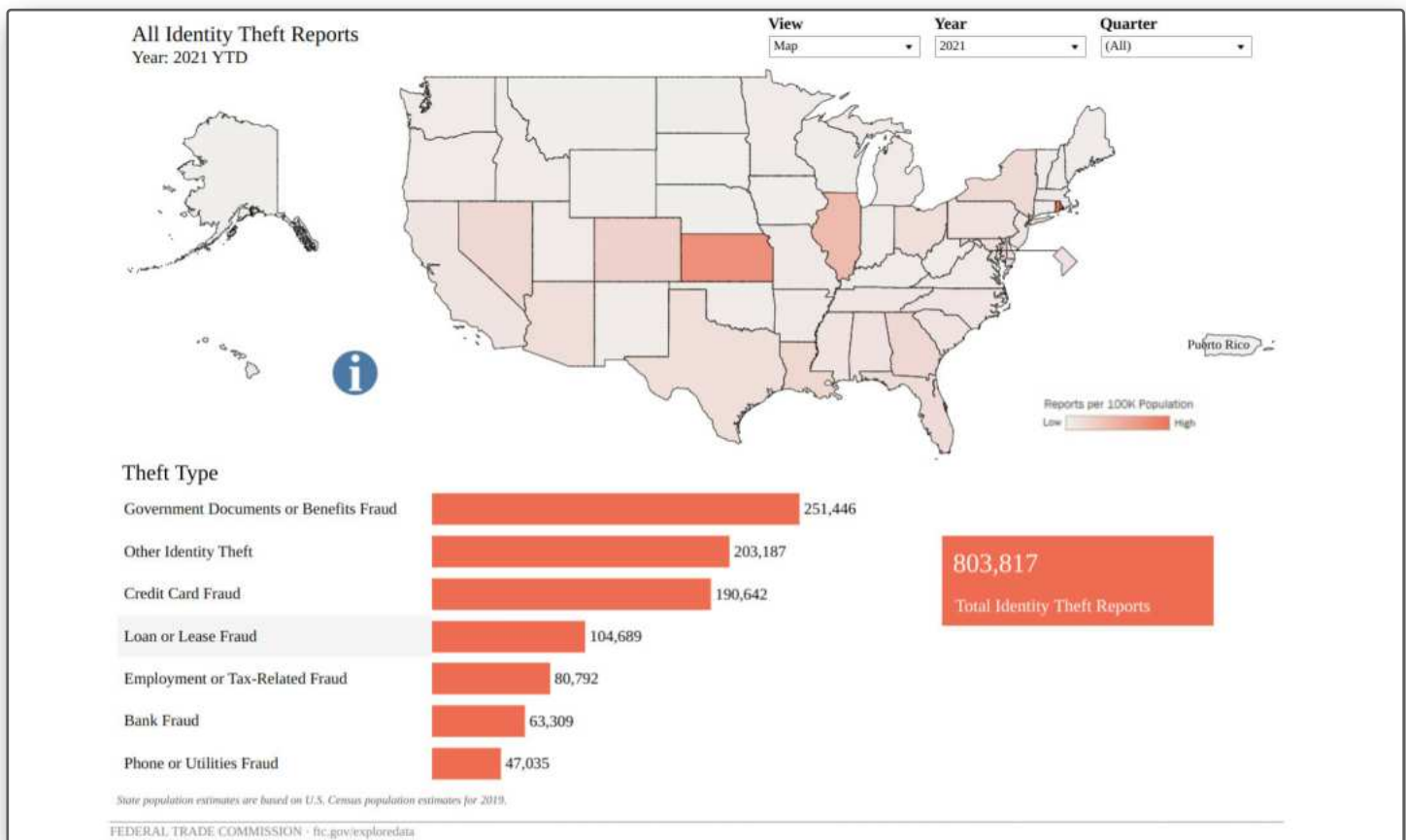
notification once your case is resolved.

They also state "Certain tax-related identity theft victims will be placed into the Identity Protection PIN program and annually receive a new, six-digit IP PIN." They do not, however, provide any information about how a person qualifies for this extra layer of protection.

Scenario #2: The IRS Notifies You of Suspicious Activity

Your journey will be slightly different if the IRS notifies you about suspicious activity. The IRS will require that you prove you are who you say you are before discussing your case. You have 30 days to respond to their identification verification request, otherwise known as Letter 4883C, from the Taxpayer Protection Program.

They advise you to "follow the letter's instructions" when verifying your identity and to have the



letter with you when you call the toll-free number provided in the letter. You should also have a copy of your previous year's return. If you cannot convince the customer service representative of your identity, you may have to make an in-person visit to an **IRS Taxpayer Assistance Center**. This will require a photo ID along with Letter 4883C and a copy of the prior year's tax return. Once you prove your identity, the IRS will ask if

you filed the return in question. If you didn't, they will remove it from your tax records. If you confirm you filed the return, they will release it to be processed as normal.

The IRS offers no guidelines for how long this process takes but suggests you file a paper return if you have not yet filed for the current filing season.

