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ISSUE 31

BUSINESS IN ACTION



THE COST OF THE PAPER CEILING

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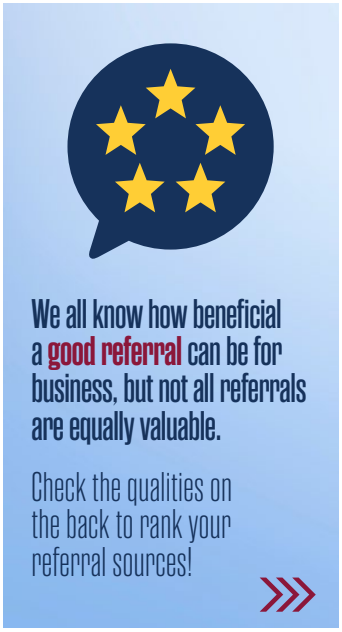
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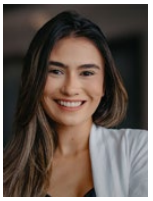
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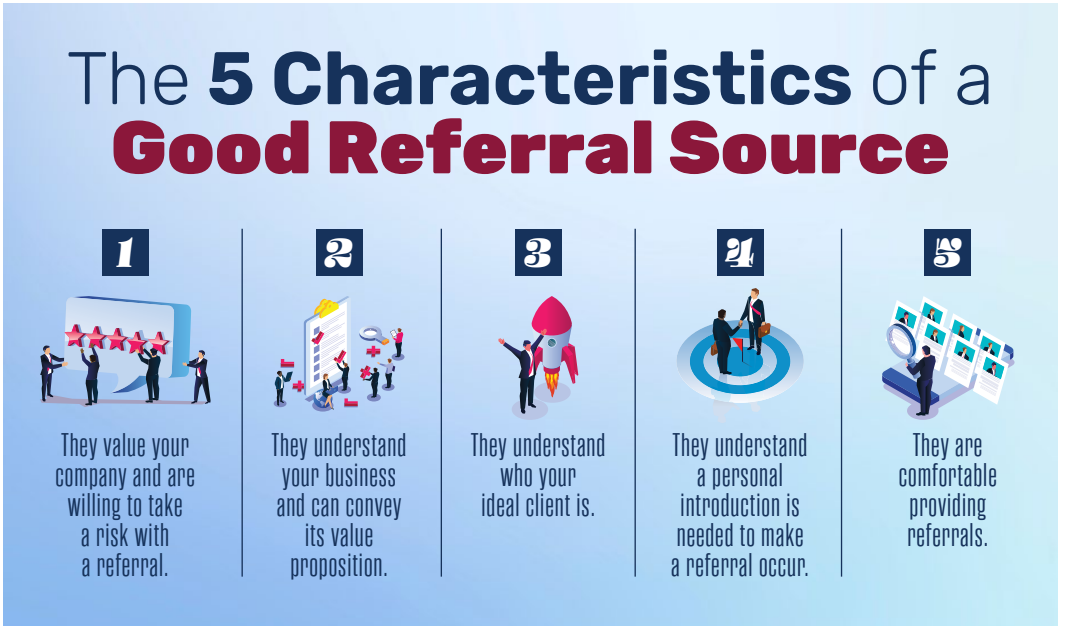
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57 percent of readers save these tear out cards to reference recipes and other helpful tips and pass along your contact info to referrals.

Back of Tear Out Card 1





Dear Bill and Judy,

As one year gives way to the next and thinking turns more reflective, it's the perfect moment to look past the immediate rush and toward what sustains growth long-term. This issue of Business in Action is built for exactly that kind of thinking, helping you prepare for the quiet stretches, rethink outdated assumptions, and scale with intention in 2027.

One feature reframes the off-season as an opportunity rather than a threat, exploring how the right infrastructure, built in advance, can turn winter months into a genuine competitive advantage.

The issue also examines how outdated hiring habits may be costing you talent. As many companies default to requiring a four-year degree for roles that don't truly demand one, capable candidates could be screened out before they're ever considered. Discover the case for skills-based hiring, an alternative more companies are embracing.

Finally, don't miss the interview with a design entrepreneur who built a thriving business from a personal blog. Amber Guyton shares candid insight on scaling her passion project without losing herself in the process. Her story is a fitting reminder that structure and self-awareness go hand in hand with growth.

Here's wishing you a year of business success! As always, it's a pleasure to send you this magazine.

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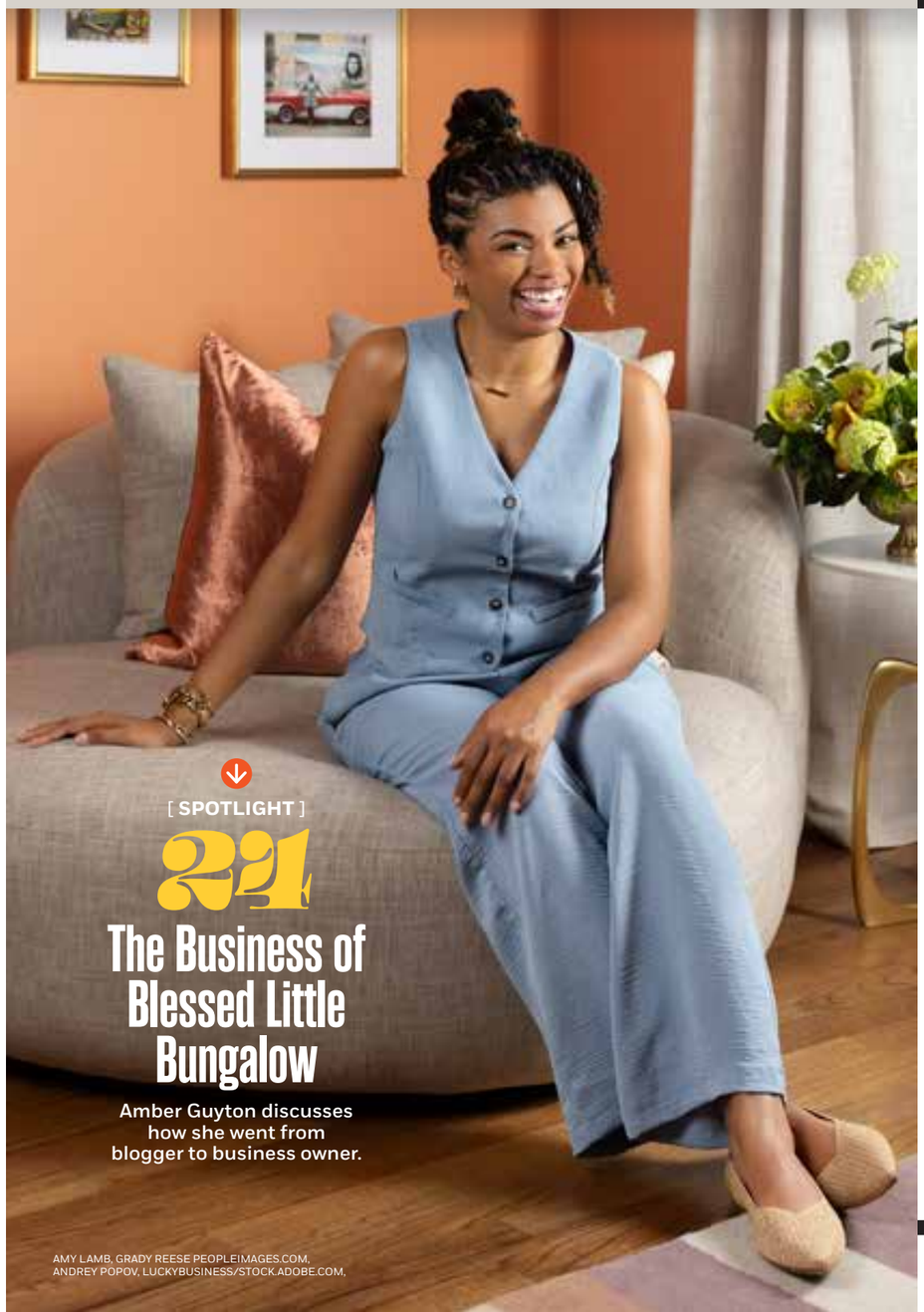
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REALTOR® EQUAL HOUSING OPPORTUNITY

