



MANAGEMENT **BLUNDERS!** CAUSING SALES IMPOTENCE

[Sure, there are way more than 5 Management Blunders, but these are the award winners]

A Brief Manifesto for Fixing Top-Line Revenue

by John Fox



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The Top 5 Management Blunders Causing Sales Impotence

There are certainly more than 5 management Blunders that unintentionally (or intentionally) cause sales impotence, but here are the Top 5 Blunders I've witnessed over the past 30 years—and God forbid—committed myself:

- ① Letting Sales Reps decide which marketing activities get done.
- ② Making Sales Reps responsible for their own marketing work.
- ③ Allowing Sales Reps to be responsible for the customer qualification matrix.
- ④ Expecting Sales Reps to take on an educating, nurturing role for prospects and customers.
- ⑤ Turning Sales Reps into overpaid secretaries and clerks.



**MANAGEMENT
BLUNDERS**
THE LEADING CAUSE
OF SALES IMPOTENCE

WHAT STARTED OUT AS A WHITE PAPER HAS BECOME MY MANIFESTO. IT'S NOT JUST SOMETHING I BELIEVE—IT'S THE VERY PRINCIPLE OF GROWTH.

WHY SHOULD YOU CARE?

Because I've been in your shoes. I have been on the very front lines making deals happen at the street-level for young upstart firms with breakthrough technology, which literally created new markets. My perspective of how marketing and sales and business development must work together is not something I learned in a book—it's from actually getting out there and taking action.

BOTTOM LINE:

Here's all I want you to do. Ask yourself this one question: Have I applied the same discipline in my marketing as I have in the creation of my product? If you cannot emphatically say, "yes," then read on.

BLUNDER

1 Letting Sales Reps decide which marketing activities get done

If there is a hierarchy of management sins, this one is on the top of the list. It's born out of the lack of management discipline. Over time, it will lead to the company's ultimate death.

BUT HOW DOES IT START?

The genesis for putting Sales Reps in control of what goes into the marketing mix comes from a heavily sales-driven or entrepreneurial management team who sees the business landscape as a primitive world run by Hunter-Gatherers. Every Sales Rep is responsible for their own "food." The prevailing wisdom can be summarized by this statement: "Our Sales Reps eat what they kill. If they don't figure out how to kill it, they starve."



“Putting Sales Reps in charge of the marketing mix will only yield a hodgepodge activity list — not a marketing system.”

In this culture, Sales Reps become their own one-person wrecking crew and spend their time each day selfishly manipulating every aspect of the business to maximize orders. In particular, you see this mode of selling in real estate brokerages (commercial real estate and residential real estate), insurance agencies and most start-ups.

Management promotes this behavior. By the very nature of their commission plan, Sales Reps aren't incentivized to be strategic. Don't believe me? Just take a look at your own Sales Rep commission plan. If yours is like 99.8% of the incentive plans I've seen, the plan is all about closing deals. As it should be. No matter how many seminars or pep talks you give to your team (you know the ones that start off with a title slide like, "There's no 'I' in TEAM"), it won't make much difference.

It's not that thinking like a Hunter-Gatherer is a bad thing. It's not. It IS a problem, though, when this line of thinking gets baked into the culture and prevents the organization from creating systems to sustain itself. If you're not careful, placing so much emphasis on the accomplishments of individual Sales Reps puts the entire company in jeopardy when one of the top-producing Sales Reps leaves the firm and takes their book-of-business with them.

And one of those “systems” that must be put into place is a marketing system that predictably creates more and better opportunities for ALL Sales Reps to meet qualified decision-makers. A system that moves prospects through the selling process faster because each element in the marketing system is linked to a specific buyer hurdle.

Putting Sales Reps in charge of the marketing mix will only yield a hodgepodge activity list—not a marketing system. You’ll see tactics that may work for individual territories, but are mostly useless for the rest of the sales team.

LET ME GIVE YOU A “FOR INSTANCE.”

The table is a Q1 Pipeline Report for Dennis Rheem, an outside Sales Rep.