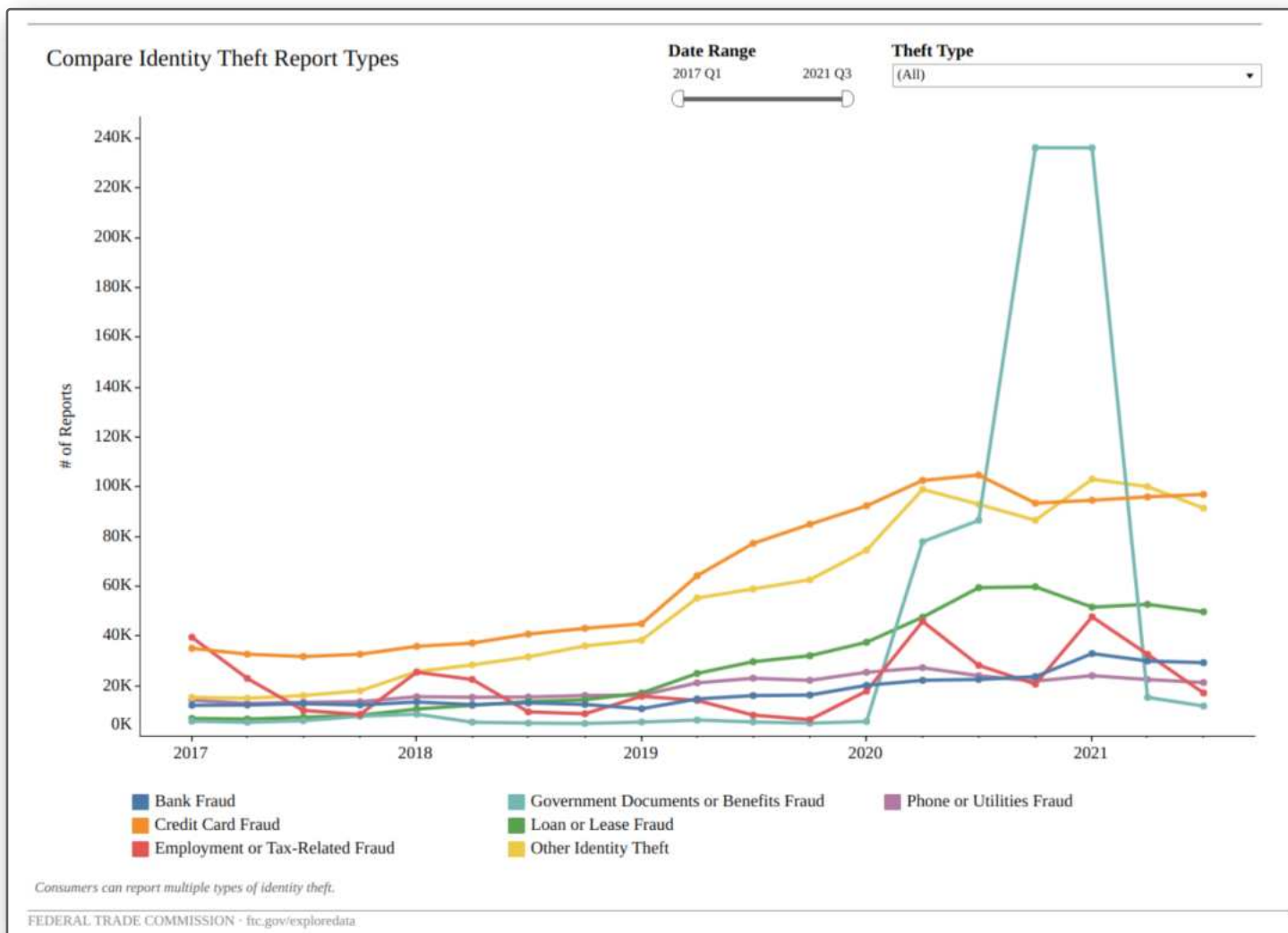
Business Identity Theft

Although business identity theft is much less common than individual identity

theft, it is still troublesome.

A January 2020 report from the General Accountability Office (GAO) stated the IRS flagged 182,700 business tax returns for potential identity theft between January 2017 and August 2019. Only 4% of the returns, representing \$384 million in refunds, were "confirmed as business identity theft," but it's still a concern.

Given the drastic increase of reports of personal identity theft since 2019



and the number of pandemic-related assistance programs for American businesses, it is not a stretch to assume those numbers have also escalated over the past year and a half.

There are few resources available for business owners who suspect someone stole their business identity.

Unlike personal identity

theft, the FTC does not appear to provide a reporting mechanism for business owners who are victims of business identity theft. Other than a general suggestion to report the theft to your local police or the FBI, the U.S. government doesn't offer much guidance on how to make an official complaint. The only exception to this is tax fraud.

There may not be an official statistic for how many businesses are victims or how many returns the IRS determines are fraudulent, but the IRS has a procedure for you to follow if you suspect your EIN has been used to file a fraudulent tax return.

Unless you received an information request letter from them, the IRS asks business owners to submit

It takes an average of six months & 200 hours to recover your identity

Form 14039-B, Business

Identity Theft Affidavit to

report suspected tax fraud because of business identity theft.

Like personal identity theft, you'll know your EIN has been used to file a fraudulent tax form if:

- The IRS rejects your e-filed return because someone else already filed a return with your EIN
- You receive a rejection to an extension request because someone already filed a return
- You don't receive routine notices from the IRS because someone else has

changed your business address

- You receive a letter or notice about something you didn't submit

You don't need to submit Form 14039-B if you receive a Letter 6042C or 5263C information request to validate a return or business entity. All you need to do is follow the instructions in the letter and respond within the designated time frame.

This is an area where a professional tax advisor can be invaluable. The IRS sends routine advisory notices to certified public accountants about new procedures and emerging

tax issues. Your CPA can help you identify fraudulent activity and help you navigate the IRS's sometimes Byzantine processes.

If you believe you or your business is a victim of tax identity theft, assume your company's banking and credit accounts are also at risk.

Follow standard precautions such as placing freezes or holds on credit and bank accounts, updating passwords, and monitoring your accounts.

Once the bad guys have your EIN or SSN it's easy for them to take the next step to take out loans or drain your bank accounts. ✓

identitytheft.gov



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Have you been to one of The Business Guild's bi-monthly PowerUp Relationship Building events yet?

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PowerUp Relationship Building is designed to foster strong business

relationships by sharing ideas, collaborating, and connecting each other with the people and resources they need to succeed – creating a space to help each other grow their businesses.

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In Episode 6 of the Success

Funnel podcast, Pat and Lisa chat about the value of networking with PowerUp.

For more information about The Business Guild's PowerUp Relationship Building events, please visit our page on **Eventbrite** or click on the **events page on thebizguild.com** under Connect. ✓

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Cybersecurity: Best Practices for Your Small Business

Just because your business is small, it doesn't mean you're not vulnerable.

Cybercrimes like phishing, malware, and ransomware are on the rise and small businesses -- like yours -- are at risk.

It's easy to fall into a false sense of security because you've taken your work laptop to the coffee shop with you a hundred times and nobody has ever bothered it when you went to the counter for a refill. Why would you worry about it now?

In its 2020 Internet Crime Report, the FBI cited a 69% increase in cybercrime complaints over the previous year with "losses exceeding \$4.1 billion," and

those numbers are climbing.

A recent report to the U.S. Senate Commerce Committee from the Identity Theft Resource Center stated, "the number of data breaches through September 30, 2021 has exceeded the total number of events in Full-Year (FY) 2020 by 17 percent."

The statistics are staggering and they barely scratch the surface when you consider that only 15% of cybercrime is reported to authorities.

As much as we (small business owners) would like to believe that cybercriminals only target large, high-value companies, the fact is they don't care how big your company is.

Sole proprietors, doctor's

offices, car dealers, restaurants, and small manufacturing companies are all fair game for cybercrime.

Any business that uses computers, the internet, or internet-connected devices is a potential target.