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HOW TO PROPERLY PLAN FOR SLOW SEASONS

Slow seasons relocate margin rather than erase it. The businesses capturing it are built for the aftermath of everyone else's planning failures. Understanding that logic is the first step toward replicating it. BY **THOMAS MAYE**

MOST SLOW-QUARTER strategies focus on preservation: cut costs, protect cash, and wait it out. A separate class of businesses approaches the same conditions as an environment they were built for, and the distinction is structural, not attitudinal.



Slowdowns redirect economic activity rather than eliminate it. Value moves through channels that only open under pressure: distressed inventory, accelerated receivables sales, and restructuring engagements. Businesses positioned at those channels need the right infrastructure in place before conditions turn: standing relationships, capital access, and capacity assembled during the periods when no one else is paying attention.

When a retail chain misses its holiday projections, the merchandise doesn't disappear. Distressed inventory typically moves at deep discounts, often at a fraction of original cost. Businesses that thrive in these conditions share a structural logic: Margin can expand when supply is disorganized and sellers are motivated, though financing risk, carrying costs, and inventory volatility can rise alongside it. The advantage is positional: occupying the place in the market where distress flows, with the capacity to act already assembled.

Most businesses treat a slow quarter as a survival problem and manage it accordingly. The question worth asking is whether any part of your model could be repositioned toward the distress channels that open during those periods. That might mean establishing relationships with liquidation buyers before you need them, building receivables infrastructure that functions as a service to clients rather than just an internal process, or identifying the downstream recipient of your industry's excess capacity and asking what it would take to become that business. The preparation has to precede the conditions. That's what separates a positional advantage from a good idea that arrived too late. ■

Take Action

Map one downstream recipient of your industry's excess inventory, distressed receivables, or unused capacity and determine what it would take to become that business before the next slow quarter hits.



THE HIDDEN COST OF THE PAPER CEILING

CHATHUPORN, ANGELO PEOPLEIMAGES.COM/STOCK.ADOBE.COM

A college diploma has long been a default hiring filter across industries, even when the work itself doesn't require one. The result is that people with non-degree experience often get left out—and businesses miss out on valuable resources.

BY **MATTHEW BRADY**



FOR DECADES, THE bachelor's degree carried a straightforward signal to companies: preparation, discipline, and baseline capability. Employers used it as a shortcut because it simplified hiring decisions for businesses. Over time, however, that shortcut hardened into a gate for some eminently qualified people, causing them to be dismissed from job consideration or promotion, a phenomenon known as the paper ceiling.

How it happened

It's generally agreed that the emphasis on needing a postsecondary education for a job began in the 1970s and then started flourishing in the 1980s. Some cite the 1971 US Supreme Court case *Griggs v. Duke Power Co.* as a turning point. In essence, it required that job aptitude tests had to match the skills needed for hiring. Some experts argue that businesses essentially replaced that standard with a bachelor's degree, which presumably meant that graduates learned job-pertinent skills during their education.

There was a pair of unintended consequences, though. In 2017, Harvard Business School published an in-depth analysis of the situation, concluding that employers were overvaluing the requirement—demanding degrees for jobs that didn't need them, also called degree inflation. This also caused a more detrimental situation: Workers who had acquired appropriate skills through experience rather than a formal education were largely ignored if they didn't have a four-year college diploma.

Piling on the paper ceiling

Today, many white-collar jobs require degrees because it's embedded in screening and hiring practices, regardless of whether the work actually demands advanced academic training.

In 2022, the Tear the Paper Ceiling movement was launched by a group of around fifty companies, including the Ad Council and Opportunity@Work. It advocates for skills-based hiring and refers to workers without four-year degrees as STARs ("Skilled Through Alternative Routes"), who may have developed expertise through military service, apprenticeships, certifications, community college programs, direct experience, or self-directed learning.

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In recent years, though, there has been considerable pushback.

The business implications are significant. Degree inflation became common after the 2008 financial crisis, when employers received large applicant pools and raised credential requirements with little resistance. Positions that historically required a high-school diploma or associate degree suddenly listed bachelor's degrees as mandatory. Administrative assistants, sales managers, project coordinators, and operations supervisors increasingly found themselves screened out despite years of practical experience. In many cases, the degree requirement remained even when the underlying responsibilities barely changed.

The overall impact on employers

The effect was subtle but powerful. Employers reduced the number of eligible candidates while convincing themselves they were improving quality. Yet research across labor markets increasingly suggests the opposite may occur. Companies that rely solely on degree requirements may overlook workers with direct operational knowledge, proven adaptability, and practical judgment developed in real environments rather than classrooms.

The issue is especially visible in sectors facing labor shortages. Healthcare organizations may filter out candidates with years of hands-on expertise in support and administrative roles. Technology companies, once heavily degree-centric, increasingly recruit workers with certifications, coding boot camps, or demonstrated portfolios because the pace of technical change often outpaces formal



academic programs. The mismatch has become difficult to ignore.

At the same time, the economics surrounding higher education have changed dramatically. A college degree remains valuable in many professions, particularly those requiring licensing, specialized technical knowledge, or advanced theory. But rising tuition costs and student debt have complicated the assumption that a four-year degree is always the optimal pathway into stable employment.

For employers, this creates a strategic dilemma. Requiring degrees may feel safer because credentials appear objective and measurable, yet removing the benchmark introduces uncertainty into hiring processes that many companies have spent years standardizing. But the alternative carries costs as well. When organizations default to degree screens, they often shrink the diversity of experience within teams. They may also create artificial labor shortages by excluding workers who already possess the competencies required to succeed. In tight labor markets, this approach becomes increasingly inefficient.