He has a number of deals in the pipeline at various pipeline stages.

PROSPECT	CUSTOMER CONTACT	PIPELINE STAGE	FORECAST CLOSE	POTENTIAL OPPORTUNITY
A. Datum Corp	Kim Abercrombie	Lead qualification	Q1	\$ 300,000
Adventure Works	Angela Barbariol	Schedule demo	Q1	\$ 200,000
Alpine Ski House	Gabriele Cannata	Needs assessment	Q1	\$ 100,000
Baldwin Museum	Barbara S. Decker	Schedule demo	Q2	\$ 500,000
Blue Yonder Air	Susan W. Eaton	Proposal	Q2	\$ 400,000
City Power & Lt	Kathie Flood	Schedule demo	Q2	\$ 300,000

“You need to align your marketing activities to those stages in the sales process where deals are getting stuck.”

As you can see, Dennis has three deals in the pipeline waiting for a demonstration to be scheduled. From his selfish perspective, the marketing mix should be limited to the set of actions that will help him get more demos scheduled.

If we roll all of the other Sales Reps’ pipeline reports into a single pipeline, the combined report will most likely identify other needs. While Dennis may need help at the “Schedule demo” stage, the other Sales Reps may need help at the Proposal or Contract Negotiation stages.

So how do you determine where to put your marketing dollars to work? Should it just be left to the Sales Rep who complains the most? Or maybe it should be determined on an ad hoc or on-demand basis¹.

There’s an answer to this. In fact, I’ve spent the last thirteen years solving this problem for my customers. The short answer is that you need to align your marketing activities to those stages in the sales process where deals are getting stuck. Stuck deals are opportunities that are taking a long time to move forward. Often, after a few months, stuck deals disappear altogether from the pipeline report.

¹ I refer ad hoc or on-demand marketing as “Lumpy Marketing.” It’s the kind of marketing that gets done right before a trade show or when the loudest sales person demands it. It’s not strategic.

NOW, LET ME SHOW IT
TO YOU VISUALLY.

Here's a sales funnel snapshot with deals moving through it. On any given month, there may be more deals in the top stages than in the final stages. That's natural.

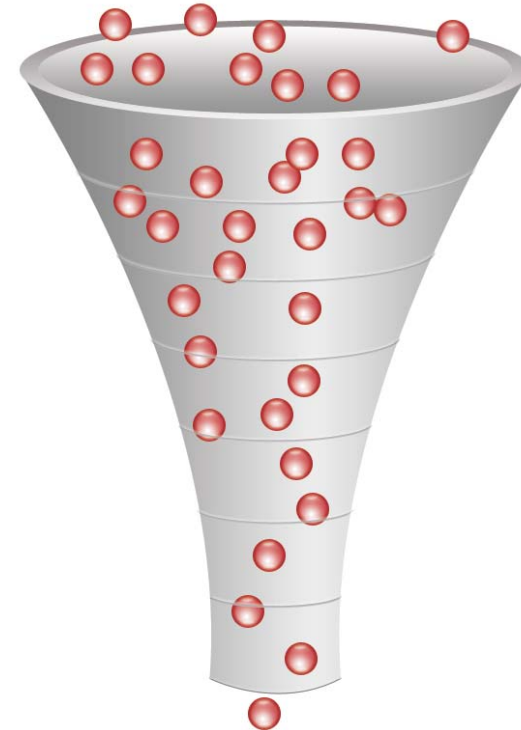


Diagram 1:

A snapshot of a typical sales funnel depicting deals at various stages in the pipeline.

Here's another look at the sales funnel, but now I've applied a filter to show only those deals that haven't moved forward in the last six pipeline reporting periods. Clearly, a lot of deals are stuck at one specific stage. Deals are aging (literarily dying on the vine) and not moving through the pipeline.