According to the small business lending website fundera.com, 43% of cyber attacks target small

The U.S. Small Business Administration (SBA) has a list of planning and assessment tools from the Federal Communications Commission (FCC) and the Department of Homeland Security (DHS) for how to stay safe from cyber security threats.

CYBERSECURITY BASICS



The FTC has an extensive library of tips about Cybersecurity for Small Business

businesses. If that's not enough to get your attention, the U.S. Security and Exchange Commission says 60% of small businesses that are victims of a cyber attack go out of business within six months.

The scary thing is it only takes one errant mouse click to open the door to ransomware, malware, or worse.

Giving up computers and the internet are not reasonable options for

most companies. So how do you, as a small business owner, protect your business?

You start with a basic risk assessment and embrace industry-standard practices that minimize risk and maximize your likelihood of recovery.

- Take a data inventory to identify the type of information you collect, how it's stored, and who has access to it

- Audit all internal and external systems, hardware, software, and connections to third-party partners
- Develop cybersecurity policies and procedures for all levels of your business
- Educate and include employees in cybersecurity planning and preparedness

Data Inventory

Before you can determine the best way to secure your

Phishing is the top cause of cybersecurity breaches

data, you have to know what kind of information you have and how it's stored.

- What type of data do you collect?
- How do you use it?
- Who has access to it?

Is it proprietary information about your products, personal information about employees, market research, or some other form of business intelligence you wouldn't want to be sold on the web?

Most small business owners don't realize how much information they have or who has access to it.

Audit Systems and Structures

The second area of concern is your systems and

structures.

This includes your workflows, networks, and physical equipment such as computers, routers, and connected devices. It can also include old-school paper filing cabinets if you have them.

The goal is to identify critical intrusion points and determine the overall health and safety of your systems.

Although your IT staff can perform an audit and offer recommendations, best practices dictate you ***outsource your systems audit to an external professional.***

Not only does it lend a second set of eyes to identify issues, but the courts look for the use of a third-party risk management solution as a key component of your

legal defensibility when determining your liability after a breach.

This may seem like an unnecessary expense for a cash-strapped small business, but it is well worth the cost to ensure you are aware of all potential risks and how to limit them.

Develop CyberSecurity Policies and Procedures

It doesn't matter if you're a one-person operation or if you have 500 employees. Establishing policies and procedures provides a framework for the correct way to do things and a guideline for how to respond to specific situations.

Cybersecurity policies

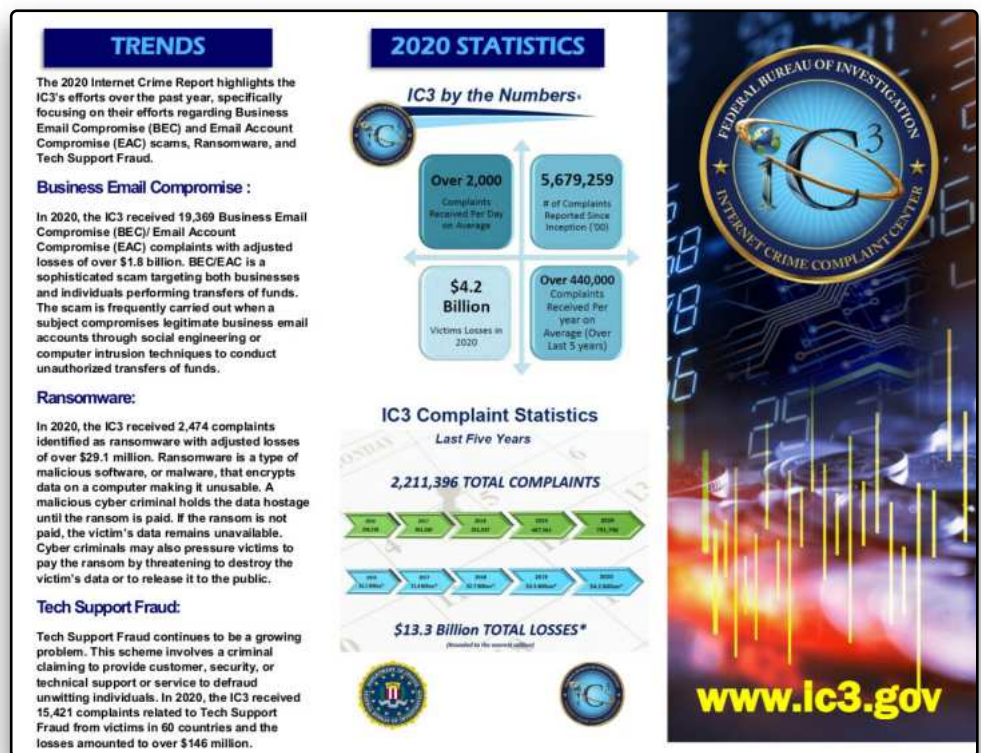
should include items like managing access to systems and data. Things like data encryption and two-factor authorization are easy to implement and go a long way to securing access to important files.

You should also include directives about acceptable use of company equipment, sharing passwords, and any other activity that diminishes your organization's security.

At the bare minimum, you must have a standard maintenance schedule for updating software and security patches for all programs and hardware. You also need a procedure for running scheduled backups and how to use them to restore compromised systems.

Educate Employees

People may be your organization's most valuable asset, but they are



2020 Internet Crime Report Statistics from IC3.gov

- Downloading unsafe files
- Using unsecured networks
- Losing equipment
- Uploading unapproved software
- Failing to report suspected incidents

None of these things are ill-intentioned, but

they pose a significant risk to your organization's information systems because they open the door to outside actors.

This is especially true in a

they understand why policies need to be in place, and the consequences to the business if there is a breach.

Listen to their ideas -- and let them be part of any new implementations.

It's impossible to eliminate all of technology's inherent vulnerabilities, but with a little teamwork, planning, and vigilance, you can put your business in a position to minimize your risk and increase your chances for recovery. ✓

Thou Shalt Not Click the Link...

We know the idea of cybersecurity can be overwhelming, so we asked cybersecurity expert, Paul Oakes for a few simple tips to help you increase your

team's awareness and help reduce your organization's risk.

Remember, **this is meant to be a starting point, not a complete risk**

management strategy.

Please consult a cybersecurity professional to find a comprehensive security solution for your organization.