Shredding the paper ceiling

By the 2020s, enough damage had been done—along with the pandemic—that a revolution of sorts started. In 2022, the Tear the Paper Ceiling movement was launched by a group of around fifty companies, including the Ad Council and Opportunity@Work. It advocates for skills-based hiring and refers to workers without four-year degrees as STARs ("Skilled Through Alternative Routes"), who may have developed expertise through military service, apprenticeships, certifications, community college programs, direct experience, or self-directed learning. The central argument is simple: A worker doesn't need a college diploma to be highly capable.

Some companies have followed this trend and started adjusting their hiring policies. Large employers, including IBM, Accenture, and several state governments, have publicly shifted toward skills-based hiring models for many positions. The changes vary in seriousness. In some organizations, dropping degree requirements is largely symbolic because recruiters continue to favor traditional résumés. In others, the shift is operationally meaningful.

The difference usually comes down to process. A company committed to skills-based hiring rewrites job descriptions around measurable competencies rather than educational pedigree. It redesigns interviews to evaluate problem-solving, communication, technical execution, and judgment. It may use assessments, simulations, or portfolio reviews instead of relying primarily on résumé filters.

That transition is often harder than it sounds, though. Many hiring systems were built around credentials because credentials reduce ambiguity. Degrees are easy to verify, sort, and defend internally. Skills are usually more nuanced. Evaluating them requires stronger managers, clearer role definitions, and more disciplined interviewing practices.

There is also cultural resistance. In many organizations, educational pedigree remains intertwined with status. Elite universities continue functioning as proxies for intelligence and ambition, particularly in finance, consulting, and corporate leadership tracks. Even companies that publicly support skills-based hiring may silently maintain prestige biases in executive recruitment and promotion decisions.

That tension reveals something larger about the paper ceiling itself: how institutions define merit. The modern economy increasingly rewards adaptability, communication, technological fluency, and continuous learning. Those traits can emerge through formal education, but they can also emerge through work itself. A military logistics coordinator may possess stronger operational management skills than a recent business graduate. A self-taught software developer may outperform a computer science major in practical execution. A retail manager who spent a decade leading teams may understand customer behavior better than someone with an MBA and little frontline experience.

The labor market is slowly adjusting to that reality, though unevenly. The strongest argument for tearing down the paper ceiling is ultimately economic rather than ideological. Companies facing talent shortages cannot afford to ignore capable workers because they followed nontraditional paths. In an environment where execution matters more than pedigree, skills become harder to dismiss.

The college degree is unlikely to disappear as a signal of preparation or achievement, nor should it. Many professions legitimately require rigorous academic training. But the assumption that competence must always arrive through it is becoming harder to defend. For employers, the real competitive advantage may come from recognizing talent that everyone else's filters automatically reject. ■

Take Action

Check out tearthepaperceiling.org to learn more about this issue and how changing your mindset about hiring requirements could benefit your company.

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Hidden Growth in the Client Expansion Metric

Instead of focusing entirely on the top of the lead funnel, devoting time to maximizing revenue from your existing customers can spell lasting success for your organization. BY **ANTHONY COFFMAN**



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CHASING SUCCESS COULD LOOK LIKE investing in social media ads, attending networking events, and refining your sales pitches—all in pursuit of the next new lead. While a steady stream of new customers is the lifeblood of any growing enterprise, many entrepreneurs overlook a potentially more profitable and sustainable source of revenue that already exists within their reach.

That's the potential of client expansion. When you set your sights on this goal and measure your progress accordingly, you move beyond the exhausting cycle of constant acquisition and begin to build a business that scales organically.

A high expansion rate acts as a natural hedge against churn. If a few small clients leave but your remaining large clients grow their accounts by 20 percent, your business can still show net growth.

Expansion as an engine

Focusing on existing clients is not just a good relationship strategy; it is a financial necessity. Depending on your industry, acquiring a new customer can be far more costly than retaining an existing one. When you add the layer of expansion to retention, the financial benefits multiply.

Selling to a new prospect requires that you overcome the trust gap. In other words, you must prove your competence, justify your pricing, and win over objections. With a current client, that gap is already bridged. They know your work, understand your value, and have perhaps integrated your business into their routine. Expansion revenue typically has a much lower customer acquisition cost because the heavy lifting of brand awareness and initial onboarding is complete.

Furthermore, a high expansion rate acts as a natural hedge against churn. If a few small clients leave but your remaining large clients grow their accounts by 20 percent, your business can still show net growth. This creates a highly sought-after negative churn effect, wherein the growth of existing accounts outpaces the loss of departing ones.

Defining the expansion revenue metric

To track growth effectively, you must first determine what counts as expansion revenue. Generally, it falls into three distinct categories:

1. **Upselling:** This occurs when a client moves from a basic version of your service or product to a more premium, higher-priced version.

2. **Cross-selling:** A client purchases an additional, complementary product or service that they were not previously using. For example, a web design client might sign a new contract for monthly SEO management.

3. **Add-ons:** These are incremental increases in usage, or "seats." If you provide a subscription service and a client moves from five users to ten users, that is expansion revenue.

The client expansion metric specifically isolates this new revenue. It ignores the initial contract value and focuses solely on growth. By tracking such figures separately from new business sales, you can see exactly how much value you are creating when you not only maintain but also nurture your business's current relationships.



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Beyond this figure, though, you should also track the expansion revenue percentage, which is the total expansion revenue divided by your total revenue. If the percentage is growing year over year, it indicates that your product-market fit is strong and your clients are finding increasing value in what you offer.

Calculating your revenue retention

If you want to measure the health of your expansion strategy like a professional strategist, you need to look at revenue retention. This is often considered the gold standard metric for subscription and service-based businesses.

- **The formula is:** (Beginning Revenue + Expansion Revenue – Churn – Contraction) / Beginning Revenue

- **Expansion revenue:** Any further revenue earned from existing customers due to upselling, cross-selling, and add-ons.

- **Beginning revenue:** Total revenue earned from customers at the start of the period.

According to business metrics management company Databox, businesses should aim for a revenue retention rate over 100 percent, though this can vary based on your industry.

Strategies to spark organic growth

Expansion requires taking a proactive approach to client success. You cannot simply wait for a client to ask for more. Instead, position yourself as a strategic partner who understands their evolving needs, delivering exceptional customer service throughout their time working with you.

An effective practice is to perform a quarterly business review. Instead of a casual check-in, use this time to present personalized data on the results you have delivered to them. Once the client sees the value you have provided over the last ninety days, they are far more receptive to a conversation about how additional services could solve their next set of problems.

Another strategy involves searching for expansion triggers. If a software company discovers that a client is taking on new staff, for example, that can signal they are ready for add-ons or other upgrades. By reaching out with a solution before they feel the pain of outgrowing your current setup, you provide a high-value experience that feels like support rather than a sales pitch.