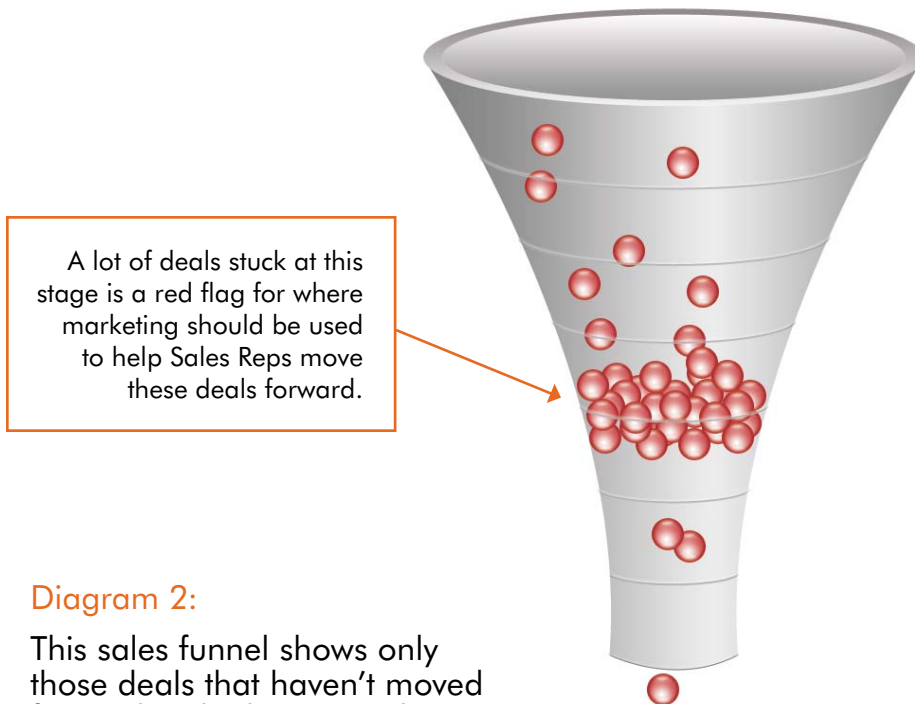


Diagram 2:

This sales funnel shows only those deals that haven't moved forward in the last 6 pipeline report periods.

Unless your Sales Reps can take off their "I'm-in-it-for-me" sales hats and put on their strategic thinking caps, they'll never be able to see the spots on the sales cycle where marketing is needed to help move deals forward. That's why you cannot let Sales Reps decide which marketing activities get done. They don't have the required strategic vantage point that a marketer does (or should have!).

BLUNDER

2 Making Sales Reps responsible for their own marketing work



Even if Sales Reps can do it all, should they?

The second Blunder causing sales impotence stems from a lack of leadership and marketing resources compounded by Hunter-Gatherer mentality I mentioned earlier (see page 6).

It's bad enough allowing Sales Reps to determine the marketing mix, but that Blunder is compounded by making them responsible for doing their own marketing work.

In the early 1990's, companies started to place greater responsibilities on their Sales Reps. Reps got laptops and with it, the full Microsoft Suite of software like Word and PowerPoint. The kind of tasks that used to be done by office staff and the marketing department were pushed down to the Sales Rep.

“The majority of small businesses have abdicated basic marketing activities to their Sales Reps.”

In contrast, when I began my career at Intel in 1979, I was given an office, a secretary and a telephone. When I started selling in 1981, after a two-year training program, I got an expense account and a company car. When I needed a proposal, I handwrote it and my secretary, Marie Giotto, took care of all the details. I got to proof it, but Marie made sure it followed company standards.

When I had to make a presentation, I had a choice. I could use the overhead slides provided by the marketing departments in California, Arizona or Oregon and have one of our local field engineers make the presentation. Or, I could fly in one of the headquarters' marketing experts and let them put on their own dog-and-pony show. In either case, professionals assembled the presentations and the output was first class.

The idea of a Sales Rep creating their own presentation wasn't foreign, but it wasn't anything like it is now. Today, this trend continues. A vast majority of small businesses have abdicated much of what I'd consider to be basic marketing activities, formerly the responsibility of an inside marketing team or support staff, to their Sales Reps. The net effect: Busier, but less efficient Sales Reps.



1979: Intel's best class of selling superstars... at least we thought so.