- ❑ Don't conduct personal business on company resources
- ❑ Lock your computer and devices when you are not there
- ❑ Don't share passwords
- ❑ Use strong, unique passwords for every account
- ❑ Do use multi-factor authentication
- ❑ Use an auto screensaver that locks after 5 minutes
- ❑ Use automated updates for security and data bases
- ❑ Do routine backups on encrypted storage

❑ And never, ever click an unknown link

Paul Oakes has over 25 years of hands-on experience and multiple certifications in cybersecurity.

He is also the author of *Software Development Security Domain in the 5th Edition of the Official (ISC)2 CISSP CBK*.

These days he shows people how to memorize complex technical information

and keep it in mind.

Oakes also has a memorable personal cybersecurity framework and memorable password strategy that he shares.

If you would like to connect with Paul, he can be reached at scalamagic@gmail.com



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Why You Need to Prepare for a Data Breach NOW!

Stop telling yourself your business is too small to be noticed by hackers...

A data breach is not personal.

Although governments and large organizations are the top targets for specific attacks, the bots that spread malware and mayhem don't care who you are or what you do. They're just looking for vulnerabilities in any systems.

Your role as the CEO, owner, or manager is

to be prepared for when it happens.

Some risks can be minimized by adhering to best practices, but that's more like shutting a screen door than a steel vault. (See **Cybersecurity: Best Practices for Your Business**)

The real challenge, the thing you must prepare for now, is what happens after the breach.

- Does your legal team have a plan to protect your company from fines and

litigation?

- Do you have a public relations package ready to go?
- How will you get your systems back online?

Damage control is your top priority and you need a three-pronged strategy that addresses legal responsibility, public relations, and recovery.

Legal Responsibility

When it comes to data breaches, the most important thing you have to worry about is legal defensibility.

You have to be able to prove you've taken every reasonable precaution to protect your data, proactively prepared a response strategy, and complied with applicable laws that relate to data privacy and protection.

If you want to avoid potential fines and expensive civil litigation, this means you must have a data privacy policy that

includes what type of data you store, how you protect it, and how you will respond when you have a breach.

You also have to understand your organization's legal responsibility for reporting breaches.

While there is no federal data breach notification law, every state in the United States has its own laws that address cybercrime notification requirements and penalties for failing to tender the required notification.

As you would expect, each state has a different definition and requirement about what information they consider report-worthy, as well as how and when you need to report a breach.

- Type of information

stolen

- Number of customers affected
- Timeline for notification

[The International Association of Privacy Professionals \(IAPP\) has a helpful download](#) that breaks down key components of each state's data breach law in an easy-to-read format. It's not the same as talking to a lawyer who specializes in privacy and data security, but it will give you an idea of the diversity of reporting obligations.

At the very least, most states require businesses to notify local police and/or the state attorney general after discovering a data breach.

Though it is tempting to sweep a data breach issue under the rug, failure to

There is a hacker attack every 39 seconds.

43% of cyber attacks target small businesses

adhere to state data and privacy laws can result in fines and open the door to civil liability.

The [Federal Trade Commission](#) has a nice guideline for how businesses should respond to data breaches. It includes general questions and responses based on the type of information stolen. The FTC also offers a sample notification letter, an attachment to let customers know what to do if their data is stolen, and a variety of links to additional resources.

It's a starting point, but falls well short of addressing individual state requirements.

Protecting the Brand

A data breach doesn't have to destroy your business; however, your response to

the breach might.

Losing a customer's sensitive data is a breach of trust.

Even though it seems like data breaches are commonplace, your customers want reassurance that you handle their information with the care and concern it deserves. They want to know who stole their data, how it happened, and what you're doing about it.

This is not unreasonable, but it can be tricky.

- You may not know who stole the data or how it happened.
- Law enforcement may ask you to withhold information while they investigate.
- Your corporate counsel may advise you to avoid answering questions

that could open you up to further liability.

This is why it is important to have a public relations strategy in place ***before a breach happens***.

Consider developing a plan that includes workflow checklists, prepared statements, and form letters ready to go before a breach event.

This will give you breathing room so you're not scrambling to address customer concerns while you're racing to get your business up and running. It will also help you control the narrative and show your organization in the best light possible.

All Systems Normal...

The third piece of your data breach strategy is resuming normal operations.

There are a lot of ways that hackers can get into your systems.

- External actors breaking through your security systems
- Human error with employees losing or stealing customer records
- Third-party partners with inappropriate access

Your response will be different if the cause of the breach was internal, such as an employee leaving an unsecured laptop at a coffee shop, versus a malicious hacker.

Things like having **recent and historical pre-infection backups** on hand go a long way towards bringing systems back online, but they're just the tip of the iceberg.

You also have to minimize the risk of another breach.

Start with a review of your data security policies and how they measure against current industry best

practices.

- Audit record-handling processes and limit access to customer records to those who need it
- Inventory customer data and ensure file systems and locations are secure
- Make sure all employees understand the need for data security and how to respond when they discover a breach

Consider hiring professionals to review and manage your data security and response systems.

Companies like [Exterro](#), [Relativity](#), and [Everlaw](#) can help you devise the strategies and responses the courts look for when determining if your organization took reasonable precautions to protect customer data. They can also help you create a response plan for reporting a breach to customers and government

agencies.

As you can see, data breaches have a lot of components that extend beyond the actual breach.

If you want to protect your business, you must have a plan in place that includes regular audits of record handling, adherence to the latest security protocols, and a post-breach recovery plan.

Remember, it's not a question of if a breach will happen, but when. ✓

Resources

The US Cybersecurity & Infrastructure Security Agency (CISA) has a lot of business resources.

- CISA Cyber Essentials Starter Kit
- Cybersecurity Resources Road Map - A Guide for Small and Midsize Businesses
- General tips, current alerts, and cyber awareness

5 Simple Ways to Beat the Winter Blahs



"Laughter is the sun that drives winter from the human face." -- Victor Hugo

In nature, winter is a time of rest and regeneration.

Trees and plants lie dormant, and many people use the quiet time to relax and regroup. They reflect on their goals, spend time with close friends, and pursue favorite hobbies.

With its short days and long chilly nights, the quiet beauty of winter also has a darker side.

Routines that feel comfortable and familiar in the summer months can become ho-hum and monotonous when winter's darkness fills the days more than sunshine.

The human body is hard-wired to sync with daylight and our natural energy waxes with the morning sun and wanes as night falls. It's difficult to maintain that energy when we spend our limited

daylight hours indoors, in front of a computer.

If it feels like your days are one long slog of getting up, going to work, and sitting on the couch, we have five simple ways to beat the winter blahs.

