

SMALL BUSINESS

He's been wired all his life

Web guru follows his dad's lead

By DOUGLASS CROUSE
STAFF WRITER

LYNDHURST

As a kid, Jon Wolf fell asleep to the mechanical skipping of his father's dot-matrix printers. While a student at Teaneck High School, he wrote an attendance program in the BASIC computer language.

It was no surprise, then, when the adult Wolf wound up administering a computer network shared by more than 3,000 employees.

During those five years at First Investors Corp., Wolf's artistic side got little expression. Then, in 2004, a friend made a simple request that brought Wolf's right brain-left brain talents into alignment.

The friend, plumber JT O'Brien, asked if he would design his Web site. He did, and that got Wolf thinking about the business possibilities.

The company became Live Web Studios, with Wolf initially finding a niche in blue-collar businesses. (Wolf's given last name is Cohen, but he prefers to use the translation of his Hebrew middle name professionally.)

Today his client list includes a lumber company, hair salon, architectural firm and recycling center.

The 41-year-old works out of his Lyndhurst home and often meets clients in coffee shops. (He keeps a mental list of the ones with free Internet access.)

"My whole company is literally in this case," he said, sliding his laptop



Jon Wolf, left, started his Web design business when friend JT O'Brien, right, asked Wolf to help with his plumbing company's site. "I left 98 percent of it to Jon," O'Brien said. "After all, I wouldn't want him to tell me how to put in his boiler."

DON SMITH/STAFF PHOTOGRAPHER

bag across a diner table in Hackensack. "I think it's all about getting out and shaking hands, especially in the Web business."

In addition to competing with other small design shops, LiveWebStudios.com goes up against the likes of Amazon and Yahoo. Wolf says he does so by offering custom graphics and hosting packages at or below the larger companies' prices, along with free monthly updates of each site's content.

He also instructs business owners in what they need to do to remain high on search results pages.

Artistry of varying forms has long been a passion for Wolf, a pony-tailed, part-time musician who's played in country and disco bands in Atlantic City and on the cruise ship circuit. He's even toured the country with a band from Knoxville, Tenn.

He now plays piano and keyboard with a Doors tribute band called Crystal Ship and has designed Web sites

for nine other groups.

"If it's a wedding band, sometimes they'll find out I'm a piano player and ask me to do a cocktail hour," he said. "So it works both ways."

In creating his clients' sites, small, subtle details are a specialty. One site's graphics show birds flying in one corner toward the horizon. Another, for a cigar store, shows a faint wisp of smoke spiraling upward.

He does a fair number of site "redo's" because of the fast pace of tech-

Live Web Studios, Lyndhurst

Founded: 2004

Owner: Jon Wolf

Employees: Two, plus five freelancers

Web site: LiveWebStudios.com

Web sites designed: 80+

Advice: "If you do what you love and love what you do, it won't feel like you're getting up and going to work in the morning."

nological development.

"I always say the site's not finished until you say it's finished," he said.

Web design packages typically average \$1,500 to \$3,000, which includes two years of hosting along with the monthly updates. Wolf employs one part-time employee to help with sales calls to new customers and site updates. He also taps outside graphical artists and backup programmers for busy periods.

JT O'Brien Plumbing and Heating in Bergenfield — one of the county's largest plumbing companies — remains a loyal customer. In his site's latest look, O'Brien said he sought something eye-catching but easy to navigate.

"I left 98 percent of it to Jon," he said. "After all, I wouldn't want him to tell me how to put in his boiler."

Wolf's father, Steve Cohen, started working as a computer programmer in the '70s. He turns 66 today, and remains a valued consultant for his son.

"He's still doing a lot of programming," Wolf said, "and I'll admit he probably knows more about Google than I do."

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Quit procrastinating, get your books in order, and avoid those income tax-time headaches

By JOYCE M. ROSENBERG
THE ASSOCIATED PRESS

NEW YORK — Income tax filing season is often a trying time for you if you're a small-business owner, but the Internal Revenue Code is usually not the culprit — tax professionals say it's procrastination and poor record-keeping that cause most of the problems.

The owners who are frantic at tax time are often ones with very small companies and few or no employees, so they do everything themselves.