Additionally, try this method: Create a simple spreadsheet or use your accounting software to tag revenue sources as "New Business" versus "Expansion." Over time, you will likely begin to see patterns that can inform your ongoing sales strategies. For instance, you might discover that clients who start with your basic products or services tend to upgrade over time. This insight would allow you to focus your marketing efforts on that entry-level package, knowing that the long-term value will grow significantly.

Scaling a business through client expansion requires a change in mindset. It means shifting from a hunter mentality of seeking new leads to a farmer mentality of managing client relationships.



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Setting sights on expansion

Scaling a business through client expansion requires a change in mindset. It means shifting from a hunter mentality of seeking new leads to a farmer mentality of managing client relationships. It also requires every member of your team to understand that the sale does not end when the contract is signed; in fact, it is only the beginning.

When you prioritize the client expansion metric, you align your goals with the goals of your customers. In short, you only grow when they grow. This creates a success cycle of focusing on their success, which then leads to higher satisfaction, reduces churn, and can help generate a healthier bottom line for your business.

Even if you feel that your organization is riding the rough seas of a volatile economy, the safest place for you to find reliable growth could be in the house you have already built. By measuring and nurturing expansion, you help your small business move beyond temporary survival toward building a foundation for years of prosperous, sustainable success. ■

Take Action

Write down at least three tactics you can apply to increase your client expansion metric and help your existing relationships flourish.

GROWTH AS A CONSTRAINT

Discover why a do-it-all mentality can be detrimental for a leader and their flourishing business. BY **MATTHEW BRADY**

Of all business goals, growth is near or at the top of the list. The basic premise is that if you garner more customers, more attention, and more demand, you're heading in the right direction. But that's not necessarily the case. In small, personality-driven businesses, growth often introduces a different problem: Everything still runs through the founder.

At the beginning, this centralization is necessary and even advantageous since decision-making is quicker and one person controls the quality standard. In addition, customers feel connected to the business simply because they may interact directly with the person behind it. This all helps to propel the company forward. As demand increases, however, the same structure that once accelerated progress can become a liability and begin slowing it down.

Moving from leverage to load management

This change may come as a surprise if you experience it. After all, revenue and demand will likely be on the upswing during growth. But your business may experience internal issues like longer turnaround or approval times and unclear communication because you're not scaling as efficiently.

If you're the face of your business, decisions naturally concentrate around one person: you. That arrangement works while the workload remains manageable. Once volume increases, though, your increasingly fractured attention—caused by every new customer, project, or request competing for your time—may mean that your business gets busier without becoming proportionally more effective.

Why more effort equals more problems

Your instinctive response may be to work harder and longer. (More commitment! More ambition!) This could possibly tighten your grip over tasks and operations. For a while, this might stabilize things. The downside? At the same time, it intensifies the underlying problem because the bottleneck remains unchanged. You stopped the leak, but the pressure continues to build in your corporate pipeline.

In reality, nothing usually changes—other than the amount of operational pressure you feel. Burnout then turns from something you're experiencing into a structural part of your company. As a result, it may feel like you're functioning as your own business's processing center, resolving every uncertainty and maintaining every standard personally rather than leading it.



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The quality paradox

Delegation becomes difficult because many founders associate quality with personal involvement. The business succeeded because *they* controlled the details, so stepping back can feel like they're lowering their own standard.

In practice, that quality often becomes less reliable as growth increases, a turbulence you and your team need to accept and address. Some projects might receive intense oversight while others move through the system with minimal attention because your time and energy fluctuate constantly.

Consistency is key. Putting systems in place can usually solve this problem by stabilizing execution. They convert your instinct into a process and your implicit judgment into explicit expectations. Rather than relying on constant intervention, your business develops repeatable methods for producing reliable outcomes by learning to think more like you.

That transition can be an uncomfortable one. Much like a star athlete-turned-coach who relied on instinct and experience to succeed you must explain what previously only existed in your head. Decisions that once felt automatic now need to be documented, clarified, and transferred to other people.



Without such an operational shift, achieving scale will likely never fully materialize. Your company simply becomes more dependent on you as demand increases, making you and it even more inextricable.

From personality to process

To be clear, you will still be the critical player in your business. You'll be relieved (really!) to find that you don't need to make every decision; recurring ones can be handled by your team because they clearly understand the standards, responsibilities, and expectations. As a result, predictable work moves through established systems while only exceptions are escalated to you. In turn, this can allow you to think more clearly and focus more on further opportunities for your business.

Also, be proactive rather than reactive. By the time the bottleneck becomes impossible to ignore, your business is probably already strained to the breaking point. Then the problem gets exacerbated: Changes made under pressure usually create more confusion than clarity because systems are being redesigned while momentum still has to be maintained. Operational maturity is easier to build *before* the organization reaches that point because effective systems require fine-tuning, experimentation, and adjustment over time.

Building a business for growth

Always keep your eyes on the prize concerning this transition: to remove unnecessary dependency on you since a scalable business separates organizational capacity from its founder's personal bandwidth. Growth will no longer require you to absorb every single operational burden personally. As a result, your organization will be less likely to collapse under the weight of its own growth.

As that transition happens, your value actually increases even more as you execute necessities such as shaping direction, allocating resources, and improving systems. Even better, you should notice that your business becomes more resilient because performance is no longer tied to one individual's availability or their energy. That is the real measure of both personal and corporate growth. ■

Take Action

Meet with your managers to discuss whether your company is too dependent on you and get their opinions about what may be delegated.



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Built to Succeed Between Seasons

There's a class of companies designed for correction and low-energy consumption, which grows steadily during off-peak seasons.

BY **THOMAS MAYE**



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THERE IS A TIME PERIOD that most business strategies ignore: the stretch between things, whether that's holidays, product cycles, or cultural moments. It's a distinct consumer state that's more deliberate and more introspective. A small number of industries have been built specifically to serve it.

The businesses that thrive here are built with purpose. Revenue tends not to spike or crater with slowdowns; the need they serve typically doesn't depend on excitement to activate. A gym that fills in January is peak-dependent. A physical therapist's practice and a tax preparer run on different clocks entirely. Demand arrives when something needs attending to, not necessarily when consumers are energized.

Service businesses as a model

The service & maintenance category is underappreciated in business literature precisely because it lacks drama. Pest control, HVAC servicing, and dental cleanings don't attract venture capital. What they tend to generate is recurring revenue with relatively low churn, driven by necessity rather than desire.

A restaurant doesn't skip its grease trap service when foot traffic drops. That spending tends to be less mood-dependent, which can insulate such a business from some of the volatility that erodes peak-dependent revenue when the moment passes.

Subscription models have attempted to manufacture this quality artificially. The better insight is that some categories possess it inherently. Businesses in those categories often benefit from structurally stronger retention dynamics: The need itself keeps customers coming back.

Businesses that depend on correction

A second cluster serves what might be called the correction impulse: the behavioral shift that follows excess. Gyms, financial planning services, and therapy practices all see demand rise as consumers recalibrate. The excess of peak season generates its own demand signal, and these businesses sit at the other end of it.