1. Smile (even if you're alone)

Zen master Thich Nhat Hanh is quoted as saying, smiling relaxes every bone in your body. According to [SCL Health](#), this is because the act of smiling causes your body to release neuropeptides, neurotransmitters, and endorphins that help to ease stress, pain, and depression. It's not the panacea, but at the very least, knowing you're sitting there grinning by yourself

may be enough to elicit a fit of giggles.

2. Exercise (sorry couch potatoes)

Any movement that forces you out of your seat and gets your heart pumping will send a boost of endorphins that will lighten your mood. Even better, regular exercise can improve your overall health and increase your energy.

You don't have to commit to a rigid routine.

A 15-minute walk a few times a week can do wonders. If you hate the treadmill or can't imagine dragging yourself out through the snow to go to the gym, there are online platforms that let you sample different activities

"One kind word can warm three winter months." -- Japanese Proverb

like HIIT class, spin, or even Dancing to the Oldies. As long as it involves some kind of movement, it counts.

3. Connect with people*

Wintry gray days that drag into long nights make the idea of staying home and binge-watching your favorite TV show appealing, but after two years of COVID-19 restrictions, it can feel isolating. As much

as we all appreciate how technology helps us stay connected, it is no replacement for in-person contact. If you're cautious about getting together with a large group, think about grabbing a coffee with someone you haven't seen in a while and enjoy a socially distanced conversation.

4. Scale back

Whether you're still working from home or are back at the office, blurry

boundaries and always-on technology can lead to feelings of overwhelm and isolation.

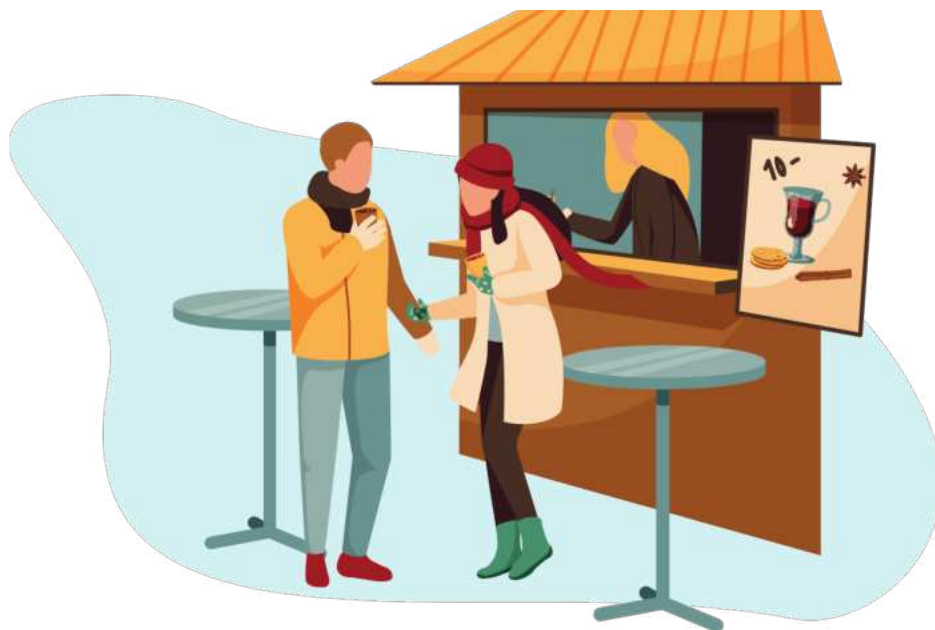
If you've transitioned permanently to remote work, think about using the time you used to spend on your commute to relax or spend time with your family.

If you live alone, take your dog for an extra-long walk, meditate, or do something for yourself.

Don't forget your commute happened twice a day. That means you have twice the opportunity to carve out time to do something besides work.

If you're back in the office, don't fall into the trap of going in early, working through lunch, and staying late.

Fitting in one more task won't push a project to the



next level, but taking regular breaks away from your desk and leaving the office behind when you go home will do wonders for your energy and morale. -- You may even catch a rare glimpse of sunlight sparkling and dancing across the snow.

5. Try something new

Trying new things is a fantastic way to break out of a tired routine. Take a class, rediscover a favorite hobby, or learn a new skill. Websites like futurelearn.com, hobbifun.com, and atlasobscura.com are great places to find ideas.

Many towns also offer community education where you can learn everything from a foreign language to ballroom dancing, Reiki, or cooking.

Summary

Each of these activities can help you boost your energy and improve your mood because they force you to break free from your routine.

That's the key.

The winter blahs are all about falling into routines that isolate you from the people and activities you enjoy.

You can't control the daylight or the weather, but you can choose to

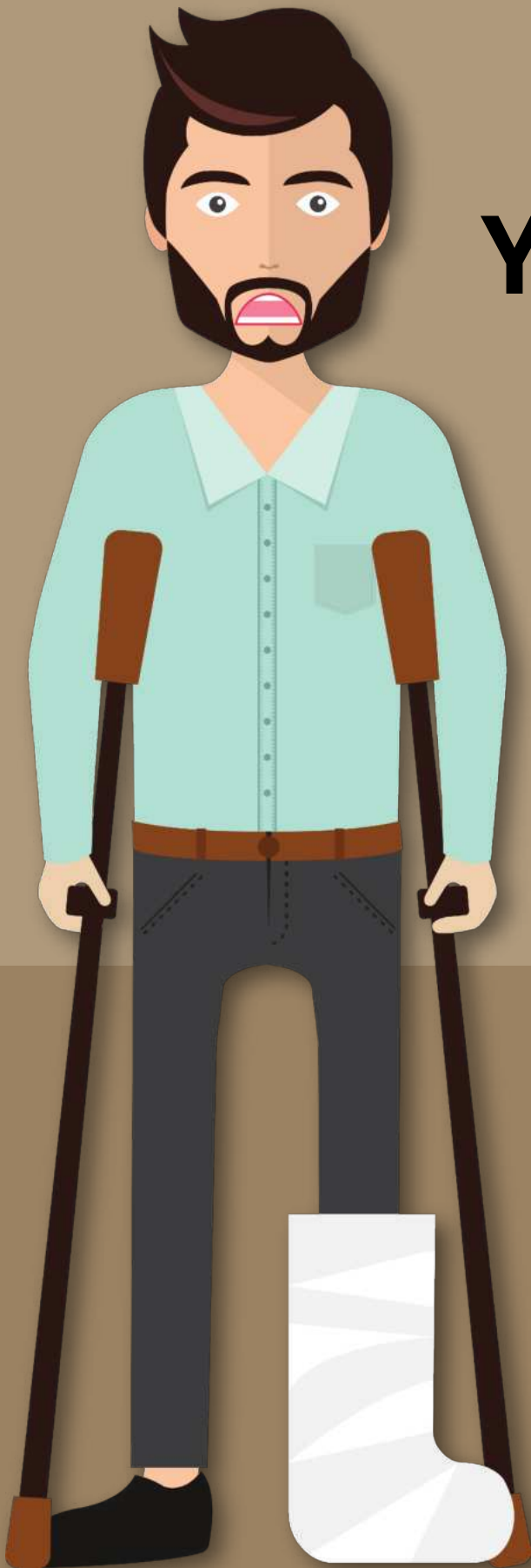
carve out some me-time, catch up with friends, cheer yourself on, celebrate small wins, or be more active. All it takes is a conscious choice, followed by deliberate action.