HOW IS THIS BEING COMMUNICATED TO THE SALES REPS?

SALES REPS ARE ASKING ...	MANAGEMENT IS COMMUNICATING...
I need lead sources ...	That's a Sales Rep's responsibility.
I need a proposal...	Do it yourself.
I need a customer presentation...	Whip something up on your own.
Shouldn't all our presentations and proposals look like they're from the same company?	That's not important.
Who at corporate is going to generate leads, qualify leads and distribute the leads?	That's what we hired you to do.

What started out as a great idea to empower Sales Reps has gone too far. Consistency has suffered at the hand of empowerment. Here's an example of what I mean.

Recently, I provided marketing consulting to a small business of about 60 employees. Terrific little business doing more right than wrong. I had the opportunity to review their proposals and PowerPoint presentations. I couldn't tell if any of it came from the same company. No consistent company boilerplate, document format or fonts.

40%

The percentage of time Sales Reps spend doing their own marketing-related tasks.

² Traditional marketing activities include creation and maintenance of proposal and presentation templates, graphic design, trade show planning and execution, direct mail, web site design and maintenance, list acquisition, database management and newsletter production.

I asked the Sales Reps how much of their time is spent doing (what I called) traditional marketing tasks². Do you know their answer? It was somewhere between 30 and 40% of their time. This is not unique to this company. Several industry sources report that Sales Reps commonly spend in excess of 40% of their time doing marketing-related tasks.

40% is about 16 hours or 2 full days a week doing tasks that ought to be done by internal marketing staff who are experts at it. Plus, internal staff have the advantage of immediate access to all data across all sales territories and business operations.

HERE'S ANOTHER EXAMPLE.

Today, it's easier than ever to get lost on the wide variety of places one can go for leads. Beyond traditional sources like direct mail and print advertising, there are tradeshow and industry conferences as well as PR and e-mail marketing. Google AdWords and search engine optimization (SEO) fall into this category, too. There are experts in each of these areas and in order to be successful with any of these lead sources you have to be able to (1) know which ones to use for your situation and (2) be able to properly implement the selected lead source.

“It boils down to a loss of economies of scale. Rather than concentrating your marketing expertise within your marketing department, you’re spreading it out among several untrained individuals.”

Unless all your Sales Reps are marketing geniuses, putting this responsibility on your Sales Reps is plain stupid. You will be forcing Sales Reps to do things that are not immediately helpful to closing more business and contribute to their Sales Impotence.

Don’t get me wrong. I’m not advocating the complete elimination of Sales Rep enablement. I think it’s great that Reps can be more autonomous. What I find to be disturbing is the expectation that Sales Reps can “do it all.” From a management perspective, not only is this a poor use of assets and not something you’d allow in any other part of your business, it prevents Sales Reps from devoting more effort to preparing for meetings with qualified decision-makers and building deeper relationships with clients—something Marketing can never replace.

BLUNDER

Allowing Sales Reps to be responsible for the customer qualification matrix

Okay, I know I said Blunder #1 was the worst management sin. But this one is just as bad.

Just so we're on the same page, the customer qualification matrix is your set of criteria for a successful customer relationship. For my own consulting business, I use a qualification matrix to predict whether a prospect is likely to become a good customer. Have you developed the customer profile for your business?

This common Blunder is allowing Sales Reps to decide which companies to do business with. No science. No standards of comparison. Nothing. Most of the time, I don't even see agreement on the prospect's position or title the Sales Rep is supposed to be reaching out to. Ugh! This is completely irresponsible management.

“This common Blunder is allowing Sales Reps to decide which companies to do business with. No science. No standards of comparison. Nothing...”

