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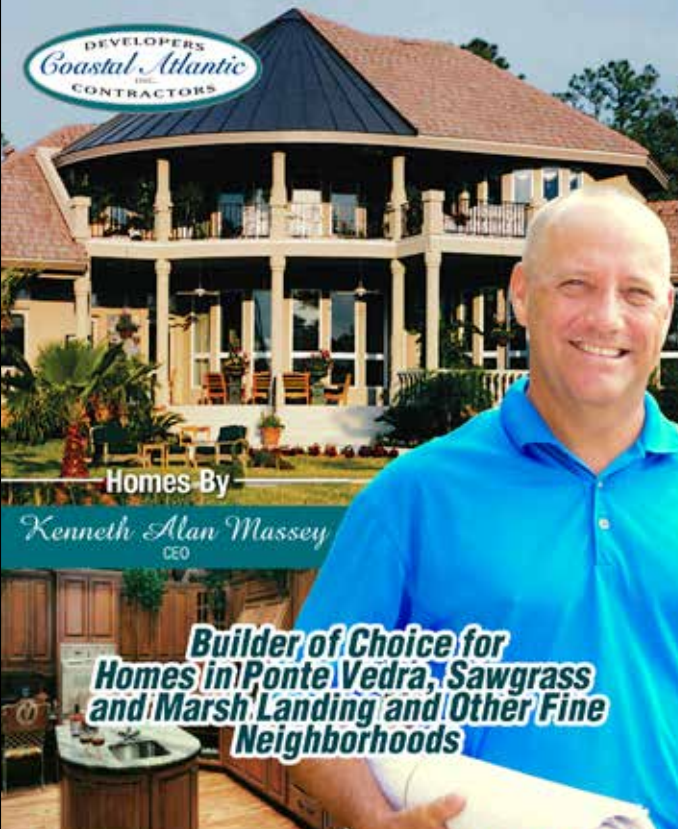

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Business Succession: Five Questions to Ask

By Chris Thompson

Business succession can be an emotional, financial, and timing issue for business owners and all family members involved in the business.

If you own your own business and are considering a business succession plan, there are five questions you should address with your Financial Advisor. Together you will want to ensure you have a plan in place to help reduce the risks associated with one of your most important assets.

1. What other assets have you set aside to help fund your retirement?

Should you rely on your business alone to fund retirement? Just as your investments should be diversified, so should your assets.

Though it may be difficult to do this in a business climate, as a business owner, you should save and build your retirement savings plan away from the business to work toward your retirement goals with a 401k or profit sharing plans.

2. Have you considered whether your business is an asset you can sell?

Whether or not you can find a buyer for your business depends on a variety of factors. Are there employees or partners who could continue to run the business after you retire? Will your business attract outside buyers? Have you done a business valuation lately?

3. If you were to sell your business and pay the taxes on your gains, would the proceeds be enough to last for the rest of your life?

It's important to determine if you expect a similar level of income in retirement that you now enjoy from your business.

As a business owner, you likely work very hard and your dedicated efforts are an important ingredient to your business success. The investment returns from your growing business may well exceed the investment returns from a prudent investment portfolio.

4. What happens if you cannot be involved in running your business?

Stories abound about business owners who are struck down by illness, death or disability, leaving business partners and spouses to figure out what comes next.

If more than one partner or shareholder is involved in your business, it is important to have a buy-sell agreement in place. This is a written agreement between two or more owners of a closely held business.

If a triggering event occurs, one or more owners will have the right or obligation to buy the business interest from the owner who is obligated to sell.

Triggering events often include the death, divorce, or disability of a partner or shareholder. The agreement may establish a funding mechanism to facilitate the purchase of an owner's interest in such cases using life insurance bought by the company.

5. Do you have a plan in place that will allow you to retire regardless of a sale?

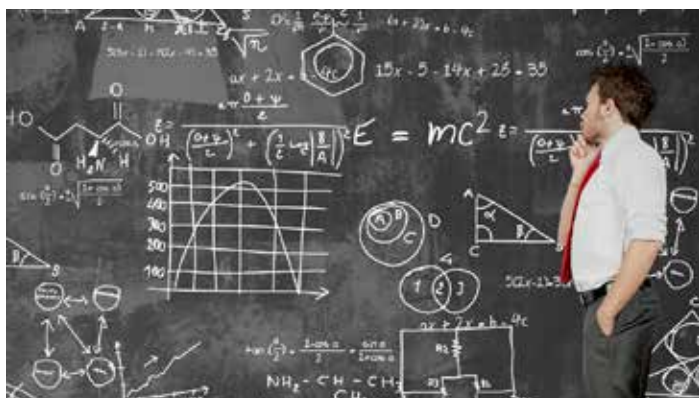
You may not be able to sell your business at the precise time you wish to sell. Planning for succession in a small business should be a top priority with your family and trusted advisors.



This article was written by/for Wells Fargo Advisors and provided courtesy of Chris Thompson, CFP®, CRPC® in Ponte Vedra at 273-7908.

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Ten Steps to Effective Problem Solving in Business

By Ajaero Tony Martins

Are you experiencing problems in your business? Are you on the verge of business failure? How do you handle business challenges? How do you solve critical business problems? What are the exact steps to effectively solve problems in business? How do successful entrepreneurs and drop out billionaires such as Bill Gates, Larry Ellison, Warren Buffett, Mark Zuckerberg, Aliko Dangote and Steve Jobs solve business problems? Well, you are going to find out below.

In this article, I am going to highlight ten steps to effective problem solving in business but before I do that; I want to acknowledge the impact of my mentors "Richard Branson" and "Robert Kiyosaki" with respect to the subject above. They provided the needed inspiration for writing this article.

Now how do you solve problems in business effectively?

Without wasting much of your time, below are ten steps to effective problem solving in business. These steps to effective problem solving in business can be applied to all sort of problems ranging from employee problems, competition, financial problems, marketing challenges or management problems.

1. Acknowledge there's a problem

In the article "Four Essential Lessons from Companies Going out of Business", I stated that one of the reasons why businesses fail is because the management turned blind eye to a problem or broken system. The first step to solving a problem in business is to acknowledge that a problem exists and needs solution. If there's a problem but you want to believe that there's none; then you don't need to go in search of a solution.

2. Identify the cause

After acknowledging that there's a problem and a solution needs to be found; the next step to take is to identify the cause of the problem. Philosophers believe that nothing just happens; and Isaac Newton said that to every action, there is an equal and opposite reaction. Business problems don't just happen; they are prompted by something. Identifying a problem is essential to the process of effective problem solving in business and to identify the root cause of a problem; you must be unbiased. Is the business problem you

are facing a consequence of a decision you took? Is the cause of your business problem internal or external? You must find out and be prepared to take drastic measure if need be.

"Extreme problems often require extreme solutions." – The Mafia Manager

3. Believe a solution exist

When you identify the root cause of your business problem; you will at that point know if your business problem has a solution or not. To me, I believe every problem in life and business has a solution. To effectively solve an intricate business problem; you must have the belief that the problem can be solved. Once you have this belief; be sure that your business problem will soon be a thing of the past.

"All problems resolves themselves; given time." – The Mafia Manager

4. Throw open the problem to your team

If your business problem is a minor one; then you can take instant action to correct it before it escalates. But if it's a critical problem; then you have to throw it open to your business management team and ask them to sleep over it. In an article I wrote recently, I highlighted S10 strategic advantages of having a management team and one of such reasons is to help you handle business challenges.