*We know that meeting new people and making friends can be a challenge for adults. If you want to hang out with people who aren't your co-workers, check out meetup.com or eventbrite.com to find virtual and in-person groups and events where you can connect with people who share your interests. ✓

Seasonal blahs are not the same as seasonal affective disorder.

Seasonal affective disorder is a clinical diagnosis of depression that happens during a specific time of year and lasts for two or more weeks.

If you or someone you know is thinking about hurting themselves, please call the National Suicide Prevention Hotline at 1-800-273-TALK (8255) or text the Crisis Text Line (HELLO to 741741)



How to Keep Your Business Running Through Injury or Illness

*Do you have the resources
to replace a key worker on
the fly?*

What would you do if you broke both your hands and couldn't work for two or three months?

Don't laugh or say it'll never happen, because things like this happen every day. I know this because it happened to me.

I was lucky because I was in between clients and in a position to sit tight until my hands healed, but many people aren't.

What about you?

What happens to your business if you get sick or injured and can't work for a few months?

The same question applies to your top employees.

Consider the consequences of your best salesperson being out of work for a quarter. How would that affect your sales?

What about your chief IT person or office manager?

Would your business grind to a halt if they couldn't work for six months?

A larger organization can cross-train or tap multiple people in-house to cover a long-term absence, but micro-businesses run lean. With 0 - 6 employees, team members don't have much wiggle room for taking on additional tasks. Even worse, if you're a solo worker, **there is no one to take up the slack.**

This is one of those things you have to think about before it happens.

The good news is you have more options than you realize.

Jeremy Lindquist, the founder of Skypeak Financial, says "If you know the value of your business, there are a variety of things you

could most certainly do to protect it."

Here, he's referring to disability insurance that pays your business when an essential employee cannot work because of an injury or illness.

While most business owners are familiar with insurance products that protect their business from liability, few are aware of policies that will help them keep the doors open if the owner or an essential employee suffers a long-term injury.

We're going to look at the two most common types of coverage: key man disability, and business overhead expense. Both policies pay the business in the event that the owner is disabled for an extended period, but they are quite different in what they insure and how much they cost.

Key Man Disability Insurance

Although many people have heard of key man **life insurance**, few know that a business can take out a disability policy on

What happens to you and your business if you can't work?

the owner or other essential employees.

Lindquist says it's usually an executive or one of the highest-paid employees, but it can be any employee.

Unlike a standard disability policy that pays the employee a percentage of their income, **a key man policy pays the business while the employee is incapacitated.** The premise is that the business can use the funds to hire people or offset other expenses related to the temporary loss of the worker.

- Outsource or hire someone to do the work
- Pay overtime or bonuses for employees who take on extra duties
- Replace lost revenue

While a regular employee disability policy is based on the employee's income, key

man policies are written for the amount of the **potential loss the business could incur** if the insured employee cannot perform their duties for an extended period.

Business Overhead Expense Insurance

Business overhead expense (BOE) disability insurance is an affordable variant of key man insurance.

Like key man coverage, BOE insurance is intended to **stabilize the business and keep the doors open** in the event you can't work. The primary difference is that BOE policies cover the company's overhead expenses, including salaries, while key man coverage is tied to *anticipated losses*.

The distinction is significant.

Because they base the payouts on actual expenses rather than potential losses, the rates run a modest 1% - 4% of your company's operating expenses.

Independent agent **Steve Wallace** says, "Business overhead insurance is one of the most effective ways to protect the value of your business."

These types of policies address the question of what happens to your business if you get sick or injured and can't work for a few months.

Policies like these preserve the value of your business.

Keeping your business viable

You put a lot of time and money into starting and building your business. Any unplanned time away from work means you're not

making money. And if you're not making money, you're not paying bills.

BOE policies are designed to replace the business owner for a long enough time to determine if they are going to recover or sell their business.

Think about that.

What is the impact of losing your business?

Yes, you and your employees would be out of work, but your business isn't just a paycheck, it's an investment in your future wealth and financial well-being.

If you don't have a contingency plan for how to handle the loss of a key employee, make one now.

Have a conversation with a business financial advisor to review your current status and future goals.

Remember, all the things that make your small business agile also make it vulnerable.

You worked hard to build your business, don't let illness or injury destroy it. ✓



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Customer Journey Mapping: What It Is, Steps to Take, and An Example to Follow

By Lisa Masiello, TECHmarc Labs

Map Your Customer's Journey in 5 Easy Steps

Only a few short years ago, your marketing department could easily map a customer journey from the moment they learned about your business to the moment they made a purchase. Today, the buyer is in control.

Conventional marketers (and the companies they support) are losing out to competitors for reasons such as:

- An ultra-competitive market with many businesses using virtually the same messages and marketing strategy
- Similar merchandise that is almost identical to each other
- The use of social selling and relationship building by every client-savvy and customer

experience-focused sales and marketing professional

- More stakeholders involved in the decision-making process

So, what are you supposed to do to stay ahead of your competitors? Create a map to thoroughly understand all aspects of your customer's journey.

What is a journey map?

Visualize a journey map as the steps a buyer takes and the stages they move through as they discover and learn about your business on their way to becoming your customer.

That includes every experience a buyer has with employees across your organization (not just with marketing and sales), on your

website, as part of your social media community, and all other online and offline interactions they have.

A thoughtful and well-planned journey map enables you to understand how your most-valuable customers move through the sales process from contact, to marketing qualified lead, to sales qualified lead, to customer.

This valuable resource enables you to discover points along the way where your internal activities, campaigns, messaging, and materials are out of alignment with buyers' needs, and where you are

Your customer's journey may not be a straight line

Don't presume your biggest customers will be your best customers

doing well. It also enables you to provide the right experience, message, or resource at the perfect time to close customers and increase sales.