They may have the best of intentions, but they just don't get around to inputting income and expense data into the accounting programs in their PCs because they're so busy working with customers or coming up with new products or services.

Or, they never bother to learn tax and accounting basics that are critical for keeping their companies healthy.

There can be painful consequences when you don't maintain good records and don't have a rudimentary knowledge of tax law. At the very least, you can miss out on important

deductions or tax credits, and end up paying the government more than they need to. Even worse is the very real possibility that your neglect leaves you without cash on hand to pay their tax bills.

Computer programs make it easier for you to keep a good set of books, but that does require some vigilance.

"They have the electronic thing, but they don't use it enough. They don't keep it up to date," says Stephen Fishman, an attorney in San Francisco who writes books about small business and tax law.

"You have to input the financial information; it won't do it itself."

For the time-pressed or disorganized, the solution is to get some help.

"Just outsource the bookkeeping function," says Jeffrey Berdahl, a certified public accountant with Berdahl & Co. in Center Valley, Pa.

"There are a lot of competent

The consequences can be painful when you don't maintain good records and don't have a rudimentary knowledge of tax law. You could miss out on important deductions — or find yourself without enough cash to pay your tax bills.

bookkeepers out there that you can trust."

Many business owners will shy away from the expense of hiring a bookkeeper or bookkeeping service, although as Berdahl points out, it's much cheaper than hiring an accountant.

And if a company's books are in chaos or you find that there is not enough cash to pay the government, the business could be losing more money than it would cost to get some outside help.

Berdahl also suggests hiring an outside firm to customize a standard ac-

counting program so it's more suited to your particular business. The cost shouldn't be exorbitant, probably several hundred dollars.

You also need to have some knowledge of tax law — not necessarily as much as a CPA knows, but enough so you don't end up with very big and very unpleasant surprises.

"Just understanding how the tax law works is a big issue for a lot of people," says Joseph Maloney, a certified public accountant with Maloney Reed Scarpitti & Co. LLP in Erie, Pa.

For instance, he says, you may be surprised to learn that although you haven't yet been paid for work done or products delivered, you still owe taxes on the income you've earned.

In other words, you're being taxed on receivables, and if you haven't set aside money for that liability, you could be scrambling for cash to pay the government.

Another example from Fishman: "If you're self-employed and you pay estimated tax, if you haven't paid enough you could have a substantial tax bill April 15."

Disorganization and poorly kept books are frequently accompanied by poor cash flow and, in turn, not enough money for that tax bill. That's a particularly unnerving proposition given the difficult lending environment right now.

If you find yourself without enough cash to pay taxes, you do have some options, such as using equipment as security for a loan. Another option is to obtain a private loan, perhaps from friends or family members.

If all else fails, Maloney says, the IRS is willing to agree to an installment payment schedule. But the interest is likely to be more expensive than on traditional loans.

In such a situation, you're best off getting some advice from a tax professional about how to proceed.

And heed this advice: Get your company's books organized and up to date — and keep them that way.

THE WEEK AHEAD

Tuesday

■ Biz@Net, meeting, 7:30 a.m., Riga Resaturant, 690 Route 46 east, Fairfield. Speaker: Rick Kennedy of Entel Systems. First-timers get free breakfast. Call Paul Roberts, 201-934-4573, or visit bizatnet.org.

■ New Jersey Venture Association, "The Next Big Wave of Information Technology Innovation, Technology-Enabled and Business Information Services," 11:30 a.m. to 2 p.m., Marriott Hanover, 1401 Route 10 east, Whippany. Speaker: Steve Brotman of Greenhill SAVP. Cost: \$55 to \$75, including lunch. Call Clara Stricchiola, 973-631-5680, or visit vanj.com.

Wednesday

■ New Jersey Department of Labor, "State Grants Available to N.J. Employers," 8:30 to 11:30

a.m., Crows' Nest, 309 Vincent Ave. and Route 17 south, Hackensack. Free. Call 973-395-3248.

■ Citi Smith Barney stockbrokers, "Investments and Retirement Planning," 7 to 8:30 p.m., Public Library 227 Ft. Lee Road, Leonia. Speakers: Seth Finkelstein and Bryan Dunst. Free. Call Barbara Shanker, 973-890-3023.