5. Think it through on your own

"When stumped for a solution to a particularly difficult problem, look to the past for a solution." – The Mafia Manager

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Another step to solving intricate problems in business is to make use of your thinking creativity. Look for a quiet place where you can reflect over the problem on ground. Sometimes, solutions to critical problems usually come to us in moments of quiet reflection. So learn to think in solitude.

"The best thinking has been done in solitude. The worst has been done in turmoil." – Thomas Edison

6. Draw up a list of possible solutions

The sixth step to effectively solving your business problems is to draw up a list of possible solution to your problems. You must have done some thinking in solitude and came up with some possible solutions but don't put your ideas into action yet; just let it remain on paper.

7. Meet with your business team and brainstorm

After drawing up your own list of possible solutions; meet with you business and brainstorm on the problem at hand. This is important in keeping the team spirit and business mission alive. You must learn to think individually as well as part of a team.

"Teams should be able to act with the same unity of purpose and focus as a well motivated individual." – Bill Gates

8. Take note of the solution they offer

During the brainstorming session with your business team; take note of the solutions they offer and pair it side by side with yours. This will help you make sure that only the best solution is implemented.

9. Take a stand

After hearing and weighing every possible solution to your business problem; you must take a stand and arrive at a decision quickly because when problems are left unattended to; they escalate. You are an entrepreneur; the chief decision maker of your business, so weigh all possible options and take a stand.

"Every remedy of a bad situation has its bad side effects. Choose the remedy with the least." – The Mafia Manager

"Before making an important decision, get as much as you can of the best information available and review it carefully, analyze it and draw up worst case scenarios. Add up the plus or minus factors, discuss it with your team and do what your guts tell you to do." – The Mafia Manager

10. Live with the consequences

You have taken a decision and implemented a corrective measure to combat the business problem on hand. **The question now is this: are you prepared to live with the consequences of your decision?** After implementing a solution to address a problem; two things are bound to happen. It's either the problem gets resolved or it escalates. Either ways, you have to accept whatever comes and move on. Accepting responsibility for the consequences of action taken or decision made is the reason most people shy away from taking leadership role in any organization. But you don't have to be afraid; being unafraid to live with the consequences of your decision is a mark of good leadership.

Don't Leave This Important Investment Category Out of Your Portfolio: Foreign Bonds and Currencies

By Robert S. Jackson



A Vital, Yet Often Overlooked Part Of A Portfolio

Few portfolios contain foreign bond and foreign currency holdings yet this is a primary example of another separate catalyst group, a way to gain more safety through true diversification. When the US dollar is down, foreign currencies often rise in value. In addition, with the current historically high levels of foreign debt and trade deficits, it seems wise and logical to diversify your portfolio into multiple national currencies. Foreign currencies can also serve to reduce volatility during panic periods. In the weeks following 9/11, for example, currencies like the Swiss franc and New Zealand dollar moved up considerably against the plunging US dollar.

One reason this category often performs well during negative periods for the US economy is that during those periods investment funds tend to flow out of the United States into investments in foreign countries. I know you may grow tired of the constant references to "eggs", but this is simply a way "not to have all your eggs in one currency".

While you might not feel that you understand a lot about these types of investments, there are exchange traded funds(ETF's) and mutual funds available in these categories that make diversifying much easier.

Robert S. Jackson is the author of "Handbook of Consequence Investing" and the founder and CEO of Vista Financial Advisors, Inc., a Ponte Vedra Beach, Florida based firm. Vistafa.com

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8 Tips

For Planning Your Small Business' 2015 Marketing Strategy

By Wesley Young

While the holiday season is undoubtedly a busy period for small business owners, it's important to set aside time to plan your marketing strategy for the year ahead. How will you continue to maintain and grow your business? What plans do you have to keep your business on track and stay ahead of the competition?

Issues related to marketing are top-of-mind for small business owners going into the New Year. In fact, according to Yodle's recently released First Annual Small Business Sentiment Survey, 42% of small business owners said they are worried about finding new customers, making it their #1 overall concern. Additionally, 33% of small business owners surveyed said that keeping their current customers is a concern (#3 overall), while 21% of owners cited their competition as something they worry about (#6 overall).

PERCENTAGE OF SMALL BUSINESS OWNERS THAT HAVE THESE PROFESSIONAL WORRIES

#1	Finding new customers	42%
#2	Affording healthcare and other employee benefits	39%
#3	Keeping current customers	33%
#4	Paying bills for the business	33%
#5	Hiring good employees	29%
#6	Competition	21%

As we can all attest, 2014 was a year in which consumers increasingly adopted new technology, search and review tools and social media channels to help drive their path to purchase. This was also a year in which a variety of new marketing tools were introduced that make it easier for small businesses to reach and convert consumers in the places where they are increasingly searching.

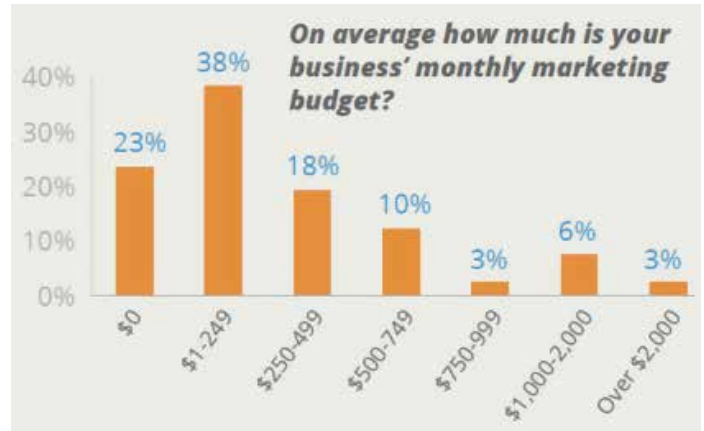
Yet, despite small business owners' concerns about effectively marketing their businesses, many are not making the necessary investments to adapt to today's fast-paced and changing environment. While the consequences of inaction may seem small now, they will only become greater in the future, threatening the stability and growth of small business owners' operations.

As you plan for 2015, make your New Year's resolution to review the 8 simple tips below for building a better marketing strategy for your business one that puts your customers first and your business second-to-none.

1. Develop A Realistic Forward-Looking Marketing Budget

It's time to put your money where your mouth is. Small business owners today cite customer attraction and retention as two of their most pressing concerns, but many set aside minimal budgets for marketing.

In fact, 1 in 4 small business owners report that they don't spend any money on marketing, while just over half (56%) spend less than \$500 a month. In other words, only about a quarter of business owners spend more than \$500 per month on marketing.



Make this the year that you corner off a larger, more flexible budget to tackle new marketing opportunities to better adapt to today's fast-changing marketplace. I'm not saying you should break the bank allocating funds to marketing. What I do recommend is that you make strategic investments on marketing offerings that better position your business in places where consumers are increasingly going to research products or services and make purchases.

Return-on-investment should be the key factor by which you measure your marketing efforts. However, be sure to give your business the flexibility to try out new marketing opportunities and ideas to see if they stick.

There's no doubt in my mind that any business keeping with a status quo of limited marketing in today's changing environment will only hurt their bottom line — and not just in the short run. Small businesses should be making smart investments so they are well-positioned to attract consumers now and in the future.