Customer Journey Mapping Steps

If you are already losing high-value prospects, it is essential to understand prospects' requirements, what motivates them to act, and what types of communication and marketing tactics resonate with them.

Step 1: Determine Your Target Customer

Step 1 is to figure out who your target customer is. Your company's

management team is the perfect place to start because they can provide you with a picture based on the company's goals.

Your customer database is another valuable resource. Take a look at it to uncover your most profitable customers and find common themes between them.

Don't presume that your biggest customers will be your best customers unless revenue is your only criterion.

If, for example, you are interested in expanding into a new industry, you need to assess your current customers in that industry and determine what made them select your product or service over others. The messaging and materials that resonated with them may also resonate with

other businesses in that industry.

By speaking with your management team and reviewing your customer database, you are evaluating and selecting target customers at the company level. But that's just the first part of the evaluation. The next step requires you to dig a bit deeper. Who are the people within these target businesses conducting product research, influencing the selection process, and making the final decisions—and what are their motivations?

Step 2: Uncover the Right Players

I separate Determine Your Target Customer and Uncover the Right Players because these groups are distinct and assuming all people within one target customer organization have the same needs and approach the purchasing

process with the same preferences is incorrect.

Let's use an example of a sales VP who wants to purchase a new customer relationship management (CRM) software solution like Zoho CRM and Freshsales CRM for his sales department.

The sales VP may ask a team member to research the perfect CRM application for their needs. It should enable them to have a 360-degree view of each customer and easily up- and cross-sell additional products and services to increase revenue.

At the same time, the sales VP may discuss this purchase with his company's IT department

to ensure they can integrate the final solution into the company's IT network. He also speaks with marketing's CMO to ensure seamless integration with that department's Campaigner, Hubspot, or other marketing automation software.

While the business-focused researcher and primary stakeholders have a specific set of criteria and biases on which application is best, the IT-focused influencers have a different set of requirements.

Therefore, before you progress too far down the road to creating a customer journey map, be sure to identify your target

company and recognize the differences between all players within the organization.

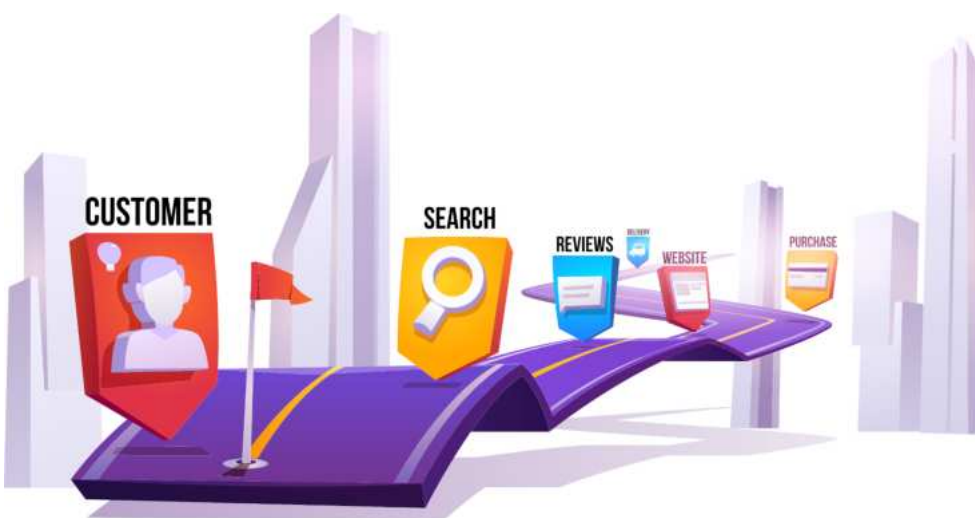
Step 3: Chart Your Buyers' Actions at Each Stage

Evaluate your customers' buying behavior internally from within your organization, and externally, by speaking directly with them.

Conduct an internal evaluation

Gather and assess all customer data inside your organization. That may include running marketing automation and CRM reports, reviewing customer surveys, participating in sales calls, and listening to recorded customer service conversations. Each will provide you with insights into your customers' experiences at every stage of the buying process.

Simultaneously, interview



your company's employees who regularly interact with customers to get their distinct perspectives. Make sure you go beyond the traditional sales, marketing, and customer care interviews to include other appropriate personnel.

Use the answers and anecdotes you received during your internal evaluation to develop a written set of assumptions. It is common for each department to have different ideas about your customers' priorities and their interactions with your organization.

Conduct an external evaluation

Verify whether your internal assumptions stand up to close examination by reaching out to actual customers and prospects. Call them on the phone, distribute surveys, conduct focus groups, monitor social media channels, or choose another way to communicate with them directly. Understanding why someone didn't choose your company is often more insightful than only speaking with customers who did.

Step 4: Refine Your List of Channels, Touchpoints, and Content to Best Connect with Buyers

Now that you have actual customer data rather than assumptions, you can move forward and create an accurate journey map.

It should contain information on:

- How your customers currently interact with your company
- What they want from the interactions they have with your company
- What is missing

This dissection will illuminate where things are going well and where they are off target, enabling you to create physical materials, marketing campaigns, and revised messaging needed at each stage.