■ North Jersey Business Network, meeting, noon, The Restaurant, 160 Prospect Ave., Hackensack. Cost: \$10. E-mail rick@mbmadvertising.com.

■ North Jersey Entrepreneurs Club, meeting, 11:30 a.m. Alexis Steakhouse, 955 Valley Road, Clifton. Speaker: Michael O'Brien of PaintTek Quality Painting. Cost: \$20. Call Linda Wescott, 201-261-7830, or e-mail lwescott@skcpc.com.

■ Northern N.J. chapter, Ameri-

can Society for Training & Development, "Appreciative Inquiry," 6:30 to 9 p.m., Public Library, 200 Glen Ave., Millburn. Facilitator: Robyn Stratton-Berkessel. Free. Call Janice Juvrud, 973-808-0505, or visit nnjastd.org.

Thursday

■ William Paterson University, "Estate Planning for the Closely Held Business Owner," 7:30 a.m., 1600 Valley Road, Wayne. Speakers: Ira Herman, Andrew Wolfe, Sam Basu and David Konikow. Cost: \$40 to \$70, including breakfast. Visit wpunj.edu/closelyheld.

■ Northern N.J. chapter, American Society for Training & Development, "Attitude is Everything and the Power of Plan B," 7 to 9 p.m., Public Library, 461 Valley Road, Wayne. Speaker: Terry Viney of Plus Factor. Free. Call Alicia Lisnow, 201-519-0545.

■ LeTip, meeting, 7:15 to 8:30 a.m., Women's Club, 215 W. Ridgewood Ave., Ridgewood. First-timers get free breakfast. Call Al Donohue, 201-906-3287, or visit ridgewoodletip.com.

■ Business Referral Partnerships, meeting, 7:30 to 8:30 a.m., Matthew's Colonial Diner, 4 Franklin Turnpike, Waldwick. Speaker: Armando Nugnes of Armando's Cleaning Co. Other attendees also will have an opportunity to describe their goods and services. First-timers get free breakfast. Call Rick Kennedy, 201-447-2000, or e-mail rkennedy@entelstudies.com.

Upcoming events:

■ Englewood Public Library, "Avoiding Financial Fraud," 7:30 p.m., Feb. 25, 31 Engle St., Englewood. Speaker: Leslie Schlesinger of Tenaffly. Free. Call Dick Burnon, 201-568-2215, ext.

244, or visit englewoodlibrary.org.

■ North Jersey Media Group, "Healthcare Fair," 10 a.m. to 3 p.m., Feb. 26, Holiday Inn, 283 Route 17 south, Hasbrouck Heights. Preceded (from 9 to 10 a.m.) by a seminar conducted by career coach Eli Amdur. Call Kathy Zimmereman, 973-569-7462.

■ Mahwah Regional Chamber of Commerce, "Networking Planned for Local Businesses," 6 to 8 p.m., Feb. 27, JPMorgan Chase Bank, 555 N. Franklin Turnpike, Ramsey. Cost: \$15 to \$30. Call 201-529-5566, or visit mahwah.com.

■ Bergen County chapter, New Jersey Association of Women Business Owners, "Benefits of Good Credit," 5:45 to 9 p.m., Feb. 27, Holiday Inn, 283 Route 17 south, Hasbrouck heights. Speaker: Jill Shisha of SLK Mort-

gage Service of Teaneck. Cost: \$45, including supper. Call 201-444-8773, ext. 3, or visit njawbbergen.org.

■ Bergen Community College, "Meeting facilitation," 8:30 to 10:30 a.m., Feb. 28, Room 128, Technology Education Center, 400 Paramus Road, Paramus. Speaker: Christopher D'Marco. Free. Call Andrea Schaffel, 201-343-8830, ext. 4017, or visit bergenwib.org.

■ Bergen Community College, "Building and Financing Your Business," 4 to 6 p.m., Feb. 28, Ciarco Learning Center, 355 Main St., Hackensack. Free. Call 201-489-8670.

Send information to This Week, Business News, 150 River St., Hackensack, NJ 07601. Readers may also e-mail lapidus@northjersey.com or fax their information to 201-457-2505.