The underlying economics work differently here. Correction spending is motivated and deliberate rather than aspirational or impulsive. In many categories, that shift produces stronger conversion intent and more durable customer relationships: The purchase is tied to a specific intention, not a mood.

The risk is that correction businesses can become too associated with a single moment and fail to build year-round relevance. The ones that last reframe correction as an ongoing practice, which shifts the revenue model from periodic spikes toward something closer to subscription.



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The overlooked middle

The third category is arguably the most durable: businesses serving low-energy consumption. Streaming platforms, podcast networks, comfort food brands, and casual gaming don't require consumers to be in a peak state. They require consumers to be present and at home.

These are large and reliable markets. Businesses that serve this state well need availability and habit. However, the challenge is differentiation. Since the market is large, it attracts competition, and with a low-energy consumer, switching costs are minimal. Durability in this category comes from depth of habit, not breadth of offering.

What peak dependence costs

A business built around peak moments faces a deepening set of risks that quiet-season businesses largely avoid. Global research and advisory firm IHL Group estimated that inventory distortion—the combined cost of stockouts and overstocks—cost retailers $1.77 trillion globally in 2023. Inventory must be staged in advance of demand that may not materialize at forecasted levels. Staff gets hired seasonally and trained quickly, and it often departs before becoming productive. Marketing spend concentrates in the same windows as every competitor, driving up acquisition costs precisely when margins are already thin from operational buildup.

The correction comes in the form of markdowns and write-offs. These costs erode whatever margin the peak generated. Meanwhile, the maintenance company and the correction service are running at their normal pace, serving customers who showed up without being summoned.

Peak businesses aren't inferior. Some categories have no alternative. But peak dependence is often a strategic choice with real costs that may go unexamined, and the businesses designed to capitalize on off-peak seasons deserve more deliberate study as models of durability. ■

Take Action

Audit your revenue calendar for peak concentration. If a disproportionate share of your annual revenue lands in a narrow window, map the structural changes required to build a meaningful off-peak demand stream.



THE BUSINESS OF Blessed Little Bungalow

Amber Guyton, the design firm's founder, discusses what it takes to simultaneously be a thriving business owner and burgeoning content creator.

INTERVIEW WITH **AMBER GUYTON**
BY **MATTHEW BRADY**
PHOTOS COURTESY OF **BLESSED LITTLE BUNGALOW, UNLESS NOTED**



How and when did Blessed Little Bungalow come about?

I have always been creative. As a kid, I was constantly repainting my room, rearranging furniture, and making my space feel just right. But my professional background is in marketing, and I spent years working in financial services and tech.

After earning my MBA, I relocated from Atlanta to San Antonio for a new job. About six months later, I bought a 1948 bungalow. Within a week of moving in, I had redecorated the entire place to make it my own. When my mom came to visit, she looked around and asked, “When are you going to do this for real?”

So I launched my blog about my home projects, Blessed Little Bungalow, as a side gig in 2016. Over time, readers began asking for my design help. That led me to start offering e-design services, and I slowly built a client base and project portfolio.

Five years later, during the pandemic, the company I worked for became fully remote. I moved back to Atlanta to be closer to family and reduce my cost of living. Not long after, I had a realization: If I’d built this much in five years while only giving it about 10 percent of my time, what could it become if I focused on it completely? So I committed to Blessed Little Bungalow full-time.

I have since expanded to include artwork that’s sold at select HomeGoods stores and a Mitchell Black wallpaper collection, and I even published my first book. These days, I think of myself as a multihyphenate creative, but interior design remains at the center of it all.

Was it a difficult choice to leave the corporate world to run your business full-time?

Yes and no. Before that, I had worked in some pretty challenging work environments, including media sales roles during the recession and a few toxic workplaces. But I eventually joined USAA in San Antonio, the first place where I experienced a truly healthy company culture. It felt like a community, not just a job. When I left there, the decision wasn’t easy.

However, I also get easily bored. I’m someone who tends to reinvent things every few years—I’ll buy a new house or start a new project. I was actually diagnosed with ADHD as an adult recently, which helped explain that constant drive for something new. I have found that it’s a useful trait for an entrepreneur, though.

Another key factor was the pandemic, which changed how many of us think about time. It reminded us that tomorrow isn’t guaranteed—if there’s something you want to build, you should start now. Plus, my design business had grown quickly during that time because people were suddenly spending so much time at home and wanted their spaces to feel better. I also figured that I could always return to corporate work if this didn’t work out. So I took the leap. It felt like betting on myself.





LAJOY PHOTOGRAPHY

In what ways did your previous work experience in finance help you with your business?

USAA really hammered home the point of having pride in the services we provide . . . [*Laughs*] I talk like I still work there. That's a sign of a good business culture! Anyway, the company's whole existence is to serve its members; more than anything, it wants them to experience financial freedom and security. So that became really ingrained in me.

What key steps helped you along the way?

I started Blessed Little Bungalow by doing baby steps. First, I had to address the $89,000 in loans I had accumulated. At that time, I was working at what I considered my first real job, where I was making six figures and living the dream. I realized, though, that no matter how much I made, only my habits would allow me to make investments, save money, and have a secure future. So I listened to Dave Ramsey's podcast every day and ended up paying off my debt in only twenty-two months.

That fueled my business, which I started almost like a bootstrap: Every dollar that built it came from me. Blessed Little Bungalow was a side hustle at the time, so any money I made from it would go into my PayPal account. Then, once it hit a milestone, such as $10,000, I would transfer it into my checking account to pay off debt. So any money I was earning from Blessed Little Bungalow wasn't extra play money; it was going towards that goal.

Does a structured mindset touch every aspect of what you do?

It does. In fact, after my debt was gone, I built a surplus. During its first eight years of existence, Blessed Little Bungalow was always in the green other than when there was a disruption in the economy. I'm still very conscious of money with everything I do, from outsourcing tasks to my virtual assistant to having contractors do certain work. I keep a money mindset at all times, asking: Is this a good return on investment? Is this something worthwhile, or is it fractional? I can hire someone, for example, and it's not necessarily going to be an ongoing bill.

I think the same way about the homes I design. If a client gives me a budget of $25,000, how can we stretch that to ensure that we're investing in the right materials, furnishings, etc.? Ultimately, I'm making sure that they're getting their best bang for the buck by, say, working with trustworthy contractors who do quality work. That way, if there's not enough money for everything, I can go to the client, set expectations, and suggest a different timeline or prioritizing one space over another.

That mindset even plays into my role as an influencer as far as knowing my value, how much time I put into content creation, who I need to pay, such as a videographer, and how my brand aligns with other brands I work with. All that has to be determined to make it succeed. Also, I know that my audience trusts my opinion, so I don't want to put anything in front of them simply for a buck. I want to make sure that it's a product I would use myself and would trust to put in my clients' homes too.

What steps do you take to juggle all this efficiently without causing burnout?