BY WAY OF EXAMPLE (AND TO DEMONSTRATE THAT WHAT I'M DESCRIBING IS NOT SOME PIE-IN-THE-SKY, LOFTY PLATITUDE) LET ME SHARE 5 OF MY OWN CUSTOMER QUALIFICATIONS:

- TITLE➔ 1. My principle contact is the president, CEO, or founder
- SIZE OF ORGANIZATION➔ 2. The Prospect company is a small business, typically with 10-75 employees and revenues between \$5M-\$100M.
- HOW ORGANIZATION GOES TO MARKET➔ 3. The Prospect sells through indirect channels of distribution such as OEM, reseller, partner, distributor, independent rep, private label and affiliates.
- SIZE OF SALES FORCE➔ 4. The Prospect sells to other businesses through a sales force of at least four Sales Reps.
- LEVEL OF AUTHORITY➔ 5. The contact can personally authorize and fund the use of outside management consulting firms like mine.

You need this same kind of qualification matrix for your Sales Reps to use. If you sell through indirect channels, it's even more important.

“Your optimal customer profile should be developed over time, using measurable, historic business statistics mixed in with other industry data.”

Operating without a crisp, clear qualification matrix is like going to the airport to pick up a passenger for your boss. You go to the baggage claim area and start looking. But you have no idea who you’re looking for. Male, female, tall, short, old, young?

Then you spy a good looking passenger across the room. You reason, “Since I’m the one doing the driving, I may as well enjoy the ride back to the office.” Now all you have to do is convince this person to get into your car.

Suddenly, it dawns on you, “Am I at the right airport?” Don’t laugh too hard. This story is closer to the truth than most would like to admit.

Here are just a few criteria you may decide to use in your own profile to **filter out** those companies that would **not be a good fit** for your organization. The better the fit, the higher the profit per customer.

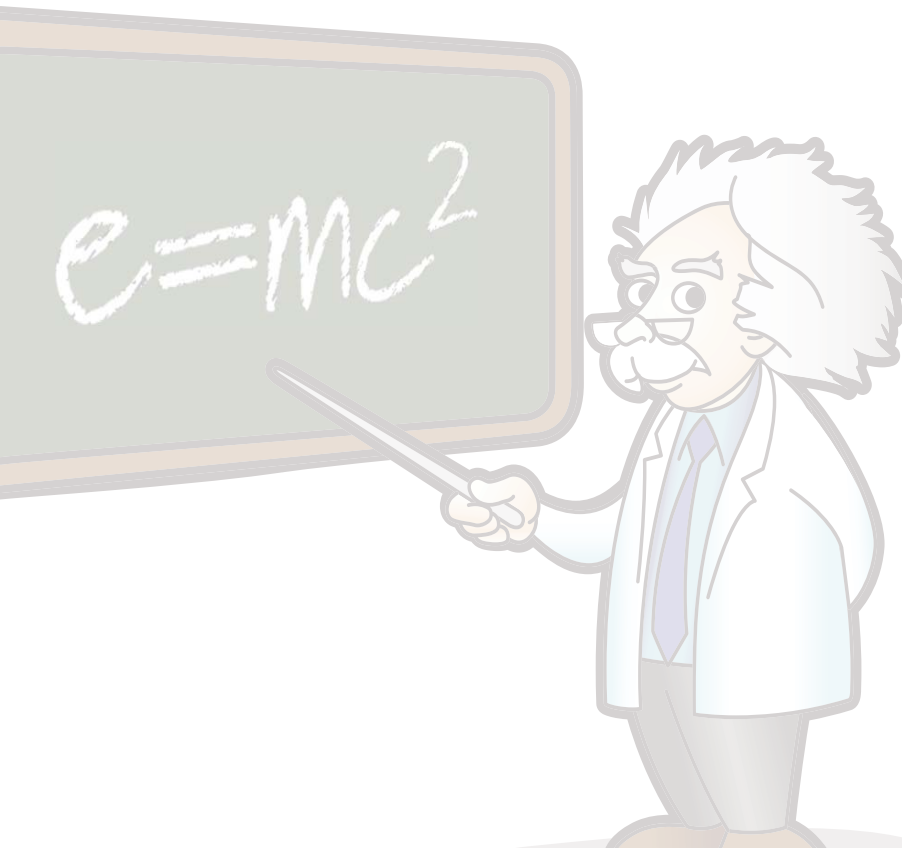
QUALIFICATION FILTERS—SELECT THE RIGHT ONES FOR YOUR FIRM

REVENUE • NUMBER OF EMPLOYEES • INDUSTRY (S.I.C.) • REGION OR GEOGRAPHY
 BUSINESS • B2B OR B2C • PUBLIC OR PRIVATE • CIVIC RESPONSIBILITY
 ASSOCIATION MEMBERSHIP • KEY APPLICATION • CONTACT TITLE/RESPONSIBILITY

