

Being Your Own Boss

Behind the Myths & Fears of Consulting

LISA X '96

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Full slide set, handouts, and speaker notes will be available for downloading after the conference at <http://www.stokely.com>

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BEING YOUR OWN BOSS - Behind the myths and fears of consulting

I'm here to give you an understanding of what it's like to be an Independent System Administration consultant. You should leave here with knowledge of what it takes to become a successful self-employed consultant, the good and bad sides of being a consultant, and the technical and business skills you need.

I'll cover how to find work and how to work a project in a way that keeps your clients wanting you to work for them again and telling all their friends how great you are.

We'll also talk about the "Back Office" of your consulting practice--the how-tos of running your own small business.

What we'll cover

- The bright & dark sides of consulting
- Keeping your skills current
- What you need to have before you start being successful
- Having successful Technical & Business skills
- Marketing and Sales
- Contracts
- Working professionally
- Getting paid
- Back Office: Tools and Toys

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Why be a consultant or contractor instead of a "regular employee"?

The bright side of consulting

- "I'll make a fortune!"
- "I'll get to pick and choose my work!"
- "I can take lots of vacations!"
- "I'll get all these business deductions on my taxes!"

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Why be a consultant or contractor instead of a "regular employee"?

The bright side of consulting

- **I'll make a fortune**
 - Once you're established, you can expect to make 1.5-7 times your "regular employee" salary.
 - In Silicon Valley, some established Sr. Unix Sysadm Consultants make \$175/hour. If they can somehow manage to be employed at 40hrs/week, 50 weeks a year, they can make \$350,000/year. But, this is extremely rare.
- **I'll get to pick and choose my work**
 - If the market, your skills, and your network is good, you can pick and choose who you want to work with, and what projects.
 - You have the possibility of choosing win-win projects instead of doomed projects. Employees often don't get the choice.
 - A company pays a consultant a lot of money every month, so the companies have a tendency to give consultants only projects which will succeed in that month. This is good!
- **I can take lots of vacations**
 - Some consultants work 3 quarters out of 4. The 4th quarter is for vacations and retraining. As long as you love techie retraining, you can consider it a vacation.
- **I'll get all these business deductions on my taxes**
 - A cautious home-office deduction, phone, percentage of utilities and maid service
 - Write off all or part of your car
 - Computers, modems, Net connection, office equipment, office furniture. (All your new techie toys could be business expenses)
 - See your accountant for what's legal and prudent in your state or country.

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The dark side of consulting

- "It's too risky and I don't know a thing about business."
- "It's too much work".
- I'll have to become a manager!"
- "I'll have to work all the time."
- "What if I don't make any money?"
- "There's all this stuff I don't know! How do I stay current?"

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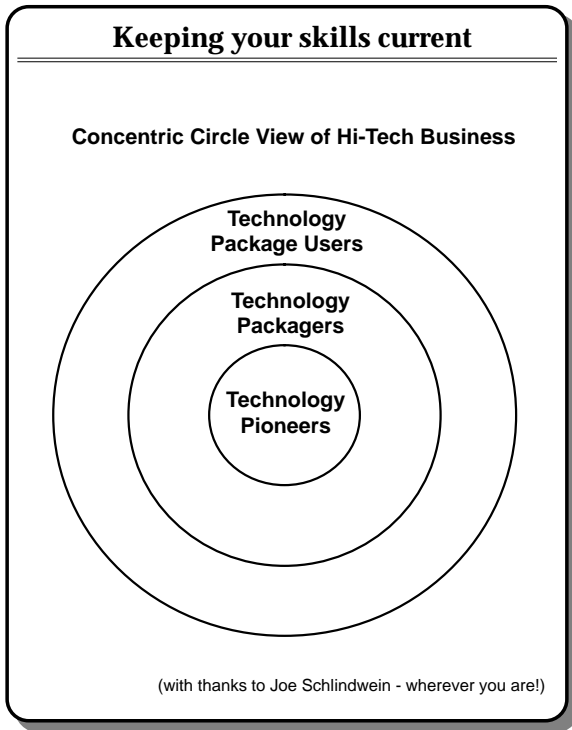
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The dark side of consulting