2. Build A Simple & Effective Website

The website is the central component of any business' digital strategy; it's how your current and potential customers can most easily find and connect with you. Given its key role, it's astonishing that more than half of small businesses owners (52%) said their business does not have a website, according to the Yodle survey.

Make your website a priority this year. Whether you're just building your website now or looking to improve the one you have, keep these key things in mind moving forward:

- **Make Contact Information Visible & Consistent:** Incorporate your business' contact information (phone number, address, email address, etc.) throughout your site, not just in your About Us or Contact Me section. Ensure that your contact information

is consistent with what you have included on online business listing websites.

- **Design An Appealing, Easy-To-Use Interface:** Invest in a contemporary website with a visually appealing color scheme and straightforward navigation. It will not only make your website more attractive and seamless to navigate, but will also reflect on the professionalism of your business. Be careful about using features such as Flash which may negatively impact your site's search ranking potential and which don't load on some smartphones.
- **Use Defining & Searchable Keywords On The Front & Backend:** In drafting content for your website, be sure to incorporate keywords that consumers will most likely use when searching for your products and services. Ensure that your web designer incorporates these keywords into anchor text in page URL links and adds keyword-specific titles, descriptions and tags to videos posted on your website.
- **Keep Current By Regularly Updating Content:** In order to stay relevant to those visiting your site (including search engine crawlers) be sure to update your website content on a consistent basis. Develop an editorial calendar to update your site in conjunction with big promotions and sales, events, and other notable activities, or when you introduce new products or services.
- **Monitor Website Analytics:** Pay close attention to where your website visitors are coming from, how they're finding you, and what they're doing while on your website, so you can consistently update and improve their experiences through tweaks to your site's navigation and content.

3. Ensure Your Website Is Mobile-Optimized

As consumers increasingly turn to smartphones and tablets to search for local business information and to shop products and services, it's essential that your website is properly optimized for those experiences.

A recent Google/Nielsen study found that 59% of consumers visit a business' website when conducting a mobile search. However, the vast majority of small business owners — 9 out of 10 — said their websites aren't optimized for mobile, according to the Yodle survey. This represents a clear gap in small business' ability to provide on-the-go consumers with a proper website experience, thus threatening their chances for securing business from those visitors.

This is the year to bring your business website into the mobile era. Here's how to get started:

- **Conduct A Mobile Audit:** Develop an audit of your current website to determine what types of mobile consumers are visiting your website, and what they're generally looking for when they're there.
- **Build A Mobile-Specific Website:** Taking into account the findings from your audit, create a mobile-specific website that represents a slimmed down version of your desktop website. This mobile site should showcase the key topics that mobile users are generally looking for when they visit your site, so it's easier to find them. For example, if you run a restaurant, you may consider creating a

site that highlights the menu, reservations and contact information and removes other information available on the desktop site that is less important.

- **Ensure Mobile Users Know What They Can Do On The Website:** Use call-to-action messaging to make clear what consumers can accomplish via the mobile website. For example, if consumers can schedule appointments or purchase products directly from the mobile site, make that as clear as possible through bold text, buttons and other eye-catching graphics.

4. Build A Complete & Accurate Listings Presence

Whether it's Google, Bing, Yelp, YP.com, Yellowbook.com or SuperPages.com, small businesses appear on a variety of business listing websites. Ensuring that your business' listing is complete and accurate plays an important role in determining whether consumers reviewing your listing can move forward with contacting you and making a purchase.

It may be surprising, but a notable share of business listing information is inaccurate. In fact, a ConstantContact survey of more than 350 SMBs earlier this year found that 50% of SMBs have come across inaccurate listings for their businesses. Despite this, nearly half (49%) of those surveyed said they've never updated their business listings online.

Spend time in 2015 getting your business' listings up-to-speed with correct information:

- **Check Up On Your Listings:** Certify that your business is listed and accurately with services like Localeze, Axiom, SinglePlatform, Yext and Universal Business Listing, since they are the primary listings providers for local websites and apps.
- **Make Your Listings As Complete As Possible:** Take a close look at your business' listings on each of the major local websites to ensure that your information is accurate. Then build out your business listings on each of these sites with any missing information, such as your website address, social media channel addresses, business photos, menus or offerings and the like. This will ensure that your consumers viewing your listings have as much information as they need to make a decision before contacting you.

5. Successfully Manage Negative Online Reviews

Online reviews are playing an increasingly central role in driving consumers' purchasing behavior. Similar to word-of-mouth, consumers place high trust in the accuracy of online reviews. In fact, a recent Nielsen online study of 29,000 consumers across 58 countries found that about 70% of consumers trust online reviews — making them the third-most trusted form of advertising. Another recent study from Harvard Business School showed that something as simple as a one-star improvement in a Yelp business listing can deliver a noticeable increase in a restaurant's revenue. With the stakes so high, it's important for small businesses to develop procedures for locating and responding to online reviews. Small business owners should spend time mapping out or improving their response plan for online reviews — especially those that place their business in a negative light.

When developing your online review plan, consider the following:

- **Attempt To Prevent Customers From Writing Negative Reviews In The First Place:** You should try to stop the problem before it starts by creating an environment where your customers are kept satisfied and that issues are dealt with quickly and professionally. This means ensuring that customers can reach your business directly and that you have policies in place for dealing with common problems related to your offerings.

- **Monitor Review Sites On An Ongoing Basis:** Set up a regular monitoring schedule for the leading review websites, and a process for who will review and respond to negative reviews.

- **Keep Positive & Respond Directly:** It's easy to get upset by a negative review, since often your business has a difference of opinion with the customer over what took place. That said, ensure that your core response messages are professional and focus on ways to remedy the problem. As a first step, always try to contact the negative reviewer directly to see if you can remedy the problem.

- **Determine When To Respond Publicly:** Set a policy for what red lines must be crossed in order for you to respond to a negative review publicly. Perhaps your first course of action is to ask the customer to take down their negative review. If they don't, then perhaps the next step is to respond to the review publicly by noting exactly what your business did to address the problem. The course you take depends on the nature of the review and your business' personality, but having set guidelines in place will help you to remain consistent.

- **Encourage Happy Customers To Leave Positive Reviews:** Setup a strategy for encouraging satisfied customers to post positive reviews on the sites most important to you. This can be as simple as sending the customer an email after the transaction that asks them to leave feedback on a specific review website.

6. Build An Engaging Social Media Presence

Consumers today spend a considerable amount of time on social media interacting not only with family and friends, but increasingly with brands as well. Businesses in a variety of categories ranging from retailers to restaurants are successfully building social media channels to generate loyalty and engagement with their customers and potential customers. In fact, Facebook recently announced that 24 million small businesses maintain active pages on their site.

In developing or improving your social media for 2015, take the following into account:

- **Determine Which Social Media Channels Work Best For Your Business:** Facebook and Twitter provide strong platforms to reach the vast majority of consumers with business updates, sales and promotions, new products and services and the like. They also offer the ability to engage in one-on-one conversations with consumers regarding questions, concerns and complaints. Specialized social media sites also provide their own benefits. Pinterest, for example, enables businesses to share visually appealing offerings like clothing, furniture, art and landscaping with a like-minded audience. And sites like YouTube enable small businesses such as a DJ to post videos of their latest parties, or a local bakery to share

how they make their favorite bread. As a starting point, spend some time mapping out which channels you want to use for your business and why.