4

BLUNDER

Expecting Sales Reps to take on an educating, nurturing role for prospects and customers



It's rare that a company (or individual, for that matter) is ready to buy something when a Sales Rep first meets them. Even if they have an obvious need, they probably want to get to know you and your company before they entrust you with their future.

One of the most effective ways to build a relationship with prospects is by providing education about your company, its products and especially, how you've solved problems for similar companies. The educating and nurturing process can be a long one, though, often taking months or even years to develop.

“It’s tragic when educational efforts yield a sale for a competitor who steals the prize.”

When Sales Reps play the sole role of educator, it may help them build a solid relationship, but it is very time consuming. The training tends to be on-demand. There is no curriculum to follow or set topics to cover. It’s ad hoc and often a complete waste of time because much of the effort is invested into prospects who never convert into customers. It’s even more tragic when a Sales Rep’s educational efforts yield a sale months later for a competitor who, like a thief, swoops in and steals their prize.

That’s why winning organizations have put the Marketing Team in charge of the majority of customer nurturing and education. And the tactics to accomplish this are baked into their Marketing Game Plan. Nurturing and education becomes a repeatable system that allows for periodic communication with prospects (often referred to as a series of topical conversations). Then, when the prospect is ready and worthy of a Sales Rep’s time, a Sales Rep is introduced to the prospect to address specific needs and questions that can only be handled by a human.



BLUNDER

Turning Sales Reps into overpaid secretaries and clerks

Before you start sending me hate mail about “Overpaid Secretaries and Clerks,” please don’t assume I’m disrespecting these two professions. I’m not. My own grandfather was a secretary, as was my mother. They both could type like fiends and in fact, my grandfather won a speed-typing contest in the early 1920’s, clocking in above 100 words a minute on a manual typewriter!

But stand back just a minute and ask yourself how much of a Sales Rep’s time is spent doing clerical work? If you’ve sipped the Salesforce.com/CRM/contact-management Kool-Aid® you’ve probably put out at least a few edicts about keeping your contact notes up to date and complete. Today, many companies expect full and detailed call records to be entered into the contact database. The mantra is: Record everything.



Ask yourself this, though. Does anyone actually sit down and read all these notes? Is this the highest and best use of your Sales Reps' time? If recording all call details is so important, wouldn't it make more sense to utilize a speech-to-text conversion service and have the notes automatically entered into the CRM database?

What's this have to do with marketing? A great deal. If you subscribe to my definition of B2B marketing, you'll understand why.

B2B Marketing is— Everything that's done to get a Sales Rep in front of a qualified decision-maker.

*“It's marketing's
function in life to keep
Sales Reps out in front
of customers...”*

It's marketing's job to connect buyer with seller. To create the opportunity for an exchange of ideas between two individuals at the highest corporate levels. It's marketing's function in life to keep Sales Reps out in front of customers where they can match buyer needs and requirements with the best solution offered by the seller's firm.

This means that your Sales Reps must concentrate on the later stages of the sales process where only a human can build a relationship and close deals. Marketing is not well-suited for closing deals. Human Sales Reps are.

“To solve a customer’s problem, a consultant must first know the needs that underlie it.”

According to a 2007-2008 global research study conducted by Development Dimensions International³, buyers expect three things from Sales Reps. They are:

1. TO TRULY UNDERSTAND THE CLIENT’S BUSINESS.

This means Sales Reps have done their homework, folks. Are you allowing time for this? If they’re busy doing the marketing work or being an office stenographer, they won’t have time to do this.