I'm doing more today than ever, but I'm being more judicious. People may see content creation and think, "This person made thousands of dollars off one Instagram Reel." But it takes so much time to plan—to write the script, capture the footage, edit it repeatedly, and do any necessary negotiations with other parties. So I have a PR agency and a social media agency to handle outreach and pitches. I also have a videographer on retainer who follows me around, records me working, and provides a finished video for me the next day.

Of course, I like to be in the weeds and have the final say on everything. But I realized I couldn't do all that and be successful. I had to build a team I rely on and allow them to do their best work because trying to do everything is not a strength; everything that turns into a weakness for me has to be handled by others.

In fact, I told my team that there are three hats I'm allowed to wear: CEO (working on the business versus working in the business), creative director (designing for my clients), and representative for my content creation (speaking on panels and keynotes, etc.). Everything else either needs to be delegated or eliminated. I'm trying to do that in my personal life as well by establishing boundaries and balancing my life and business better.

That's always a work in progress, but as someone who was a solopreneur for so long, it's hard to give up control. It's so tough to trust other people to write things in your voice to a PR agency or even AI. Truthfully, I still instinctively want to do it all. But that's just foolery: I'm kidding myself into thinking I can do it all rather than taking the time to outsource.

You're a success story in many ways. How does that make you feel?

First and foremost, I credit my mama's and grandma's prayers and the values they instilled in me, which shaped who I am. They taught me my work ethic, my moral compass, and how to move through the world with integrity. Like many people, I've dealt with anxiety and periods of self-doubt. I turned forty last year, and sometimes I still feel like I haven't fully achieved everything I once dreamed about.

But I try to interrupt those challenges with gratitude. More than anything, my goal is to be a good human and to work with other good humans. I want my work to be authentic and create joy. In corporate America, I always had a sense of who I had to be: the way I dressed, spoke, etc. Now I can just be me with clients and serve the world in a way that uses my gifts and talents for good.

For more info, visit
blessedlittlebungalow.com



"I told my team that there are three hats I'm allowed to wear: CEO (working on the business versus working in the business), creative director (designing for my clients), and representative for my content creation (speaking on panels and keynotes, etc.). Everything else either needs to be delegated or eliminated."

THE MAGIC OF THE MICHELIN METHOD

Taking inspiration from the ubiquitous tire company's stellar marketing strategy, learn how you, too, can find organic ways to attract excited customers to your business's offerings.

BY **ANDRE RIOS**



THAPANA_STUDIO/STOCK.ADOBE.COM



In the year 1889, André and Édouard Michelin founded a tire company in France at a time when there were fewer than three thousand cars on the road in the entire country. The automotive industry was a niche hobby for the wealthy, and people were hesitant to travel long distances. The brothers realized that to sell more tires, they needed to convince people to drive more miles. Their solution, launched in 1900, was a small red book: *the MICHELIN Guide*.

This guide provided motorists with useful information on how to change a tire, where to find fuel, and where to eat and sleep while on the road. By becoming an authority on the travel experience, they increased interest in road travel and strengthened automotive culture. Today, the MICHELIN Star is one of the world's most prestigious culinary and hospitality awards, and Michelin remains one of the world's largest and most recognized tire manufacturers.

For the modern small business owner or service professional, this strategy offers a masterclass in indirect demand generation: namely, that sometimes the most effective way to grow is to create a platform that celebrates excellence in your community. By adopting the Michelin Method, you can position your business as the ultimate local authority and foster goodwill with other entrepreneurs, all while driving significant public excitement for your brand.

The logic of the ecosystem

The genius of the Michelin brothers lay in their understanding of the customer ecosystem. They knew that a tire is a derived-demand product. In other words, no one buys a tire for the sake of owning a tire—they buy it to facilitate a journey. If the journey is unpleasant or difficult to plan, the demand for tires remains low.

As a small business owner, you likely operate within a similar ecosystem. If you are a real estate agent, your clients also need reliable contractors and local mortgage brokers, for example. If you run a fitness studio, your members are likely interested in healthy restaurants, massage therapists, or athletic wear. By creating a curated guide with rating systems or hosting partner events that promote these adjacent services, you can provide immense value to your customers before they even realize they need your help.



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Defining categories

To implement this method, you must first determine your industry's version. Simply ask yourself what else your customers may be searching for as they interact with your business; these categories will form the basis of your guide or rating system.

For example, a boutique pet shop owner might create the "Gold Paw Award" for local dog parks, grooming salons, and pet-friendly cafes, submitting this as a quarterly newsletter to stay in touch with their professional contacts. Similarly, an interior designer might organize a plant sale alongside top-rated local landscapers and nurseries.

The key is to choose categories that are complementary rather than competitive. When a hotel owner promotes excellent local museums and shops, they are merely providing customers a reason to visit the neighborhood—and hopefully check in for a few nights.

Creating the criteria for excellence

A guide is only as valuable as the trust it inspires. The Michelin brothers achieved this by sending anonymous inspectors to restaurants and using a rigorous standardized set of criteria. While you may not have a budget for secret inspectors, you can still establish a transparent and respected system.

Start by defining three simple tiers of recognition. You might call them the "Community Choice," the "Professional Standard," and the "Gold Medal." Use a mix of public voting and professional review to determine the winners. This hybrid approach generates public excitement through social media voting while maintaining the prestige of an expert endorsement.



NICHOLAS FELIX-PEOPLEIMAGES.COM/STOCK.ADOBE.COM

Building authority requires consistency and a clear focus on the audience's needs. Your criteria should therefore reflect what your customers actually care about. If you are rating local contractors, don't just focus on their price. Focus on their reliability, communication, and cleanliness on the job site. When you then recommend these services, be sure to have a short explanation of why each business made the cut. This transparency creates the credibility needed to make the Michelin Method work.

Building a community of advocates

One of the most powerful aspects of this strategy is the multiplier effect of local partnerships. When you give your seal of approval to another local business, you turn that business owner into an advocate for your brand too.

Imagine that you own a local gym and you award a "Fit Choice" badge to three health-food stores. Those businesses may proudly promote their badge on their websites and social media pages. They might even print a physical sticker for their front window. Each time a customer sees that badge, they also see your gym's logo.

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This creates a referral network that functions on autopilot. You are no longer just another service provider; you are the arbiter of quality in your community. Building this type of ecosystem can be a cornerstone of your business's growth, shifting the focus from individual transactions to long-term community influence.

Leveraging the digital guide

While the Michelin brothers started with a physical book, it will likely be best to make your guide live online. Dedicate a section to it on your website, or link to a beautifully designed digital PDF, either of which can serve as a powerful lead magnet. You can ask for an email address in exchange for the guide, allowing you to grow your marketing list with high-quality prospects.

Furthermore, these efforts can boost your SEO and AEO (answer engine optimization). By writing about local businesses and community hotspots, you may begin to rank higher for local search terms that you otherwise wouldn't reach. When someone searches for the "best coffee shops in our town," they might find your guide, which introduces them to your business for the first time.



