

# S4E27. Rachel Luther

## **SPEAKERS**

Peter Margaritis, Rachel Luther

### **Peter Margaritis**

Hey, welcome back everybody. My guest today, I don't know that I've known her for a while and I want to say, 5-6 years. You can correct me if I'm wrong, but my guest today is Rachel Luther, who is the founder and owner of Check Off Your List. And first and foremost, Rachel, thank you for taking time out of your busy, busy schedule. She really has a busy schedule to spend some time with me on the podcast.

### **Rachel Luther**

Probably. My pleasure. I'm very excited to be here and talk with you.

### **Peter Margaritis**

So, you have a very interesting background. And the first part I want to talk about, I mean you are an entrepreneur.

### **Rachel Luther**

Yes, for sure.

### **Peter Margaritis**

And that entrepreneur mentality has been running through your veins for a long time, you say. Can you explain that for me?

### **Rachel Luther**

Yes, well I saw business firsthand while I was growing up. My dad bought a coffee shop, when I was nine, and we homeschooled. And so, it was a family affair of running the coffee shop and the restaurant, as it evolved into a full restaurant. And in high school I helped him with his back office stuff. I mean I waited tables and did all the things, but in high school is when I kind of got my interest in my background in accounting and bookkeeping. And I would help him run payroll, and reconcile accounts, do expenses that type of thing, which was some of my fond memories of being with my dad for sure. So, I got to see it firsthand, just the good and the bad and the ugly of running a business. So, I got to see the flexibility that my family got to be together a lot. My Mom and Dad went to work together, and they spent a lot of time together which, which is a good thing and we enjoyed the family time. I also saw my Dad work, a lot of hours every day, every day of the year. You know, like it just, it's, that's owning your own business a lot of times. And as I grew up, I saw him do that and I was like, I don't want to do that. I don't want to. That's not the life I want, but I liked a lot of the aspects of it for sure. I liked some of the flexibility, and I liked the ability to own your own business, and to make your destiny, and make your decisions of this is what I want to be, and where I want to go and, you know, it's limitless. When you do

that, you have a lot of options, but I didn't want to be tied to someplace like my Dad was. And so, I ended up starting a business just kind of because of life, things happening. And I started working as a virtual assistant back before people even knew what that was. And I just realized I could do bookkeeping, and I can do administrative services and social media from my office at my leisure for businesses. And I came up with that from just hearing about it like it's not original to me. But when I heard that concept, it resonated with me and in thinking that that is exactly what my Dad needed. He had these wonderful things that he was great at in the restaurant. He had a background in finance and as a CPA, and as a buyer, that type of thing. So, he knew the money down to the penny, and that is one reason why they were profitable. Like he knew what things cost, and what it took to run the restaurant, and keep those costs low, but there were some things that would have been better off to have been outsourced. And someone else could have done it faster. Someone else could have done it better, because we can't be everything to all people. And you can't do that for your business either. And so, I saw that and realized I can help these businesses by relieving a little bit of stress and pressure in a certain...in a few key areas that then allows them to be more productive elsewhere. Allows them to make more money and more focus where they are most profitable. So, that's what I just started doing. I started talking to people and offering to help with their bookkeeping. And offering to help with just general administrative things because that was my background. That's what I was good at and that's, that's where we started. Now, 10 years later, we have all areas of back office support, and have a whole team with expertise in each of those different areas. So it's expanded so much, but that's really how I started and got into owning my own business and being an entrepreneur, because I saw it modeled and I, I liked what I saw, but I wanted to do it better, I guess.

### **Peter Margaritis**

This is kind of the sequel from 2020-21 Well, 10 years ago it was you. This is 2021. I think. I don't remember 2020 that well so we might...

### **Rachel Luther**

Right. How many people do you have on your team right now? I don't think anybody does. We have... let's see we just hired some people because we are in a growth phase right now, which is awesome. I think we have 17 people. I'm pretty sure. They might be 18 now because we just hired someone yesterday, and so it's right around that number.