- **Develop An Editorial Calendar To Remain Engaged:** If you create a page for your business on a social media network, it's imperative that you remain engaged and not let the page sit idle. Consumers today expect businesses to update their social media channels several times a week with relevant information. In order to keep a steady flow of updates, develop an editorial calendar in advance so you can map out content and coordinate your efforts. Incorporate compelling photos, videos and other visual content and provide incentives to those following your pages to stay connected.

- **Respond Promptly To Consumer Questions:** Consumers view your social media channels as an extension of your digital presence and expect you to respond to questions, comments and other inquiries they share there. So setting up a process for monitoring your business' pages is key.

- **Share Your Deeds!:** Once your channels are established, share your information wherever you can: through posters and flyers, advertisements, your business' website, etc. Explain to customers why it's worth it for them to follow you.

7. Take Advantage Of Automated Scheduling & E-Commerce Tools

In 2014, we saw a lot of strong activity on the automated scheduling and e-commerce front. Yet despite the promise of these new offerings, many small businesses have remained on the sidelines. For example, only 39% of small business owners rely on automated appointment booking and scheduling technology, according to the Yodle survey.

In 2015, take the opportunity to reevaluate the benefits of these new tools:

- Popular local websites such as Yelp, along with local vertical websites such as OpenTable, Seamless and GrubHub introduced new offerings that make it easier for consumers to seamlessly purchase products or schedule appointments at businesses from wherever they are. And these offerings are expanding beyond just restaurants to also include everything from doctor appointments to home repairs services.

- Sites like Amazon, eBay and Etsy continued to improve their offerings for digital storefronts that enable consumers to easily shop and purchase from businesses via their desktop, smartphone or tablet.

While there are fees associated with each of these e-commerce offerings, small businesses benefit from avoiding start-up and maintenance costs to build these systems on their own. The tools also increase efficiency (*cutting down on labor costs*) and provide great platforms for increased visibility in online search.

8. Use Results Reporting To Inform Your Strategy

The Yodle survey found that more than half (56%) of small business owners do not measure results from their marketing. This means that those small business owners have no baseline to deter-

mine how well their marketing is doing or how to set priorities for what else they can or should be doing.

HOW DO YOU MEASURE YOUR RESULTS FOR MARKETING?

#1	I do not measure results from marketing	56%
#2	I track the number of phone calls I receive and where they come from	31%
#3	I track the number of emails I receive and where they come from	25%
#4	I count "likes" or "check-ins"	9%
#5	I track in some other way	6%
#6	I use a marketing vendor that tracks customer leads for me	4%

As you head into 2015, develop a simple reporting structure perhaps a monthly report that you dedicate yourself to doing that will enable you to clearly see how all of your marketing activities are doing and their resulting impact on your business.

It's my hope that once you see the benefits of your business' marketing dollars at work, you will begin to feel differently than the majority of small business owners by being excited and not worried about your ability to retain and attract customers in the future.

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Small business owners share their tips for managing cash flow and keeping on top of finances

10 Steps to cash flow heaven

by Rosie Niven

1. Set cash flow targets

One way of controlling cash flow is by preparing and maintaining a cash flow forecast. Andrew Johnson, financial controller for telephone conferencing provider Powwownow, advises that this can be updated weekly, to provide an accurate outlook for the next six to 12 months.

He says: "Setting targets for the credit controllers is an excellent way to ensure it is given the attention necessary and provides a level of satisfaction and ownership to hit and beat these."

2. Agree clear payment terms

Establishing clear payment terms from the outset is important as Suzannah Nichol, chief executive of construction industry body the National Specialist Construction Council, explains.

"If you don't start off knowing what your payment terms are, it is difficult to know when you are going to get paid," she says. "If you don't know when a payment is overdue, how are you going to manage your cash flow?"

For construction firms working on government projects, an Act of Parliament commits to payment within 30 days down to the third rung of the supply chain. But Nichol says businesses in other sectors would do well to insist on the same terms: "In our view it is also good business to pay within 30 days. Your employees need paying in 30 days and your suppliers also need paying in that time."

3. Invoice quickly

Some factors that influence cash flow are in a business's own hands, including when to invoice. Marion Thomson, of Embarc Ltd Accountants, advises to invoice clients as soon as the work is completed.

"If you wait two weeks after the work has been complete, then it should be fairly obvious that it will take a further two weeks before that cash arrives in your bank account," she says. "Issuing your invoice by email will mean it will get there immediately and you will have a record of it being sent."

4. Make payments easy for customers

Making payments should be made as easy as possible for your customer, Thomson advises. "Try to avoid being paid by check as it will result in delays before the money arrives in your bank account," she says. "Online payments are a much better option."

5. Offer clients fixed rate payment packages

One way that SMEs can ensure good cash flow is by offering periodic payment packages, a strategy which Yva Yorston of Boost Business Support has adopted for her clients. She says the hourly rate, which she has traditionally used for her virtual assistant business, offers no way of predicting her income from month to month.

"To overcome this, I have developed retainer packages for a fixed number of hours each month, which are billed in advance,"

she says. "This way, I get paid up front rather than in arrears, and I can plan my spending and business growth more easily. The peace of mind this gives me is priceless."

6. Establishing payment arrangement that minimises debtor days

Every business experiences a gap between invoicing and payment, but powwownow's Andrew Johnson suggests they can minimize these.

"One excellent way to ensure these remain stable is to establish direct debit as a business norm for collecting receipts. It allows a business to scale without increasing the costs required to collect the debt, while also providing a stable inflow of cash from which all payments can be made from."

Fitness instructor Tanya Pascal who runs an adventure bootcamp franchise, says her business has seen a "massive turnaround" since moving to direct debit payments from upfront payments for blocks of sessions. "For my customers it's a no-brainer to go onto direct debit and it's a regular income for me," she says.

7. Use technology to manage cash flow

Technology can make it much easier to manage cash flow. Andy Harrold, of Aberdeen Gardening Services, said cloud-based accounting is the biggest time-saver for his business, allowing him to work more effectively, free up time, and keep a better track of his business cash flow.

He adds: "Not only has it given me flexibility

on where I can view my accounts, but it has also removed the worrying hassle of backing up all that data. I can now view my accounts on the move via my laptop, tablet or mobile phone and keep up to date with my financial situation.”

Accounting software can also help entrepreneurs with limited time for administration such as Ali Hardy, who runs design consultancy Studio Husky in his spare time. “The convenience of having reliable accounting software and advice available 24/7 is a real key,” he says.

8. Do not focus on profit, focus on cash flow

Agnes Cserhati of AC Powercoaching estimates that 90% of the SMEs she works with do not have a cash flow plan from day one, despite having forecasts of profit margins for years ahead. She says this is a common reason for early business failure.

“If your cash flow is in order, your profit will be in order,” she says. “A lot of businesses do not make it past six months. They might have been a profitable business eventually, but they need to have good cash flow to survive.”

She also encourages young businesses to work with reliable, quick-paying clients initially, even if it means smaller clients and slimmer profits margins.

“You need to look at your payment terms,” she says. “Don’t be blinded by profit margins.”

9. Train an employee to monitor your cash flow

Some small businesses, like Ratio Law LLP, allocate a dedicated person to track the money going in and out.

Joanna Norris, partner at Ratio Law LLP says: “As a small law firm, we have to be particularly clever with our cash flow, as we have a lot of regular and substantial outgoings and our income stream can be unpredictable.