- **It's too risky and I don't know a thing about business**
 - Not everyone is entrepreneurial-minded. Some people can't negotiate contracts, can't make cold calls, won't keep records, have no business or customer skills or freak over looking for new clients.
 - Some people have a huge mortgage, a new baby, a non-working spouse, a significant other who panics over lack of money and can't make the risk commitment.
 - Consultants get terminated whenever there is a mass employee layoff. But, consultants are usually brought back in before the hiring freeze is over. It's just different dynamics of the same cycle.
 - Culturally, you're not part of the team and probably won't be in the all-hands meetings. If you must identify as "part of the team", this may not be the work-style for you.
- **It's too much work**
 - Usually, if you're not working, you're looking for work. Even when you're working, you need to be looking for your next contract.
 - "Free time" (when you get up and before you go to bed) is often spent doing system administration on your own net, reading mail and news, installing systems and software at home, learning new technologies.
- **I'll have to become a manager**
 - You aren't just a techie anymore, you're a business
 - You're HR, janitor, Accounts Payable, Accounts Receivable, marketing, sales, technical staff AND sysadm
- **I'll have to work all the time**
 - If you don't work, you don't make money. So, if you're not making enough money while billable, you may not get to take time off
 - Making money is addicting, so you may not WANT to take time off
 - Clients who love you will always conspire to keep you from going on vacations—you must be firm
 - Training sessions and conferences start to count as "vacation", and you may really need to just go lay on a beach for a while.
- **What if I don't make any money?**
 - That "big contract" may take 6 months to come in.
 - The clients may not pay on a timely basis, and may sometimes not pay at all.
- **How do I stay current?**
 - If your skill-sets aren't in demand, there is no work.
 - Your training and staying current are totally up to you. You pay for the classes, books, conferences, seminars and the time off to attend them.
 - The best contract is one where you use your existing skills while learning new ones, but it's typical that they ask for stuff you did 5 years ago, not what you want to do next.

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Keeping your skills current

Concentric Circle View of Hi-Tech Business

Technology Pioneers

- They build the core products that goes into other technologies, and are often solutions in search of problems.
- They formulate the ideas; real-time inventing
- Research organizations like Xerox Parc, SunLabs, NCSA, MIT, some start-ups
- Some buildings/floors/hallways of larger companies
- Usually don't have marketing departments

Technology Packagers

- They use the core technologies in their products
- Most "high tech companies" like Sun OpenWindows group, Netscape, Oracle, Telecomm products companies
- Different building/floors/hallways of larger companies
- Usually have marketing departments

Technology Package Users

- IS Organizations
- End-user companies

You learn technologies in the inner circles

- Need to learn the inner workings of a specific technology? Go to the source and work with them in some way for a while
- I toiled on Sun's support center to learn serial ports under Solaris

You make money in the outer circles

- Take that which you learned and market you skills in it to the world.
- I wrote the Solaris modem tutorial from what I learned at Sun.
- It's the classic definition of a trader: One who takes things from where they're plentiful to places where they're scarce.



Taking the plunge

What you need to have before you start

An honestly supportive significant other

- If you have a significant other, that person will be impacted by your decision to become self-employed. Make sure they're behind you 100%, or you'll run into serious trouble when the "bad times of consulting" hit.
- The "fears about consulting" affect your significant other at least as much as to you. Often, they affect your S.O. even more.

Reserve Fund \$\$\$ you really can spend

- This is "NOT" a good use for your IRA or home equity. You need to have a reserve fund of money you can spend and not cry over.
- I recommend 12 month's worth of living expenses when you start.
 - You'll probably use at least some of it. Even if you don't use it, you'll be freer to take risks just because it's there.
 - If you find yourself using a significant portion of the reserve fund, your business isn't working and you need to figure out how to rework your business proposition.

What you need to have before you start being successful...

- Vision, Courage, Determination & Persistence

Press On.

Nothing in the world can take the place of persistence.

Talent will not;
nothing is more common than
unsuccessful men of talent.

Genius will not;
unrewarded genius is almost a proverb.

Education will not;
the world is full of educated derelicts.

Persistence and determination alone are
omnipotent.

--Calvin Coolidge

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What you need to have before you start (continued)

Vision, Courage, determination, persistence

- **Vision: What do you want to do? What is your goal? How can being your own boss achieve your goal?**
 - It's easy to lose sight of your goal when it's 3am and your client's server is giving you fits. Write that goal on your office wall to remind you why you're doing this.
- **Courage: Starting a new business is scary, especially the first time**
 - "That which does not kill us makes us stronger." --G. Gordon Liddy
 - Every time you do something, it will get easier because you'll get better at doing it and you'll know more of what to expect
- **Determination: Keep yourself going when it's tough**
 - You'll fail at some things, then you get to pick yourself up and figure out why you failed and how you can succeed next time.
 - With each success, figure out how you could have done things better/faster/cheaper/with more fun, so you can succeed even higher next time.
 - You'll work harder as a business-owner than at anything else in your life. You must have something to sustain you.
- **Persistence: Just keep doing it**
 - If you throw everything into making this business work, it will probably work.
 - Quitters never succeed.