### **Peter Margaritis**

Entrepreneurship, I mean, we were in a growth phase. We're hiring people. We've hired some over the last few days. I was somewhere between 17, and maybe 18 or 19 but it's within that range.

### **Rachel Luther**

Yeah, its...that's one of the beautiful things about outsourcing though. I am not good at HR, at the hiring process. You know, I feel like in ways I have a good read on people and just interacting with people, but the process of sorting through qualifications, figuring out if someone is a good fit in our culture and the longevity of that potential relationship. That's not where I excel, and I realized that, so I outsource. I use people on my team, who are amazing at that. They will be able to objectively look at someone and talk to them and say, you know, what I love them. We would be such good friends, but I don't think these other things line up. Or they might be able to say, you know, they look so good on paper, but I talked to

them and I just I just don't think it's gonna cut it. Here's a couple of reasons why. I just am not sure that it mixes. And so, I'm not in the day to day of hiring. I send an email with my team, Lee, like I talked to her about our current team, and realize, okay, we need more people. I send an email and say, Go ahead hire somebody, and then all of a sudden, a couple people show up in my inbox from my HR person that says these are the people I'm considering. Here's why. And I'm like, 'Great, let's keep moving forward.' So, I don't have to do that legwork, which is why I don't know what 100% how many people are on the team at this exact moment.

**Peter Margaritis**

So, I want to back up for a second. You saw that your Dad needed, you know, the back of the office support, and I've heard this, I've been full-time with this business, spending amount of time that you've been full-time, and over the years with my interaction with the National Speakers Association, I've heard this. Were you working in your business or on your business?

**Rachel Luther**

Yes, I love that.

**Peter Margaritis**

Yeah. My question to you is I know, I might have, I've been known to have some control issues.

**Rachel Luther**

Me too.

**Peter Margaritis**

Does with you? You just fess up that you have some similar things.

**Rachel Luther**

Mm hmm.

**Peter Margaritis**

What was it that made you say, I need to let go of some of this control, turn it over and trust somebody else to do this? I'm going to show them how to do it. And so that you can work on your business not in your business.

**Rachel Luther**

Yeah, that was brought on by necessity, really. I started my business when I was pregnant with my oldest, and so she's turning 11 here very soon, because I wanted to stay home with her. I wanted to be a mom. I wanted to homeschool and be there with my children, but I also knew I wanted to run a business. I want to have my own thing that like I can invest myself in and do. And so, I started my business, as I was pregnant and build up a part-time job essentially by the time she was born, and juggled that from day one. I was in the hospital, holding my baby and taking a client call, a day after she was born. And just, you know, like that's just kind of what my life was. And I then had another kid. My business continued to grow as people became more and more aware of what a virtual assistant is, and became more comfortable with a remote working relationship. And so eventually, I was working too