“To counter this we’ve trained our office manager to keep an extremely close eye on our daily credits and debits to ensure there is always sufficient cash in the bank. At the end of the day, cash really is king.”

10. Keep the bank informed

Banks can offer businesses useful services like overdrafts or credit, particularly when they are starting out.

Andrew Selmes of Hire or Buy Art, a business that launched earlier this year, says that keeping the bank informed over any unforeseen outgoings and changes in forecasts, has been crucial.

“If we see anything unexpected, we go away and let the bank know so there are no shocks. My partner is on first name terms with our banker and gives them the same respect as we would give to our clients. We speak to our contact at the bank every four to six weeks and we are incredibly frugal about what we spend our money on – our bank appreciates that.”

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Invest in Your Success: Strategic Planning for Small Business

By Clate Mask



Running a small business can be chaotic. It's easy to get sucked into the day-to-day operations required to keep things running smoothly and profitably. By taking the time to invest in a strategic planning process, you're saying, "I am ready to take this business to the next stage of success."

I'd like to share the best practices I've used to grow Infusionsoft from a start-up with a handful of employees to a thriving, venture-backed organization with 450 employees. They are rooted in the philosophies of experts like Jim Collins, Verne Harnish and Tyler Norton and vetted over 10 years of real-world application. I believe in this process and its power to help small businesses achieve success, and I know it can help you too. So let's get started.

Strategic Planning for Small Business

1. Articulate Your Vision—Your Purpose, Mission & Core Values

Creating, articulating and sticking to your vision is the single most important job you have as a leader. A clear vision is needed to guide and influence your strategic planning process. Have you ever asked yourself, "What is the purpose of my business?" If not, sit down right

now and figure it out. Our purpose at Infusionsoft is quite simply, "To help small businesses succeed."

Once you've clearly articulated why your business exists, it's time to identify the concrete "what" behind it—the three to five-year Mission you're embarking on. Your Mission should be bold, inspirational and compelling and just gutsy enough to give you butterflies in your stomach. Think of President Kennedy's Mission to put a man on the moon and return him safely home within a decade. Our Mission is, "To create and dominate the market of all-in-one sales and marketing software for small businesses, with 100,000 customers worldwide."

With your Purpose and Mission in place, the last piece you need is Core Values. This is the "how" of your business. Core Values should articulate what is already true about your business and culture, not describe how you want it to be:

- How do you go about your work?
- What do you value in yourself and your employees?
- What characteristics do you want your customers to experience?

These are your Core Values.

Once you have your Purpose, Mission and Core Values in place, it's your job to hire, train and also fire employees that don't align to it. It sounds like extra work, but you'll actually discover that finding good people is much easier when you've clearly articulated your Vision. At Infusionsoft, we've found that our Purpose, Mission and Core Values attract the right candidates and repel the wrong ones.

2. Understand How Strategy Drives the Plan

When you take the time to define the why, what and how of your business, you're ready to identify strategies to achieve your Mission. To determine what those strategies should be, examine the company strengths that you can employ to achieve a strong return on your investments. Look for resources and capabilities you can leverage for maximum gain. To develop a competitive advantage that is sustainable, I recommend focusing on no more than three to five core strengths.

I firmly believe that strategy is an exercise in saying "no." Focus is an incredible thing. Just think about the power that's achieved when you focus a magnifying glass on a very small area. By focusing your resources on a few core areas, you maximize your chances of success.

Remember: Identify three to five strategies that are borne out of your greatest strengths, all highly focused on achieving your Mission.

3. Link Your Vision to the Annual and Quarterly Priorities

It can sometimes be a challenge to bridge the gap between your long-term vision and the daily operations. The structure we use to bridge this gap is called our "Strategy Planning Methodology." It breaks down our current Mission into the annual and quarterly priorities we need to complete in order to achieve our Mission. The work of the quarterly priorities then gets broken down into SMART (Specific, Measurable, Achievable, Relevant and Time-Bound) objectives that are owned by employees and have deliverables.

Here's a closer look at the structure of our Strategy Planning Methodology:

- **Mission:** This is typically achievable in three to five years. It should be bold and exciting.
- **Strengths to Leverage:** Three to five key strengths you will need to use to achieve your Mission.
- **Strengths to Develop:** Three to five strengths you will need to develop to achieve your Mission.
- **Annual Priorities:** Three to five priorities you will focus on this year to leverage your current strengths or develop new strengths to get closer to reaching your Mission. It important to remember that the annual priorities must: Support the current mission, be set annually by the leaders and not become individualized by department or employee.
- **Quarterly Priorities or Tactical Operating Priorities:** Three to five priorities that support the annual priorities.
- **SMART Objectives:** Projects and/or tasks that are required to accomplish the quarterly priorities.

Using this Strategy Planning Methodology makes it possible to connect your Mission to the annual, quarterly and even daily operations of the business.

4. Establish A Rhythm for Success

Strategic planning isn't a one-time event. Once you've laid out your

strategy, it's crucial to stay focused over the long-term. I've found that it's vital to schedule a steady rhythm of productive meetings—annually, quarterly, monthly, weekly and daily. During these meetings, evaluate the plan, what's working and what needs to be adjusted. You may be tempted to skip these meetings, but don't do it. You'll waste a lot more time throughout the week, month and quarter if you're not clear on your goals. Make this investment in regular meetings and you'll get the best thing to help you succeed—confidence.

As an entrepreneur, I've always believed in measuring performance to help people and companies make steady progress toward their goals. One of my favorite quotes is:

Where performance is measured, performance improves. Where performance is reported, performance improves dramatically. Where performance is reported publicly, performance improves exponentially.

At the end of every quarter, each department goes through what we call a SWOT + exercise. During this time we do a SWOT analysis where we analyze our strengths, weaknesses, opportunities and threats. We take it a step further by evaluating the accomplishments, lessons learned and strategic issues from the quarter. (How do we achieve X outcome, given Y situation?)

By doing this, we are able to make informed decisions about what the next quarterly priorities should be.

Effective strategic planning is the linchpin for your long-term business success. Grounded in your Purpose, Mission and Core Values, a solid strategy can help you develop a plan of action and maximize your likelihood of success in achieving your vision.



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Spotco, a Successful Small Business Turnaround Story

Founded in 1996, SpotCo (www.spotnyc.com) is a hot New York boutique ad agency. It does cutting-edge print and broadcast advertising for Broadway productions like *Rent*, Oprah Winfrey's *The Color Purple*, Drowsy Chaperone, and *The History Boys* (2006 Tony Award for Best Play) as well as television clients like ESPN, MTV, and TBS. But by 2005, SpotCo had hit a roadblock.

Seat-of-the-pants management, which worked when SpotCo had a handful of employees, became splintered as the company grew to 40-plus employees. Structure, leadership development, and soul-searching were needed to successfully guide SpotCo and its owner through the adaptive transition.

The firm's owner, Drew Hodges, along with his staff, was frustrated. The company was still growing, but all decisions had to go to the top. There were few department heads. Employee reviews were done inconsistently from department to department. Minor disagreements often grew into nasty arguments, particularly between the creatives and the business-people. There was nothing that looked like a team. Hodges, involved deeply in creative work, knew he had to "kick himself upstairs" and focus on running the company—but had no idea how to do that.