Measuring the return on authority

The Michelin Method is a long-term play, requiring an investment of time and creativity. But the potential returns are profound. For example, you might experience shorter sales cycles because customers already trust your judgment. You could see a lower CAC (customer acquisition cost) as your partners and award recipients refer their own clients back to you. Most importantly, you will find yourself boosting brand awareness at a lower price than other efforts.

When you are the person who defines excellence in your community, you become a trusted partner with local authority. Just as the Michelin brothers proved that a tire company could change the world of food, you have the same opportunity to cement your place at the top of your local market. ■

Take Action

Consider how you might attempt a Michelin Method marketing strategy that leverages local business partners.

Earning Trust in the Age of Endless Content

When content becomes cheap and infinite, credibility tends to become scarce and fragile. To stand out, lean into clarity and maintain your human judgment.

BY **MATTHEW BRADY**

WE'RE NOW OFFICIALLY LIVING AND working in an AI world. The positive: AI has shrunk the costs of production, making it super-efficient. The primary downside? A company's mere presence used to build trust almost automatically: Publish consistently, stay visible, and occupy enough space in the market, and familiarity would eventually carry the brand forward. But that logic is weakening quickly. The solution is to show your human side.

The AI groupthink

Every company can now produce competent content such as articles, newsletters, social posts, and product copy at scale and in very little time. However, the result tends to have the opposite of the intended effect. Brands suddenly no longer stand out because their messages blur together, sounding as if assembled from the same voice—because they are.



Every company can now produce competent content such as articles, newsletters, social posts, and product copy at scale and in very little time. However, the result tends to have the opposite of the intended effect.

BRIAN JACKSON/STOCK.ADOBE.COM

The instinct, naturally, is to respond by accelerating output even further. More channels! More formats! More commentary attached to every industry shift! But scale without editorial discipline tends to fracture a business's messaging coherence. Tone may slip between platforms, and messaging starts being reactive instead of cumulative. Over time, the brand stops feeling guided by judgment and starts being perceived as managed by throughput.

That erosion is difficult to measure internally because, frankly, activity still generally looks productive. Externally, though, the effect becomes fairly obvious: Audiences stop retaining meaningful distinctions between one company and the next. Don't blame automation for this, though. The issue is that companies are overusing it.

When production becomes mechanical, editorial standards tend to soften alongside it. You may publish simply because there is space to fill rather than having something insightful to

say. In addition, your language may very well broaden to accommodate speed, making your positioning safer, flatter, and easier to reuse. Eventually, your brand develops the same flattened tone as everything around it.

Regain your voice

At a certain point, trust gets lost in the AI shuffle. Yet, as usual, it completely depends on reliability. After all, people gravitate toward and return to sources that feel consistent in how they interpret events, frame tradeoffs, and decide what deserves attention. Once that consistency weakens, your credibility becomes unstable.

Fortunately, this is often more of a strategic problem than a stylistic one. In an AI-saturated market, the strongest signal often comes from undersaturation, namely fewer messages and narrower positioning. In short, your restraint very well may stand out precisely *because* so few brands practice it. Plus, if your business is clearer and more constant across every channel despite less engagement, you may just find that it resonates better.

To succeed at this, though, you have to exhibit good old-fashioned human judgment. Sure, AI can generate language indefinitely. But what does that language mean or, just as important, convey about your brand? AI can approximate tone and emphasis on a single pass, but without explicit editorial direction, it cannot reliably sustain a brand's distinctive voice across content over time. Those decisions remain firmly with you and your editorial or marketing team, and they'll shape whether your brand feels distinct or interchangeable.

The companies navigating this transition most effectively tend to treat AI as infrastructure rather than authorship. They use it for speed and execution while maintaining tight control over important aspects such as their tone and positioning. Consistency in this model does not usually emerge naturally; it has to be reinforced.

Information alone no longer creates authority, largely because information itself has become omnipresent. As a result, interpretation often matters more now than access. When you have a defined point of view, you're telling your audience that your brand is willing to prioritize certain ideas, reject others, and embrace disagreement rather than smoothing every edge for broader approval. In other words, generic expertise increasingly reads as interchangeable—but specific judgment reads as deliberate.

There is risk in that posture, of course. Clear perspectives inevitably alienate some audiences. But as the classic truism confirms, you can't please everybody. However, a willingness to sustain a position over time is part of what makes a brand believable in the first place.

Visibility alone no longer automatically implies credibility, and output by itself no longer signals authority. In a market flooded with interchangeable language, restraint stands out. The brands that maintain trust over the next decade will be the ones capable of preserving coherence while everything around them accelerates. ■

AI can approximate tone and emphasis on a single pass, but without explicit editorial direction, it cannot reliably sustain a brand's distinctive voice across content over time.



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Take Action

Meet with your marketing and editorial leaders to discuss whether your company's message or voice is being muffled by AI.



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NAVIGATING SOFT MARKETS

When demand shrinks and customers become more selective, resist the temptation to bend to meet all your consumers' demands. Use these challenges as opportunities to innovate.

BY **ANDRE RIOS**

In the lifecycle of every industry, there comes a time when the wind changes direction. For several years, many small business owners and service professionals might enjoy a "hard market" characterized by high demand, limited supply, significant pricing power, and seemingly automatic growth. However, as economic cycles turn, you may find yourself sliding into a soft market, the opposing situation that shifts power decisively from the business to the consumer.

For the unprepared business leader, this can feel like an operational crisis that triggers a survival mode instinct. Customers may be less responsive to marketing outreach and your products and services may be scrutinized more heavily, while the pressure to slash prices becomes immense. Yet the businesses that often survive and eventually thrive in these periods take the opposite approach: recognizing the signs early, then aggressively adapting their strategies to meet the new reality.

→ The fundamental rebalancing

A soft market's shift in power forces a change in how you interact with your customers. In a boom, you are an order taker. In a soft market, you must become a value creator. Buyers are no longer looking for just a service; they are looking for a justification for their spending. If you don't adjust your marketing during a downturn,



Research shows that companies that focus on operational efficiency while continuing to invest in marketing and customer experience tend to outperform those that simply cut costs and wait.

you will likely find yourself losing out to competitors who are more attuned to consumers' newfound leverage.

→ The danger of the waiting game

According to the Small Business Administration, staying clued in to market conditions is the first step in managing financial risk in such times. One of the most common mistakes small business owners make during a dip is assuming that demand will return to previous levels if they simply hold on long enough. This passive approach often leads to them slowly depleting cash reserves or losing longtime clients who become more price and value conscious.

The antidote to this is strategic adaptation. Research shows that companies that focus on operational efficiency while continuing to invest in marketing and customer experience tend to outperform those that simply cut costs and wait. A soft market may eventually harden again, but the competitive landscape will have changed by then. Those who spent the challenging times refining their model are more likely to become the new leaders.

→ Reimagine pricing instead of slashing it

When demand drops, your instinct may be to lower prices to attract customers. While some pricing adjustments may be necessary, a race to the bottom rarely ends well for small businesses that lack the scale of massive corporations. Instead of simply cutting your rates, consider restructuring how you deliver value.