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What you need to have before you start being successful...

- Marketable technical Skills in high demand in your area
- Clients (or at least prospects)
- Contract agencies serve a useful purpose

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What you need to have before you start (continued)

Marketable technical Skills in high demand in your area

- **Unix Sysadms are in high demand nearly everywhere, but make sure your area can support you.**
 - Silicon Valley and Route 128 are safe bets, but the Florida everglades or Bosnia may not be.
 - Is your phone ringing with recruiters calling you now?
 - Are the classified ads of your newspaper full of Unix Sysadm Contractor listings?
 - Do you know many successful Unix sysadm consultants in your area?
 - Don't be a consultant in a 1-company town unless you love travel.

Clients (or at least prospects)

- **If you haven't already talked to your 1st prospective client, and they want you to work with them, you probably aren't ready to start out on your own.**
 - If you think your current employer will let you go then hire you back as a contractor, you're probably wrong. It's often not in their best financial interest to do this.
 - If you're currently contracting with an agency, you probably are contractually prohibited from seeking work with their clients for a year or more. Read the fine print and don't burn any bridges.
- **Contract agencies serve useful purposes**
 - Agencies can get you used to the "temp worker" lifestyle and workstyle with a bit of a safety net.
 - Take the opportunity to learn the "business side" of consulting by bonding with your agency. You'll have to seek them out on this, they won't offer you the chance to learn.
 - If nothing else, by working with an agency you'll meet many other consultants, and develop a "lead network" for finding new clients.

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What you need to have before you start being successful....

- A human network
- Plan A - your business plan outlining your vision, how it works, and how you'll implement it.
- Plan B in case Plan A doesn't work

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What you need to have before you start (continued)

A human network

- Some of the best leads come via word of mouth
- Having a good network of other consultants means you can send work their way when you're too busy, and you can refer your clients to other consultants with different skills.
- Having a good network of other consultants means THEY can send work YOUR way when they're too busy.
- Informal referral among consultants is more common than most people think.
- You can learn valuable business and technical skills from your human network.

Plan A - your business plan outlining your vision, how it works, and how you'll implement it

- **You may decide you don't need a formal business plan, but you MUST know:**
 - What your goal is
 - How your business will achieve that goal
 - Who your market is
 - How to get business
 - How to conduct your business

Plan B in case Plan A doesn't work

- **What will you do if your business is losing money?**
- **What if you can't find customers or work?**
- **What if you don't like your work?**
- **What will you do then?**

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What you need to have before you start being successful...

- An attorney & accountant
- A bank
- Health Insurance
- Business and computer insurance are usually not covered under your homeowner's policy
- Business permits and licenses

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What you need to have before you start (continued)

An attorney

- To draft your initial contracts. Contract law changes.
- To advise you on how to structure your business (should you incorporate?)
- To write letters to clients who don't pay, when all else fails
- To be able to use the magic phrase "I'll have to discuss this with my attorney".

An accountant

- Your clients use your services because you're a pro in your field. You're probably not a pro at taxes and finances, so bond closely with an accountant. Tax laws change constantly.
- A good accountant will be able to advise you all year long, not just at tax time. A good accountant will save you 10s of \$1000s every year on your taxes, and keep you out of hot water with the IRS.

A bank

- Get a business checking account separate from your regular account, and use that account to pay business expenses and deposit checks from customers. It will help you decide if you're making money, and make the IRS calmer about your business.

Health Insurance

- **If you're not already covered by someone else's health insurance, you need your own.**
 - Buy only what you need. Don't be suckered in. Lots of "business agencies" exist only to sell bad insurance. Do your research.

Business and computer insurance

- **General Liability and Errors and Omissions**
 - It's obscenely expensive for new, small consultants, and the companies often refuse to underwrite it anyway. I've had few client insist on it. Usually negotiated out of contracts.
 - Some companies swear by this, others ignore it. Some clients insist you have it, but it can often be negotiated out of a contract.

Business permits and licenses

- **You have to be legal. It shows your clients and the IRS that you're really a business. Don't neglect these!**

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Having Successful Technical Skills

Know your customers and what they want from their consultants

You can focus your career with:

- solid, deep, rare, expertise in high demand
- broad expertise in high demand
- but sometime, just being the only one with a clue may be enough

Retrain yourself constantly

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Having Successful technical skillsets

Know your customers and what they want from consultants

Advice? Expertise? Just fix it and send them a bill? Day-to-day work to fill in the gaps?