2. TO LISTEN AND PROVIDE SOUND ADVICE.

Rather than focusing so much training time on cold-call techniques, wouldn’t it make more sense to concentrate your sales training on how to be better listeners?

3. TO KNOW HOW TO CREATE A “WIN-WIN” SITUATION.

In order to do this, Sales Reps need a deep understanding for the products and services they sell as well as a working knowledge of how clients use their products to solve specific problems. Without solid application knowledge, Sales Reps may as well be completely naked when they make their sales calls.



³ Development Dimensions International (DDI) is a global HR consulting firm. Do yourself a favor and read the report, “Sales: Strategic Partnership or Necessary Evil?” It’s brilliant! You may download it (Free) at: http://www.ddiworld.com/pdf/globalsalesperceptionsreport_br_ddi.pdf

You may recognize much of what I'm discussing here as the principles of *Consultative Selling*, first taught by Mack Hanan in his book, ***Consultative Selling: The Hanan Formula for High-Margin Sales at High Levels***, first published in 1970 and now in its 7th printing. Here's an excerpt from chapter 1 [emphasis is mine]:

In just three sentences you reveal whether you are a consultative sales representative.

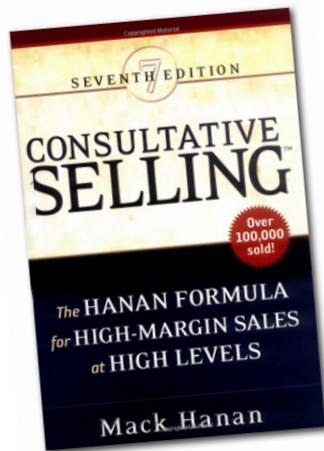
In the first sentence, a consultant identifies a customer problem in financial terms—what the problem is costing the customer or what the customer could be earning without the problem. If you mention your product or service, you are vending and not consulting.

In the second sentence, a consultant quantifies a profit improvement solution to the problem. If you mention your product or service, you are vending and not consulting.

In the third sentence, a consultant takes a position as manager of a problem-solving project and accepts single-source responsibility for its performance. In the course of defining the project in terms of contribution to customer profit, you are able to mention products and services for the first time.

If you are selling as a consultant, it is easy to predict what the fourth sentence must be. It will be a proposal of partnership with your customer's managers in applying your system to solve the customer's problem.

A consultant's problem-solving approach to selling requires helping customers improve their profits, not persuading them to purchase products and services. **To solve a customer's problem, a consultant must first know the needs that underlie it. Only when a customer's needs are known, can the expertise, hardware, and services that compose a system become useful components of their solutions.** This is the difference between servicing a product and servicing a customer. It allows your relationships with customers to be consultative rather than the simple sell-and-bill relationship that characterizes traditional customer-supplier transactions at the vendor level.



One of the classic sales references—no sales or *marketing* bookshelf should be without it

If your Sales Reps are leashed to their laptops doing data entry and missing opportunities to get in front of customers to learn about their businesses and solve problems, something's wrong.

Either you've hired the wrong Sales Reps or you've encumbered them from being successful.

Psst... Your Leadership is Showing

More than a decade of consulting for executive leadership teams has proven to me there are two types of companies: Those that “operationalize” their sales and marketing and those who make it up as they go. And it should come as no surprise that the first group outperforms the second.

Marketing for these businesses is broadly a series of one-offs. Nothing links one marketing activity to another. Of all the firms I’ve worked for and with, it is indeed a rare treat to find one that has built repeatability into their marketing operations for the principle purpose of creating traction for Sales Reps.

Need data? The CMO Council/BPM Forum Report⁴ sheds further light on the problem facing executive management, noting that while less than 1% of C-level executives believe their sales and marketing functions have an adversarial relationship, only 7% feel the two groups work together effectively to harvest business prospects.

“What’s not so commonsense is that the vast majority of small and mid-size businesses have no marketing system whatsoever.”

⁴ “Gauging the cost of what’s lost” 2004.
www.bpmforum.org/PDF/gauging.pdf

LEADERSHIP
STARTS
WITH YOU...