	Identify Need	Evaluate	Research/Test	Customer Acquisition	Customer Engagement
Buyer Action:	How does a buyer learn about your company? How do they determine your product or service could meet their needs?	What are your product/service features and benefits? How well does it do against competitors?	Can a buyer test or demo your solution before purchase?	Do you offer a free trial? How does the buyer make payment when they decide to buy?	How does your customer use your solution? Can they contact tech support or customer care? Are there other resources. (human and electronic)?
Buyer Goal:	Find a potential solution to a need.	Determine if the solution will fulfill the need.	Determine if the solution is worth the price.	Use all features immediately to achieve goal or eliminate pain points.	Make payments as required. Receive technical support and customer care as needed.
Company Action:	Actions your company takes during this stage of the journey.	Actions your company takes during this stage of the journey	Actions your company takes during this stage of the journey	Actions your company takes during this stage of the journey	Actions your company takes during this stage of the journey
Buyer Experience:	Examples of positive, negative, or average buyer experiences.	Examples of positive, negative, or average buyer experiences.	Examples of positive, negative, or average buyer experiences.	Examples of positive, negative, or average buyer experiences.	Examples of positive, negative, or average buyer experiences.
Current Touchpoints:	Ways in which a buyer finds out about your company. <i>For example: website, SEO, Google Search, LinkedIn, industry publications</i>	Ways in which a buyer learns about your offering, pricing, features, etc. <i>For example: blog, social publishing, webinars, FAQ and pricing web pages</i>	Resources a buyer can use to learn more about your offering through research/test/demo. <i>For example: product/service demo, trial, case studies, lead nurturing campaign, face to face meeting</i>	Examples of how your buyer completes the signup, contract, and enablement process. <i>For example: account creation pages and payment process</i>	Examples of how a buyer accesses and receives continued support over time. <i>For example: knowledgebase, resource library, technical support via phone and live chat, customer care phone support</i>
Learnings and Opportunities for Improvement	Superior performance to be maintained or areas of improvement to be implemented based on buyer experience. <i>For example: Improve on-site SEO to drive more qualified web traffic.</i>	Superior performance to be maintained or areas of improvement to be implemented based on buyer experience. <i>For example: change messaging from tech focus to business focus.</i>	Superior performance to be maintained or areas of improvement to be implemented based on buyer experience. <i>For example, prepare personalized folder of service and company info for in-person meeting.</i>	Superior performance to be maintained or areas of improvement to be implemented based on buyer experience. <i>For example: improve onboarding instructions to provide customers with a consistent experience every time.</i>	Superior performance to be maintained or areas of improvement to be implemented based on buyer experience. <i>For example, continue to resolve customer technical issues on first call.</i>

Example of a customer journey map using a spreadsheet. (Click the image for full screen.)

Step 5: Coordinate and Launch all Touchpoints Across the Customer Journey

After your journey map is complete and you create a tactical action plan to help plug the holes and enrich your customer experience throughout their journey, your last step is twofold.

- Implement the plan you developed.
- Integrate marketing campaigns, product

messaging, sales scripts, and other appropriate resources across departments to provide exceptional, cohesive, and company-wide customer service.

Example of a Customer Journey Map

I have created a journey map example for you to follow (above). It targets a customer interested in purchasing IT services from a technology company.

They may want to buy cloud computing services,

the latest business application, or an effective work-from-home collaboration tool.

Your journey map doesn't need to be fancy and doesn't require you to purchase new software. You can create it in Excel, Google Sheets, or another spreadsheet you already use just as I did.

B2B and B2C technology companies devote a lot of time and effort to creating informational content like e-guides, white papers, and instructional videos that help potential buyers in the

investigation or exploration phase of their journey.

In a B2B business, you can create customer success stories that potential buyers can provide to their stakeholders.

In a B2C business, customer stories or user-generated content can help the potential buyer convince other influencers that yours is the product to buy.

Of course, your list of the most-effective sales and marketing materials for each stage will be unique to your organization, developed based on your customers' requirements and interests.

While I can provide a good

example of a customer journey map, the corresponding content development list will be specific to my journey map and related buyer. Your ideal sales channels, marketing content, and campaigns should be unique to you. There is no one-size-fits-all solution.

Let's recap

1. The conventional sales and marketing journey is obsolete and never coming back.
2. Buyers who used to move from point A, to point B, to point C, and point D during the customer journey now move from point A, to point L, to point E, to point Y. Their

customer journey is a bit more roundabout.

3. You need to recognize your customer's journey, their state of mind during each stage, and the value your business delivers at each point along the way.
4. Thoroughly understanding all aspects of your customer's journey will drive advancements and improvements within your business, increase customer delight, grow sales to new customers, and cross-sell additional products to existing customers. ✓



Lisa Masiello is an author, business owner, and award-winning B2B marketer.

Her book, *Trade Show 411*, provides exhibitors like you with the knowledge and tools you need so you can stop pulling your hair out. The book will be released in Q2, 2021.

Subscribe to Lisa's newsletter at www.LisaMasiello.com

You can also connect with Lisa on [LinkedIn](#).

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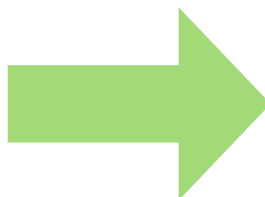
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Business Resources

It would take the entire magazine to list resources for every city, state, or county, so we're including direct links to the corresponding resources pages on The Business Guild's website. If you're looking for a resource that isn't listed, please send an email to info@thebizguild.com and we'll try to help you find what you're looking for.

Free and Budget-Friendly Resources for Your Business

Business & Strategic Planning

This includes federal business resources, useful tools, and all of The Business Guild's business planning templates.

Web & Graphic Design

The web graphic design resources feature useful tips for choosing a CMS, building a website, improving page speed, and site maintenance.

It also covers graphic design tips and links to several free graphic design programs.

Sales & Marketing

Sales & Marketing has info about ERPs and CRMs; tips, tricks, and strategies for boosting sales; top picks for email marketing programs; templates for sales and marketing campaigns; and links to community partners.

Classes & Training

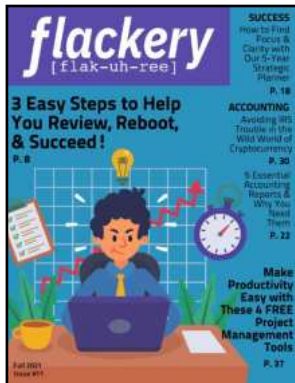
The classes & training section offers a collection of live and on-demand classes, events, and seminars from The Business Guild, our members, and community partners.

Back Office

This section contains a variety of back office tools and resources for your HR, accounting, and IT questions.

thebizguild.com/succeed

Past Issues



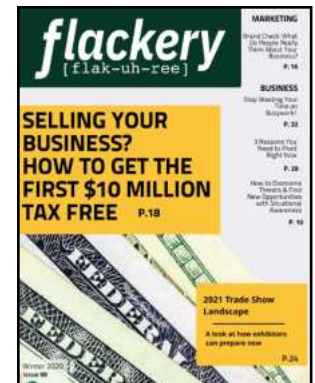
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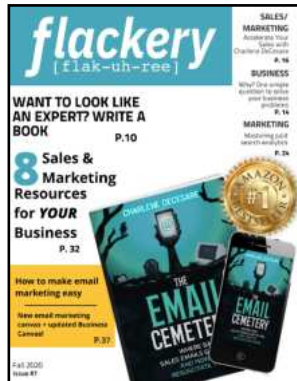
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When: Every other Wednesday from
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Where: Virtual/Zoom

Cost: Free

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If you liked what you read, be sure to check out our back issues for more tools, tips, and business insights at Flackerymag.com

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