many hours. I was burning the candle at both ends so to speak. I was setting my alarm for 4:30, and working until my kids woke up, and then I would be mom, and then I put them down for a nap, and run to my computer and work some more until I heard somebody crying in their crib. And then I'd go and be Mom, and then Collin would get home. I'd shoved the kids at him and go work. And then I would get a text, 'Hey it's bedtime. Come give kisses.' And then I would like go say goodnight, and then get right back like, I was just too much but that was survival mode at the time. And my husband essentially looked at me and said, 'This isn't sustainable,' and I was like, 'Yeah you're right.' Sometimes it just takes somebody else to hit you in the face with what's already hitting you. And so, I knew I had an option of firing some clients. I could say, 'Hey, I love working with you but life. I need to step back.' And I could, at the same time, hire someone and see where Check Off Your List goes. And I am a Go Big or Go Home type of a person. I have a big personality and I like, let's do it. And so, that was a route I took. I hired a friend, which I don't typically recommend, but it worked out great. Like I to this day, I don't mix friendship and work 99% of the time, but that did happen to work out for a small period of time, and it was exactly what I needed. And trained her to do some things, and got some balance in my life, and it just kept on growing from there. So then, I just kept adding team members and team members. And really like the letting go, it was then, that's kind of when that became an issue. By survival I couldn't even think about that. It was like, my way of keeping control was hiring someone because letting go of some clients just went like against everything that I felt as a business owner, and I just saw dollars disappearing. And with a bookkeeping background, and numbers and all of that, it just it didn't sit well with me. But then as I was training people I realized like, Okay, I need them to do it how I want them to do it. I need to be able to trust that they'll make good instincts. I need to be able to realize that, like, it's truly on them, and that they are going to take responsibility and ownership of it, so that I don't have to mentally keep track of what everyone's doing. Because then you're still owning it. You're still having to be in control, and that doesn't give you the break that you need to truly check out and do something else, or to have that balance and not have your business control you. So, I realized over time, the whole concept of like the 80-20 principle. Where everyone has their 20% that they are a rock star. They are functioning at their best. They are getting the best output. They are most effective in that area. I only have 20% that's mine, so I keep that to me, and I found people who they're 20% is what I'm trying to move from my to do list. And that's how I really am able to let go of control, because they should be doing it better. They should be doing it faster. They should be improving what I was fumbling through, and that is very comforting, I guess that's comforting as someone who is a control freak because I sign up. I am. I am. It's one reason why I started my own business. I don't think I'd be a good employee. And so that's, that's how I kind of found that that solution. And it was a learning and a letting go for sure and realizing that some of the differences in what I see and what they produce, might be personal preference but that doesn't mean that my preference is better, by any means. And so I tried to, I tried to keep that in check and let them be the expert, because that's what I've hired them to do. So, I will express what I want....my end goal and really let them run with it, and you learn quick if you're working with the right person, by doing that. Because they either produce, or they don't. And that's definitely something that when I first start working with someone, we monitor closely. Whether that's me or my team lead manager, you know, someone else that...either way, we monitor every little thing at first, so that we know what's really happening. And we can see real quick, if this is exactly what we're looking for. If this is where they can truly take ownership of something or, oh they're taking a lot of hand holding. And so this may not be their 20%. Let's find it. You know, let's see where their expertise is, and go from there.

**Peter Margaritis**

So, let's back up for a moment. I heard, 'I started my business. When I first got pregnant. And then I heard that I had my second child.' I think you forgot about two others. I was going to say. You have four children, and, and you homeschool.

**Rachel Luther**

Well, yes. Yes.

**Peter Margaritis**

You're, one already pandemic proof because you already had everybody at home, and can deal with that. So, that wasn't a big change for you.

**Rachel Luther**

True.

**Peter Margaritis**

But knowing that you have four children under the age of, let's say 15, that you're homeschooling, and trying to run a business out of necessity. You had to do it.

**Rachel Luther**

Yes.

**Peter Margaritis**

You had to let go because as your...as you described you woke up at 4:30, and probably went to bed that evening at 2:30, only to wake up at 4:30 the next day, and discussed it on the on the wheel.

**Rachel Luther**

Yes, so that's how I survived my day to day. And I look at everything in my life and I try to decide, why am I doing it? Why am I running a business? Why am I homeschooling? Why am I an actor? Why do I go to church? Like all of these things, and I look at it and I go, Why? What's the reason? What motivates me? What am I passionate about? In that area, what's my 20% so to speak? Like what is it? Anything else, I try to outsource about it. And so like for work, I've got my things here with Check Off Your List that they are what lights me up. They are what excites me. They're what I am passionate about. It's all the big vision growth like CEO of Check Off Your List, and so I've been able to evolve into that aspect rather than service delivery, and doing bookkeeping, that type of thing. And I have team members who are exceptional at doing all the other things, so that I don't have to work a full workday to accomplish what I need to accomplish in a day. Because I pick a few hours where I can function at my best. and focus on the things that make the greatest impact in my business. By just narrowing in on that, and that's my, that's my focus. Everything else, I have someone else do. And the same with homeschooling. I have four kids, 10 and under, and I homeschool them. Three are in traditional grade age school and one still a preschooler. And so, I had to think about why did I choose to homeschool? What was, what was the point? I didn't go to school to be an educator, so it wasn't about math lessons, or writing lessons. What's it about? Well, I wanted to raise my children. I wanted to be a, the biggest