You can have:

- Solid, deep, rare, expertise in high demand
- Broad expertise in high demand
- Sometime, being the only one with a clue may be enough

Retrain yourself constantly

See the Concentric Circle View of Hi-Tech Business

Retraining is usually at your own expense--you're usually not billable when you're retraining.

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Having Successful Business Skills

Learn project planning

Your writing skills can be crucial

Your physical appearance is important!

- I shouldn't have to say it, but personal hygiene is important. Ok?

Learn to communicate with people different from you

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Having Successful business skills

Learn to speak in public and to make presentations

This will give you confidence, and allow you to make your points more effectively.

Often, the project must be sold (and re-sold) to groups of people. Learn to do this effectively.

Learn project planning

Even if you don't market yourself as a "project planner", you need to plan every project you undertake

Your writing skills can be crucial

Clients love to receive a complete write-up of the project, including how to operate and maintain the technology, at the end of the project.

The manager who retains you has to justify spending the \$ on you. Don't make this difficult! Your contracts, status reports, project plans document why using your services is a good idea.

Sometimes, this write-up is what gets you called back in for the next project. It shows them (again!) that you're a professional.

Your physical appearance is important!

You should try to look like the client looks, as much as possible. This may be jeans and T-shirts or suits and dresses.

Bathel

Perfume or cologne is dangerous--someone will always be allergic to it, and the scent will often remind someone of a person they don't like.

Learn to deal with people not like you - have successful communication skills with all types

You should adapt to your customer's culture, not the other way around

Learn to deal with as many cultures as possible, including those from different countries as well as marketing.

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Marketing and Sales

Generating or finding leads

- Contributing is marketing
- Recruiters and body shops have a use,
- Getting referrals and referring others

Setting your rates

- What are other consultants with your experience getting?
- Read Steve Simmons' 36.8% Overhead or Money, the Bottom Line on Consulting in these handouts

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Marketing and sales

Read the consulting books to find out:

How are marketing and selling different?
Brochures, business cards, WWW page
Writing proposals
Making the sale

Generating or finding leads

Cold Calling

- **Ask about the client's problem and say what you can do to solve the problem. The call is about THEIR problem, not yours. They'll be thrilled if they think you can help.**

Contributing is marketing

- **Provide a service that the market wants, and provide it for free. (Useful WWW pages are good right now.)**
- **Keep your name in front of them.**

Recruiters and body shops have a use

- **Some companies will only use consultants on their "master list". Partner with an agency who will run you 1099 into that company for only a small charge.**

Getting referrals and referring others

Setting your rates

Know what the going rates are for your skills in your area

- **If you charge too much, you won't get the work. Too little and you don't make enough money.**
- **You and your market may have different rates for different-length gigs.**
- **Rates overall vary widely**

Read Steve Simmons' article. 1.5 times your salary or salary/1000 may not be the best hourly rate!

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Starting a Project: The Art of the Contract

Why you must have a contract

Using yours or the client's?

Check the consulting books for sample contracts

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The Art of the Contract

Why you must have one

Spell out what you're doing and for whom and how long
Spell out how you're paid and when
Spell out what happens if things go wrong
If you don't have one, you have no recourse if things get horrible.
If the manager who brought you in is fired or reorganized, and you don't have a written contract with the company, you lose.

Yours vs. theirs

Often, having one ready means you don't have to wade through theirs.
If you don't understand it, don't sign it. Period.
Everything is negotiable.
If the contract can't be negotiated, the customer will probably continue to be a pain, so I'd no-bid.

Read the books about:

Sample contracts - try to get one from an honorable consultant, then take it to your lawyer.

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Conducting the Project: Working Professionally

Ethics: Be a good scout - loyal, honest, trustworthy, prompt, etc.

Attitude, reputation, and expertise are everything

- Golden Rule: "Be the professional's professional." 1st-time customers buy what you know. Repeat customers buy who you are. (Stokely Consulting's Golden Rules are in this handout.)

Working professionally

Ethics: Being a good scout - loyal, honest, trustworthy, prompt, etc.

If you are honorable, the clients are likely to act honorably, too

Non-disclosures:

Keep your clients' secrets secret

Be careful in working with your clients' competitors

Attitude, reputation, and expertise are everything

Golden Rule: "Be the professional's professional." 1st-time customers buy what you know. Repeat customers buy who you are.

See Stokely Consulting's Golden Rules in this handout

Working Professionally...

- **Never underestimate the importance of the first deliverable**
- **Document your work as if you were to be hit by a truck tomorrow**

Working professionally...