Unable to resolve the company's growing pains, Hodges brought in Marty Linsky, a top leadership development expert with Cambridge Leadership Associates (CLA). He was impressed by the theory and examples of adaptive leadership described in a book Linsky had co-authored, *Leadership on the Line*. Thanks to collaboration among Hodges, his management team, and CLA, SpotCo today has a real management structure in place that can support substantial growth. Hodges no longer has to be involved in every decision or mediate every dispute among his crew of impassioned creatives and salespeople.

Here are the steps Linsky took to bring about Spotco's turnaround. First, he conducted in-depth interviews with six key managers at the firm. As a neutral, skilled outsider he was able to solicit candid assessments of the company's problems. He also spent a good deal of time personally coaching Hodges in leadership skills. Changing people's behavior is always a tough challenge; people become used to their comfortable rut. Linsky then reported his candid, anonymous—and revelatory—findings back to Hodges.

Next, Linsky set up regular company meetings for Spotco's department heads, along with Hodges and his two top executives. The meetings proved productive almost immediately, rapidly morphing from gripe forums to leadership sessions, where collective decisions got made.

Hodges, a strong personality, learned to listen more, talk less, and give his people more room to make their views known. Items that used to result in heated discussions were handled dispassionately and efficiently. Today, everyone pulls together for the common good of the company, instead of fighting turf wars. There are many leaders instead of just one creative "genius" running everything.

Linsky says the company's success resulted from looking at the nature

of the problems SpotCo faced through the lens of ideas about how organizations get "stuck" -- and then applying proven strategies to get SpotCo "unstuck."

Hodges has benefited personally as well as professionally. Work is more fun now that he has given up the roles of parent and peacemaker. Instead, he sends problems back to the groups for them to work out and resolve on their own.

"We now work together with one clear vision," says Hodges. With routine matters handled much more easily, the company's leadership can focus on strategic questions, such as whether to establish a major branch in the West.



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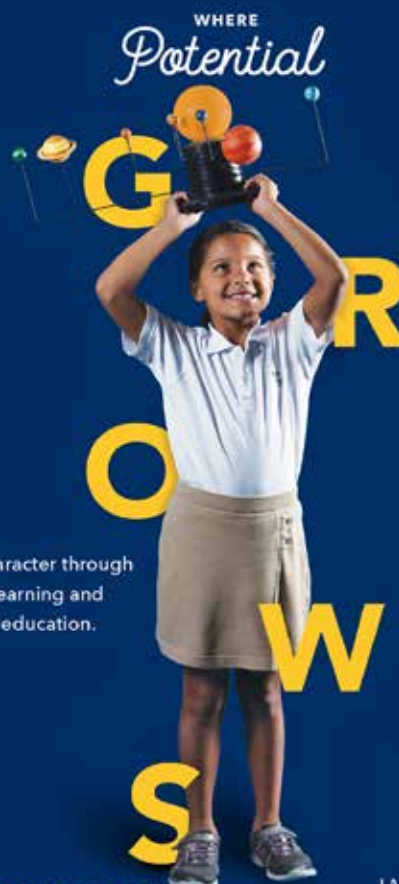
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The IRS often examines family limited partnerships (FLPs) to ensure that they are not merely tax avoidance schemes. But that doesn't mean you should dismiss the idea. For your FLP to withstand the scrutiny, you can't maintain too much control over the assets transferred to the partnership. Create it, and run it like a real partnership, not as your private piggy bank.

Strategy:

Stick to your guns if the FLP is legit. If things are handled correctly, you can give away limited partnership interests at a discount for gift tax valuation purposes, thereby reducing the size of your taxable estate.

Here's the whole story:

With an FLP, you transfer assets—typically, an interest in a closely held business or investment real estate—to a limited partnership. You may act as the general partner while other family members, such as adult children, are named as limited partners. The older generation can then give interests to younger family members. Of course, these transfers are potentially subject to the federal gift tax, but you can take advantage of the annual gift tax exclusion. For 2014, the gift tax exclusion covers transfers of up to \$14,000 per recipient (\$28,000 for joint gifts by a married couple). Any remainder may be sheltered by the lifetime federal gift tax exemption. This tax saving device may be especially beneficial for small business owners.

Reason:

The owner can remain involved in daily operations while establishing a future succession plan. In addition, the assets transferred to the FLP are protected from business creditors.

Icing on the cake:


The value of the limited partnership interests may be discounted for estate tax purposes because there's no ready and available market for those interests. Based on past case history, the discount might be as high as 30%. As a result, even more assets can be transferred to other family members without adverse gift tax consequences.

Surviving an IRS challenge:

To minimize the likelihood of an IRS audit, take the following precautions:


- The FLP should be treated like a legitimate partnership. Hold regular meetings with the other partners to discuss management issues.
- Have the partnership agreement drafted to avoid potential abuses by the general partner.
- Administer the FLP properly. Set up a bank account that makes distributions in accordance with the partnership agreement, not just for your personal convenience.
- Don't go overboard. The IRS is likely to become suspicious if all, or virtually all, of your assets are transferred to the FLP.

The assets transferred to the FLP are protected from business creditors



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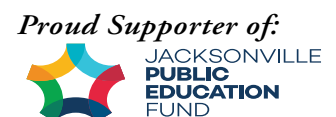
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Managing People Building the Winning Team

Businesstown.com

"Everyone wants to feel that they are on a winning team, that the company is moving ahead, and that they are an integral part of the group."

Beyond Hiring Great People

Building the winning team requires more than just hiring a bunch of talented people.

It means hiring people who will work well together.

It means developing a shared vision and commitment.

It means physically bringing people together in formal group meetings for open discussion of broad-based issues.

It means encouraging positive, informal interactions between group members.

It means instilling a "winning" attitude throughout the organization. It means watching for and quickly trying to reverse team-building problems such as jealousy, cynicism, and defensive behavior.

Get 'Em To "Buy In"!

To build the winning team, you not only need to show people what direction the company is headed in, but you need to get them to "buy into" this direction. Otherwise, you can't expect people to support a group if they don't agree with where it's headed or, worse, don't even know where it's headed.

Specifically, you need to show people:

- Your vision for the future.
- Your strategy for getting there.
- Why this is the best strategy.
- Every achievement that indicates this team is winning.

This is not a one-time discussion or announcement.

You need to constantly remind people what the organization stands for and that it does indeed hold a bright future for them!

Meetings Build Teams

Part of building the winning team is having some group meetings. Meetings, or even parties or celebrations, with as many people as possible from the entire organization, help build a feeling of solidarity throughout the organization.

But it is also important to have everyone participate in smaller group meetings where some work is done or some decisions are made. This makes people feel that they aren't just part of some big group, but that they are an active, important part of a team.

For key managers, or people in your work group, you should have an interactive meeting once per week-not a meeting where you just make announcements and summarize the work that's been done and needs to be done, but a meeting where everyone has an opportunity to give feedback on substantive issues.

Getting People To Work Together

Perhaps the most difficult part of building a winning team is encouraging positive, informal interaction between team members when you are not present. Here are some thoughts on this:

- Have team members take part in the hiring process of new team members.
- Assign specific projects for two team members to work on together.
- Try to arrange for close proximity of offices.
- Create an incentive-pay plan based on common goals such as profitability.
- Have a specific part of the salary review dependent upon "interaction with others."
- Take your team off-site for formal meetings as well as casual get-togethers to build a sense of bonding.

Watch Out For Team Destroyers!

Here are some of the problems that can rip the team-building process apart.

Jealousy. Be on guard for jealousy whenever a new member is hired into the group. Go out of your way to tell other team members how much their work is appreciated.