This is where value-based pricing becomes essential. Can you unbundle your services to offer a more affordable entry point? Can you create tiered packages that allow price-sensitive customers to still work with you while



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maintaining a premium option for those with greater needs or a more flexible budget? By offering options, you acknowledge their budget constraints without devaluing your expertise.

Furthermore, consider shifting toward performance-based or milestone-based payments. In a soft market, buyers are afraid of wasting money. By aligning your compensation with results—the promises of your value proposition, like saving time or preventing unfortunate incidents—you reduce customers' perceived risk, making it significantly easier for them to say "yes," even in an uncertain economy.

→ Auditing the operational engine for efficiency

A soft market is actually brimming with opportunity. In fact, it can be a powerful diagnostic tool that exposes any inefficiencies hidden by high margins during your good times. To get to the next level of success, you must perform a rigorous audit of your cost structure.

Start by distinguishing between fixed and variable costs. Fixed costs, such as long-term leases or high-interest debt, can become particularly burdensome when revenue slows. Where possible, look for ways to convert fixed costs into variable ones.

When demand drops, your instinct may be to lower prices to attract customers. While some pricing adjustments may be necessary, a race to the bottom rarely ends well for small businesses that lack the scale of massive corporations. Instead of simply cutting your rates, consider restructuring how you deliver value.



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This might mean utilizing more specialized contractors rather than taking on more full-time employees or allowing for remote work instead of maintaining a traditional office.

According to analysis by McKinsey & Company, true operational resilience builds when you create a flexible cost base that you can scale up or down with market demand. This agility allows you to protect your margins even when your top-line revenue is lower than preferred. Every dollar saved on an unnecessary subscription or a slow, inefficient process is a dollar that stays in your cash reserve to fund future growth.

→ Promoting your brand as a necessary partner

Positioning is how the market perceives your "why." In a soft market, move your marketing away from showcasing general excellence and instead toward solving specific, high-priority problems. For instance, your positioning might be "We are the best at what we do." In a soft market, your positioning must shift toward "We are the partner you need to navigate your challenges." If you are a consultant, don't just sell strategy; sell cost optimization or revenue recovery. If you are in home services, don't just sell remodeling; sell energy efficiency or home-value preservation.

Your goal is to reframe your business as an essential tool. This requires a deep understanding of your customers' current pain points and what you do to address them. Consider polling loyal customers via email or social media surveys, then review the responses closely. Their answers should dictate how you restructure your marketing campaign and even your next products or service offerings.

→ Strengthening the core through customer retention

Finally, remember that in a soft market, your current clients are your most valuable asset. The cost of acquiring a new customer is often significantly higher than the cost of keeping an existing one—a gap that widens when demand is low.

Therefore, invest heavily in customer success to ensure that your current clients are seeing measurable ROI from your work. (For more information on maximizing the value from your current customer base, see p. 10.) If they feel that you are less of a business and more of a partner during this time, they will be far less likely to cut your services when they are looking for ways to save money. These long-term relationships are the bedrock upon which you will build your eventual recovery.

→ Resilience as a competitive advantage

While a soft market is a challenging environment, it is by no means unconquerable. By adapting your pricing, streamlining your operations, and sharpening your positioning early, you can do more than just survive. You can build a more efficient and resilient version of your company.

The key is action. Don't wait for the market to change for you; if you alter your business to suit the market, you will find yourself in a much stronger position when the tide eventually turns back in your favor. ■

Take Action

Whether or not your industry is currently experiencing a soft market, brainstorm ways to adapt through your sales, marketing, and customer success efforts.

THE DISCOUNT TRAP

Constantly running sales creates an issue for your profit margins: The full price stops being the price. It becomes the anchor for the markdown your customer is waiting for. BY **MICHAEL RUSSELL**

THE SHIFT RARELY announces itself. Sales hold, the promotional calendar keeps running, and the problem stays invisible until you try removing the incentive and find the floor has moved. Every promotion teaches the buyer something. Offered occasionally, it signals shared value. Offered repeatedly, it says full price was never real. Research has found that in some grocery categories, roughly half of consumers who pulled back on purchases were waiting for a sale.

(>) The imaginary floor
Run enough promotions and you realize you haven't lowered your price; instead, you've raised your cost of selling while leaving revenue where it was, minus the margin you gave away. A buyer base trained on incentives requires constant priming. Stop that, and your sales may stop. What looked like demand was customers who understood the pattern better than you did.

(>) Where pricing power lives
Brands with genuine pricing power share one trait: Customers consider cost last, if at all. The purchase turns on desire, trust, or necessity—price is confirmation, not an obstacle. A markdown is an event, and it lands harder because it's rare. Without that foundation, the number is the first conversation.

(>) The test
Pull the incentive and measure the drop.



Strong pricing power produces a modest volume decline with stable revenue per unit. Promotion dependence produces evaporating demand, and that tells you exactly what the offer has become. To know whether your full price is real, that's the only honest answer available. ■

The inclusion of useful tips is one of the top reasons 58 percent of recipients have referred the professional who sent them the magazine in the past 12 months.

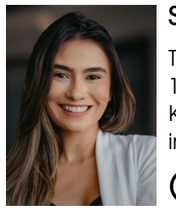
Take Action

Pull your last three promotional periods, calculate revenue per unit net of markdown, and compare it against full-price periods. If the gap is closing or inverted, the promotion has become the price.

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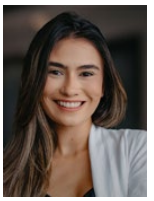
Front of Tear Out Card 2



Communicate Well with All Personality Types

The **DISC personality** assessment identifies four kinds of personalities. Learn how to best interact with each.

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Back of Tear Out Card 2

FIRST, USE THESE STEPS TO IDENTIFY AN INDIVIDUAL'S PERSONALITY:

1. **Observe:** Pay attention to what a person talks about, their tone of voice, and their body language.
2. **Assess:** Take the time to evaluate an individual's behavioral patterns, such as if they are reserved and speak in a quieter voice or if they are outgoing and use a louder voice.
3. **Recognize:** About 80 percent of people have a blend of personality types, but one type is usually stronger than the others, which you can then identify.

CONNECT WITH EACH TYPE OF PERSONALITY

D (Dominance):
These individuals favor a direct communication style, so be clear and concise and avoid subjecting them to unnecessary chitchat.

I (Influence):
Connect with people of this personality type on an emotional and personal level since they value relationships.

S (Steadiness):
This personality type appreciates calmness and cooperation. Carefully give them the information they need and time to make decisions.

C (Conscientiousness):
These perfectionists think objectively, so present them with data and communicate with them in a direct and formal manner.

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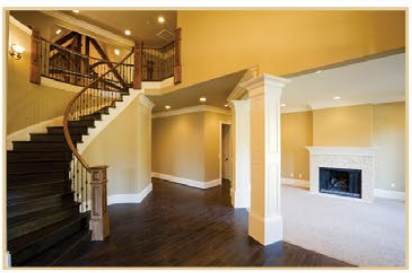
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