Never underestimate the importance of the first deliverable

The first thing you deliver to the client often sets the tone of the rest of the project. It should be polished, accurate, well documented, clear, and on-time. If it makes the client say "WOW!", that's even better. If your first deliverable looks like it came from a professional, you'll get a lot of respect, admiration, and probably some leeway from your client. It causes a client to trust you, and that's a big part of success.

Document your work as if you were to be hit by a truck tomorrow

You want to pass on your knowledge to your client's people. This doesn't mean they won't need you anymore, it means they can stand on their own feet, and you won't have to do grungy maintenance work for them. Don't worry--they'll call you back in for the next project.

Conducting the Project: Getting Paid

What you hope for:

Jan 1
Jan 15
Feb 1
Feb 15
Mar 1
Mar 15
Apr 1

Start work
Invoice, net 30
You Get Paid

- You start January 1
- You invoice them on January 15, net 30 terms
- They pay February 15, 1.5 months after you started

What may happen:

Jan 1
Jan 15
Feb 1
Feb 15
Mar 1
Mar 15
Apr 1

Start work
Invoice, net 30
Gets to AP
AP says to pay
You Get Paid

- You start January 1
- You invoice them on January 15, net 30 terms
- They finally get it to Accounts Payable February 1. AP puts it in the check run for March 1
- They pay April 1, 3 months after you started!

Conducting the project: getting paid

What you hope for

- You start Jan 1
- You invoice them on Jan 15, net 30 terms
- They pay Feb 15 - 1.5 months after you started
- So, keep a cash reserve!

What may happen

- You start Jan 1
- You invoice them on Jan 15, net 30 terms
- They finally get it to Accounts Payable Feb 1. AP puts it in the check run for Mar 1
- They pay April 1 - 3 months after you started!
- Remember that cash reserve???

What to do when your client isn't paying....

- Call the manager you worked for
- Call Accounts Payable
- Call the CFO
- Have your lawyer send a letter to the client

What to do when they're not paying

- Call the manager you worked for
- Call Accounts Payable
- Call the CFO
- Have your lawyer write a letter
- And, stop working for them until they pay up!
- You will occasionally get one who will never pay

Your own Back Office: Tools & Toys

- Electronic or paper organizer
- Voicemail, Pager & Cellular phone to return those pages - always be able to return a client's page instantly.
- A quiet place to work & maybe child care
- A main office computer, email, Internet connection, modem, portable computer
- Business computer with accounting/invoicing software
- Fax machine
- Available phone lines
- A mentor or close friend who has "been there"

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Tools that may help you

Computers

- **Main computer:** Remember, this is your fileserver, comm server, backup server...it's eventually going to cost you \$10,000+
- **Online accounting/invoicing software and possibly another computer for this function**
- **Email with Internet connection**
- **High-quality printer**
- **Good power, UPS**
- **perhaps a portable computer**
- **accounting/invoicing software: business computer**

Electronic or paper organizer/calendar

- **Day-Timer, Day Runner, etc.**
- **Fancy hand-held electronic gizmos**

Voicemail & Pager

- **Critical! You're not in your office, you're out being billable.**

Cellular phone to return those pages

- **I resisted this for a long time, until we nearly lost a large contract because we were stuck in traffic and unable to return a page. Now, we depend on our cell phones.**

A mentor or close friend who has "been there"

- **Critical! You need lots of advice, no matter how long you've been doing this.**
- **They won't mind helping you--there's enough work for everyone!**

Support network of professionals

- **Software Entrepreneurs' Forum**
- **The Contractor's Lunch Bunch**
- **Start a mailing list**

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Useful Resources

Books

- **The Computer Consultant's Guide, Janet Ruhl, Wiley**
- **Guerilla Marketing Attack, Jan Conrad Levinson, Houghton Mifflin**
- **How to Succeed as an Independent Consultant, Herman Holtz, Wiley (or anything else Holtz writes)**

Organizations

- **ICCA**
- **Small Business Association/S.C.O.R.E.**
- **Chamber of Commerce**

Online

- **alt.computer.consultants newsgroup**
- **misc.business.consulting newsgroup**
- ***.jobs.contract newsgroup**
- **Yahoo's small business section**

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Things to Remember

- Successful consulting = 80% business skills + 20% technical skills, so be a pro!
- Have an attorney & an accountant
- Run your business as a real business
- Always work from a signed contract
- Be a trader: Acquire skills where they are plentiful and sell them where they are scarce.
- Attitude, reputation, and expertise are everything

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