Cynicism. Some people are just negative by nature. Others might feel your company can't possibly prosper or they just don't like small companies, big companies, or whatever Be sure you are emphasizing the company's positive achievements to the group as a whole. And don't hesitate to confront any openly cynical individual and demand their behavior change at once.

Lack of confidence. Some people lack confidence in themselves and view attacks on their opinions as attacks on themselves, responding with statements like "Are you telling me my fifteen years of experience don't matter?" Stop any discussion like this immediately and, in a private one-on-one meeting, patiently point out the defensive behavior.



6 common mistakes to avoid when making technology investments for your small business

When I was on a nationwide book tour for my New York Times best-selling book, *It's Your Biz: The Complete Guide to Becoming Your Own Boss*, I talked with hundreds of small business owners and listened to their concerns about growing their companies. A popular topic was technology. Leveraging the right technology is critical for small business success. However, busy entrepreneurs often don't have time to familiarize themselves with the latest and greatest, and as a result, they make wrong choices or none at all. The right technology can increase a small business' profitability and productivity. But an investment in technology that doesn't fit your business needs or which is underutilized is a costly hit to your bottom line. Here are some common mistakes to avoid when investing in technology.

- **Failure to develop a technology vision.** Most entrepreneurs understand the importance of creating a business plan, but few take time to create a technology plan. As a result, they jump from one system or application to another with no clear understanding of the true benefits of the technology. A lack of strategy causes frustration, impacts your efficiency and increases your costs. Technology experts say that reworks often add as much as 30 percent to a project costs. A technology vision allows you to evolve from a reactive approach to a proactive one resulting in cost savings and greater productivity.

- **Buying "leading edge" rather than best fit.** The latest and greatest technology on the market might be impressive, but it may not be what your business needs. Purchasing the newest systems often results in a lot of unused capacity. Remember, technology becomes dated very quickly. Make a list of exactly what you want technology to do for your business, and then do your homework. A good vendor will serve as a consultant to help you make the best choices.

- **Assuming everything will work together.** In a data-intensive world,

mapping out the right combination of tools is essential. Although many technologies are compatible today, you can't assume they will all easily talk to one another. Not everything is plug and play.

- **Failure to establish a budget.** As a business owner you need to determine what you'd be comfortable spending on technology, then do some research. You may want to hire an outside IT consultant to help you determine what type of budget is realistic for your objectives. Without a budget number in mind, you may find yourself running out of money before you've build the technology platform you need.

- **Failure to provide support and training.** Investing in technology is great, but if no one in your company knows how to use it, then your investment goes down the drain. Make sure you include the necessary training and support when you build your technology infrastructure. Check with the vendor to see if they provide free training and on-going assistance before you buy.

- **Failure to get your team on board.** Before you make an investment in technology, discuss it with the employees who will actually be using the systems. Find out what their thoughts and concerns are and make them a part of the process. If you dump it on them without any input, you might find yourself fighting to get them to use it.

If you can put all the pieces in place, technology can transform your business operations. Developing a well-thought out technology plan will allow you to boost performance and profits through the maximum utilization of your investment.

Trust Is About Perspective

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Top 3 Success Strategies from a Thriving Small Business

by Payal Kamdar

The last few years have been challenging personally and professionally -- but not because economists and the pundits have pronounced the U.S. economy to be weak, and the outlook bleak and nauseating! I consider it rough because over the same timeframe, I have been forced to constantly and rapidly adapt in my role as CEO to fulfill the needs of my organization, VSolvit (pronounced "We Solve it"). VSolvit has quickly grown from a roughly five person company in 2010, to a 50-plus company expected to grow to a 100-person operation shortly. Since 2011, VSolvit and I have received national recognition -- USDA Woman Owned Business of the Year and the SBA Minority Business Person of the Year.

If such success can be achieved in a down economy, can you imagine what will be possible when our economy is roaring again? I will share the top three strategies that have driven VSolvit's success, though a quick disclaimer seems appropriate: VSolvit's success is largely the result of, and a reflection of, our team members' hard work and dedication, and the guidance they receive from inspirational mentors and coaches.

Success Strategy #1: Focus and Differentiate First, Then Grow

When VSolvit was founded, we focused on a narrow, highly specialized service based on my personal expertise in Geographic Information System (GIS) and databases. This focus differentiated VSolvit from a crowded space of Information Technology companies, and we successfully acquired new customers. Subsequently, we expanded our expertise beyond GIS to include application development, data warehousing (DW), and business intelligence (BI). This expansion was gradual and strategic; it was based on our business growth plan (a term quite familiar to the Goldman Sachs 10,000 Small Businesses scholars). A similar approach can be applied to expand your customer base or industry verticals as well. Historically, VSolvit had focused only on working with the U.S. Department of Defense. Today there is a tremendous focus not only on working with commercial and non-profit organizations, but also on working across multiple industries such as healthcare and energy.

'The Lego Concept': This concept was very eloquently described in my daughter's Lego class: "After you build a strong foundation, you can build on top of that quite easily." Differentiation enables you to build a strong foundation. Today, after having built our foundation, we are aggressively pursuing growth by collaborating with other organizations and thought leaders for future opportunities.

Success Strategy #2: Set the Bar High for Yourself and the Team

Many of us start a company because we have a unique idea and we believe that we are the best person to implement the idea. An architect may start an Architecture & Engineering (A&E) firm and a GIS expert may start a GIS services company because they are respective experts in their fields. As a company grows, there is a risk that the "expertise" may start to erode as the "expert" is required (and rightfully so) to focus on other aspects that run the business, such as payroll, A/R, A/P, cash-flow, HR, Legal, and on and on and on. What once started as a promising organization that begins to grow, may lose its footing and quickly find product and services reduced to mediocrity if the expertise is not maintained. The proven cure to mediocrity is ensuring that you set the bar high for yourself and for your team. There may be people within your organization that will not like this standard, but they will filter themselves out. Setting the bar high is critical to ensuring the long term growth of your business. This strategy has been quintessential for VSolvit's success thus far, and I remain acutely aware of the inherent difficulty in maintaining this bar as our organization grows.

Success Strategy #3: Own It and Fix It

We are humans and we are prone to making mistakes. Contrary to popular belief, our customers recognize this too. A wise person once said, "If we are not making mistakes, we are not pushing hard enough." A company culture in which everyone not only owns up

to their mistakes, but also fixes them, is a great recipe for success. This third and final strategy is embracing the “Own it and Fix it” culture, a concept that I, believe it or not, adapted from my then 4-year old daughter’s preschool class. The beauty about this culture is that it focuses team members on the solution, not the problem, and this reduces friction between team member and their supervisors. Ultimately, this culture boosts team morale and improves customer satisfaction.

I wrote this blog after a much needed vacation that involved a road trip from Thousand Oaks, California to Las Vegas, Nevada via the Kelso Depot. The Depot’s relevance and importance sharply declined with the technological transformation from steam locomotives to diesel-electric locomotives. The depot was spared demolition when it was declared a United States Historic District and repurposed as the main Visitors Center of the Mojave National Preserve.

Unfortunately, such exit strategies do not exist for many organizations. Therefore, it is imperative for business owner to ensure that our organizations adapt and grow to cope with an ever changing environment. Doing so will enhance our ability to contribute to our society, and to our country. This responsibility to evolve and grow (both as an organization and as an individual) rests squarely on the shoulders of an entrepreneur. As many GS 10KSB Scholars know very well leading a thriving business means “working on the business, not in the business.”