Further, 53% of the respondents don't have a formal process for generating, qualifying, certifying and validating new business opportunities. 56% of respondents convert less than 10% of their business prospects into deals; approximately 30% convert less than 5%. 72% of respondents believe they could increase revenue at least 10% with better business development practices. 48% of the respondents said it takes from six months to a year or longer to close the typical deal.

But it starts with you, the CEO, President or Founder. You are the one and only person who can instill the desire for the marketing team to take a leadership role in not just being responsive to the needs of Sales Reps (that's a given), but in creating your Marketing Plan and building a marketing system to support the outreach efforts of your Sales Team.

Stop Blundering!

Let me summarize how you can fix the 5 Management Blunders
Causing Sales Impotence.

BLUNDER #1:

LETTING SALES REPS DECIDE WHICH MARKETING ACTIVITIES GET DONE.

RECAP: Sales Reps don't have the proper perspective for determining what marketing activities are needed.

FIX: For starters, use your pipeline reports to identify at which stages in your sales process deals are getting stuck. Rank them in order of importance and then meet with your marketing team or consulting firm to select appropriate marketing activities to that will move deals past these stages. If you run out of ideas, please refer to the Marketing-Playbook web site at www.Marketing-Playbook.com.

BLUNDER #2:

MAKING SALES REPS RESPONSIBLE THEIR OWN MARKETING WORK.

RECAP: In the name of cost-cutting and efficiency, you've pushed all the labor down to your Sales Reps.

FIX: Take as much of the load as possible off of your Sales Reps so they can maximize their time in front of prospects and customers who are ready to buy. Subscribe to my definition of B2B Marketing (that marketing's objective is to give Sales Reps more opportunities to meet with qualified decision-makers, see page 23). Consolidate your outreach efforts into a select number of activities and put your marketing team or inside sales team in charge of the effort. Consider hiring an agency or a marketing director if you don't have one already.

BLUNDER #3:

ALLOWING SALES REPS TO BE RESPONSIBLE FOR THE CUSTOMER QUALIFICATION MATRIX.

RECAP: Putting Sales Reps in charge of deciding which companies to do business with.

FIX: Use business statistics and other metrics to derive your own optimal customer profile. Your profile should be defined in such specific terms that you could go to a list broker and buy names against your criteria.

BLUNDER #4:

EXPECTING SALES REPS TO TAKE ON AN EDUCATING, NURTURING ROLE FOR PROSPECTS AND CUSTOMERS.

RECAP: Using expensive resources, like Sales Reps, to nurture the relationship with prospects.

FIX: Make the nurturing and education function part the marketing mix by offering self-directed educational materials, FAQs, white papers, ebooks (like this one), tutorials and flash demos. Lay out a trail of breadcrumbs for your prospects to follow at their own pace. You don't have to force-feed people. If you have a compelling offer and can communicate it clearly, people will find you and follow your lead. By the very fact that you have downloaded this ebook from my web site, you've just proven my point.

BLUNDER #5:

TURNING SALES REPS INTO OVERPAID SECRETARIES AND CLERKS

RECAP: Keep Sales Reps in front of their computers recording everything into the database.

FIX: Take your sales and marketing team through a training class on Consultative Selling. If you can't afford the training, get the books. Analyze why Sales Reps aren't talking with prospects and customers more. Are they doing marketing work? Are they doing data entry? Have you not clearly stated your expectation for them being in front of qualified prospects and customers? Do some Sales Reps need to find their next place of employment?

About John Fox

John Fox is the author of *Marketing Playbook—The Definitive Guide to B2B Marketing for Small Business*. Endorsed by Seth Godin, Guy Kawasaki, Al Ries and Doug Hall, the *Playbook* draws upon John's 30-year career as a street-smart business developer and provides detailed instructions for implementing more than 100 sales-driven marketing strategies for small businesses.

He holds a BS Engineering-Computer Science from the University of Illinois at Urbana-Champaign and an MBA from Keller Graduate School of Management. He and his wife, Ruth, live in Naperville, Illinois with their five entrepreneurially-minded children.



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