

INNOVATE: CREATIVE CORNER

Websites on a shoestring

You can get your online business up and running yourself



JENNIFER MICHELLE

If you want to start a business, you're going to need a website. Luckily, it's never been easier — or cheaper — to build your own. You don't need to be a computer whiz or a business school grad. All you need is a little understanding of how online businesses work and what tools to use to get started. Here's what you'll need to get going:

Domain name. This is your website address. If you want to be YourName.com, then you need to buy that domain name. There are a lot of domain registries out there — GoDaddy and Directnic are just a couple of them. Your domain name will run you about \$10 to \$15 each year.

Host. Just because you type some words on your computer doesn't make them appear on the web. To do that, you need to upload your files to a host server and link that to your domain name. Look for a host that offers a lot of videos and guides to show you what to do. You'll also want to make sure they have a live chat option, so you can get immediate help if you get stuck. Hostgator has been getting great reviews lately for their service and prices. A

host will cost about \$8 per month.

Wordpress. It used to be that you had to know HTML or Dreamweaver in order to build a website. Not any more. The most popular, adaptable, efficient way to build your website is with Wordpress.org. You just upload it to your host — and it's absolutely free.

Wordpress lets you choose from thousands of designs and lets you have as many pages on your site as you like. It makes adding a blog incredibly easy and, best of all, it gives you access to the world of plug-ins.

Plug-ins are little applications designed to add a specific functionality to your website, such as putting a video in your sidebar or giving you a tool to help you rank higher in the search engines. There are, literally, thousands of plug-ins for Wordpress that are free.

Shopping Cart. If you're selling something online, you need a way to take payments. Those "Buy Now" and "Add to Cart" buttons you see on websites link to a shopping cart that takes the customer's credit card and routes the money to the bank.

PayPal is the easiest way to get started with this, though Google Checkout has a lot of fans. If you want more bells and whistles, like the ability to give discount codes to your customers, you'll want to look at Ejunkie. PayPal and Google Checkout cost nothing to set up, but will charge you a fee when you make a sale. Ejunkie starts at \$5 a month for up to 10 products.

Email marketing software. One of the main objectives of your website is to capture visitors' email addresses so you can send out newsletters and special offers. That means you need email marketing software. There are a lot of providers out there, such as Aweber or Constant Contact. They'll start at about \$19 a month.

Help with logos, graphics, videos, etc. If you need to

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get started on a shoestring, Fiverr.com is your new best friend. People list what they'll provide for five bucks. You can get a great slideshow to put on your website, a new logo, or a custom intro for your videos — all just five bucks each.

Build your site yourself and you'll be able to maintain it yourself. It will cost you about \$50 to get your site off the ground and less than \$400 to keep it running over the course of your first year. No need for a special degree — with the right tools, you really can do this yourself.

Jennifer Michele operates Jennifer Michelle Communications in Fairfax.

INNOVATE: HOW WE'RE DOING

The uninsured in Vermont



ART WOOLF

In 2011, one in ten Vermonters under the age of 65 did not have any kind of health insurance. That's far below the U.S. average, where more than one in six did not have insurance (everyone over 65 is covered by Medicare). Over the last decade, the percentage of uninsured Vermonters has bounced around a little, rising in the first half of the decade, and then falling in the latter half of the 2000s. But in 2011 it was about the same as it was in 2001. It is somewhat surprising that the recession has not led to an increase in the uninsured population in Vermont.

Nationwide, unlike Vermont, the share of the population without health insurance has steadily risen since the turn of the century. Moreover, it shot up in 2009 when the full force of the recession hit, but nationally, like Vermont, the share of uninsured also declined a little in 2011.

Although Vermont's uninsured population has not risen, the source of health insurance has changed a lot. Ten years ago, 77 percent of Vermonters with insurance were covered by private health insurance — provided by either their employer or, less likely, purchased in the individual market. Today, 68 percent of Vermonters buy their insurance in the private market. By contrast, in 2000, 17 percent of Vermonters with health insurance received their insurance from the government through Medicaid. Today that share has risen to 26 percent. So although the percentage of Vermonters with health insurance hasn't changed in a decade, that's because there has been a substitution of government-funded in place of privately paid for insurance.

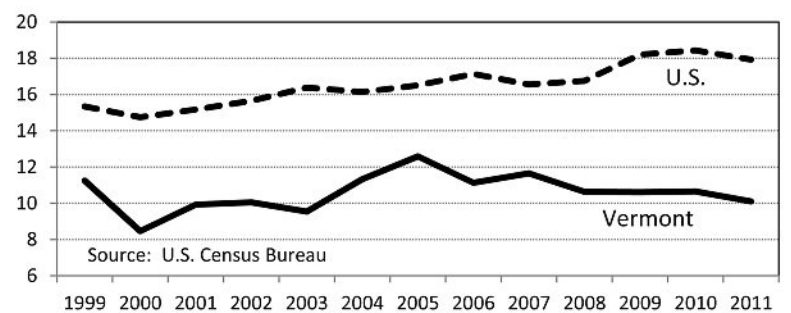
Looking at those numbers in a slightly different way, over the past decade the number of Vermonters receiving health insurance from the private sector has fallen by 10,000 while the number on Medicaid has risen by 45,000.

Since Medicaid is paid for by a combination of federal and state funding, if the trend of the past decade continues, it means significant upward pressure on the state

budget. How Vermont's recent health care reform law will change these dynamics is anyone's guess.

Art Woolf is associate professor of economics at University of Vermont and editor of *The Vermont Economy Newsletter*.

Percent of Under 65 Population Without Health Insurance



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