Payal Kamdar is the CEO/Founder of VSolvit, an award winning technology services company. She is a graduate of the Goldman Sachs’ 10,000 Small Business Program at Long Beach Community College District, and was selected as the 2012 Minority Business Person of the Year for the U.S. Small Business Administration Region IX. She also participates on the PHD Industry Council Partnership, LA Regional Small Business Development Center Board, was formerly vice president of the Channel Island AUVSI Chapter, and can frequently be found chauffeuring her daughters around town.

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A Conversation With..... Pam Mahan, Founder and CEO Youthful Medical Spa

Can you set us straight on what a medical spa offers and why it is different from other types of businesses that offers other services for skin, hair removal and beauty.

Youthful Medical Spa offers all the non surgical options for anti aging. We offer everything from facials thru injectables and state of the art lasers. We are very different from a "spa" offering beauty services, as we are staffed by medical professionals and require all of our providers to be fully trained on all of our services and repeat our training on a yearly ongoing basis so that we can always be on the cutting edge of not only technology but on pearls of performance.

What do most people seek treatments for at your medial spa?

Our niche is Thermage Skin tightening which is commonly referred to as "the non surgical facelift". It is the medical gold standard for skin tightening. We pride ourselves in being the largest provider of this service and have been leading the industry in thermage for almost 10 years.. Many clients do not know that thermage can be done on the abdomen, legs, thighs, knees, arms and even buttock to lift and tighten loose skin. We are also the exclusive provider of the newest laser facial that uses fraxel technology.

What trends are you seeing in terms of popular services? For example is Botox still as popular as it once was? Are there new services now being offered in the market that were not in the past?

Botox is more popular than ever. The safety of this is unparalleled as it has been in use for over 50 years and since it was initially used for strictly medical procedures not cosmetic, there are safety studies on even children! We also offer the new Voluma filler that lasts up to 2 years and Belotero which is a one of kind filler for superficial lines.

Your business, Youthful Medial Spa is the most established business of its type in Ponte Vedra and the beaches area. What has been the key to your success all these years?

We are approaching a decade of dedicated service to the community. The key to our success, I believe, is that we are all about giving clients an option to surgery and able to provide them with very natural results. We also host events for other groups free of charge and will customize those events to specific needs. We have hosted financial planners personal clients, teen education events, bachelorette parties, any meetings, botox parties, etc. We can provide cocktails and hors d'oeuvres. These are really fun events.

One of our other activities is that each month, we partner with a synergistic local business and offer a variety of free services to our clients. These are always a huge hit with everyone!

Lastly, probably the biggest contributor to our success was initiating a membership program for our loyal clients. We have botox, facial and laser memberships. Prices are drastically reduced for members and we offer many other perks on products and other services.

What advice would you give someone in terms of rejuvenating their body and maintaining a youthful healthy appearance?

I would personally tell them to get educated on everything available and to keep it natural looking. Don't do too much of any one thing. We all age in multiple dimensions, rejuvenation should occur in the same fashion. Avoid that fake of "plastic" look. Keep it natural and just looking the best that you can for your given age.

You were in another field at one time and then transitioned into this profession. What did you originally set out to do and how did you go down this path?

My background is that of being a Physician Assistant for 23 years now. I started out 11 years providing care in one of the largest family practice offices at the beach. I then transitioned to working in a Gynecology office specializing in natural hormone replacement therapy. After my 5th child I found myself in a working in a Plastic Surgeons office. Through the course of years, I had built many long term relationships with my patients and my passion was in aesthetics and Youthful Medical Spa was a natural evolution.

What is next for Youthful Medical Spa?

We are in the process of expanding and will be doubling our space in the near future to continue to provide our clients with the utmost professional care.

When not being involved in your business, what is the other side of Pam Mahan?

Kids, kids and more kids activities. With my husband Troy and I having 5 children, there is never a dull moment and we are always juggling. All of our children are very involved in extracurricular activities. Two of our sons play school football and lacrosse and the youngest two girls are involved in competitive allstar cheer year round as well as dancing for the nutcracker.



By Kim Komando

Hacked account? Here's what to do now

If you've been following the news, you know that hackers are working around the clock to break into every account they can find. From big companies like Target, eBay, utility companies and even the U.S. Navy, to your personal email and Facebook accounts, there's no challenge too big or too small. Unfortunately, because there have been so many data breaches, breaking into your personal accounts isn't really a challenge. With every breach of a major company, hackers get millions of email addresses and passwords - yours included.

They can often just waltz into your account like they own it. Don't forget the threat from information-stealing viruses and people you know, too. No matter how it happens, though, the result is the same - someone else is in your account. You need to kick them out, fast! The longer they're in your account, the more damage they can do. Once you get them out, you have to take a couple of steps to prevent a future hack, too. It sounds like a tall order, but I'll help guide you through it. Here is what you need to know about recovering email accounts, social media accounts, and bank accounts.

Email Accounts

Recovering an email account depends on what method the hacker used to break into it, and how good they are. Some hackers use an automated system to take control and use your account to send spam. This is annoying, but the program isn't smart enough to change your account settings to lock you out. Simply log in to your account and change the password. The next time the spambot tries to log in, it won't be able to. Problem solved. There's a chance a real person is in control of your account, though. If they're smart, they changed your password so you can't get in. They also might change your security questions or recovery email address so they can let themselves back in at any time, even if you take back your account.

That's OK, because hope is not lost.

Start with the "Forgot your password?" link that's usually in the site's log-in area. If the hacker didn't change your security question, you can reset your password that way. Or you can have the new password sent to another email account, if you set one up previously. If you can't reset the password, you'll probably have to contact your email provider's technical support team. Outlook (formerly Hotmail and Live mail) and Yahoo both have online tech support that can get your

account back.

If you use Gmail, go to the Gmail troubleshooting page. Select "I think someone else is using my account" and the site will walk you through the best way to take your account back. If you use AOL, email abuse@aol.com or compromised@abuse.aol.com and explain the situation.

You should hear from technical support very quickly. Be warned that they will exhaust every method they can to prove you are who you say you are. They're very suspicious of people trying to recover hacked accounts. Hackers frequently pose as an account owner trying to "recover" an account.

Social Media Accounts

Email accounts aren't the only concern. Hackers love to get into your social media accounts. As with email, if you can get into your account, change the password to lock them out. For more involved account recovery, you'll need special instructions for each account. If your Google+ account has been compromised, it's going to be trickier getting your information recovered, since all of your Google accounts are linked. Try to log in to your Gmail account. If you are unable to sign in, go to the Gmail troubleshooting page. Once you've taken your social media account back, I strongly recommend setting up two-step authentication to make it harder for hackers in the future. And if your account hasn't been hacked, I would do this before it is.

Bank Accounts

Unlike other online accounts, I wouldn't use online forms to try to get back a hacked bank account. Call the bank or visit your local bank branch immediately. The bank will work with you to change the password and reverse any fraudulent charges. You may have to open up a new account, though. While you're there, ask about using additional verification features. Most banks have a system that lets you verify any major charge before it's made. For any online account, a little preparation beforehand makes your account much harder to crack. Check your online account's security settings often. Make sure you have a rock-solid password and strong security question to keep hackers out. As I mentioned above, many sites now have two-factor authentication. This makes it much harder for hackers to take over your account in the first place.



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