voice in their life as they're growing up. I wanted to be there to see the moments. For me like that's what I wanted. And so, I thought about what does that mean as far as homeschooling goes? So, I hired a tutor who does my lessons for me. I have a curriculum that helps guide that so that I don't have to think, because I could care less what their math lesson is today. Really, I don't, I don't care. I want them to be educated and to be smart and they are. But that's not due to me, because that's not my passion. And so, I can be there for them and encourage them on a day when math gets hard or help them think through a different creative writing assignment, and be the mom there with them, without having to devote the time to lesson plans and grading, and accountability. Because that's not what I wanted to do. So, I then outsource that with someone who comes in as a tutor. She's an educated like certified teacher, and helps me with that, so that I can do what I'm passionate about. So, that's how I fit that in, with being a CEO, same type of thing and it just keeps going to all the different aspects of my life and I isolate in what I'm passionate about, and why I want to do it so that I can look at my day and everything on my to do list theoretically is something I'm excited to do. Something I'm passionate about, and something that I want to take time to do. Now, I still do the dishes, you know, I'm not excited about that, but, you know, there is still natural life, but that's, that's how I try to live my day to day and that's how I juggle all the things.

**Peter Margaritis**

So, I'm going to take a little turn here because you mentioned something that you are an actor. So...

**Rachel Luther**

Yes!

**Peter Margaritis**

Tell me about. Tell us about that. When you say actor, what does that entail?

**Rachel Luther**

Sure, well in the pandemic, not a lot. That was one of the things that I did have to adjust, but my background is also in theater performance. I started performing when I was seven. That was my first theater production and fell in love with it. I've always enjoyed doing it. Did it through high school, and actually part of my degree is in theater performance communication, that type of thing. And so, to this day I still do performances around Columbus, but I've taken a break due to COVID. But I'm just now collaborating with some other artists to put together a short film. So, I'm actually going to step into the producer role for the first time ever, because you, you know, life happens so you pivot and you adjust. And online live performances aren't really vibing with me, and theatres not really safely open right now. And I realized we can do a very controlled set and keep everything safe and still tell the story and tell the story in a way that people can watch it in the way that it's intended to be seen. And so that's, that's kind of what I'm doing right now, but before the pandemic I did several productions just around the Columbus area. Was in several short films, and that's also part of my 'me time,' so to speak. It's something that I enjoy. It's something that allows me to have another like change of pace but something that I'm passionate about. So yeah, that's, that's my theater side. Wow. And you also are a voiceover actor as well. Yes. Part of that is voiceover stuff. I've done more corporate things actually than anything else. I am told I have a very pleasant voice. And so I've done, random things for different clients just to do training videos or phone menus or other, like, yeah, those just those types of things

really. You have a, you have a beautiful voice or voice for radio. My mother told me when I was a kid, young kids, I had a face for radio. So, yeah. That is typically what they say from time to time.

**Peter Margaritis**

Absolutely. So, I mean, if you've got so many irons in the fire, I mean, it's amazing what you can accomplish on a day in and day out basis. From running your own business to homeschooling to managing that to be able to perform in the Columbus Ohio area. And by the way, the next time you are onstage. since I'm just learning about this now, please let me know because I would love to come out.

**Rachel Luther**

I would love to. I will do that next time I'm on stage.

**Peter Margaritis**

When we're done, there's a couple questions we may know some people because there's a few acquaintances that I have who have done some short films here in the Columbus, Ohio area.

**Rachel Luther**

Yeah, that would be great.

**Peter Margaritis**

Cool, another question I have is one, I mean, people have always been the people, but what is changed in the virtual system world from 2010 to 2021?

**Rachel Luther**

Yeah, a lot. So, in 2010, everything was education. People wanted to know, when I was going to show up at their office to do the work that I was going to do, even though it was literally called a virtual assistant. It didn't compute. So, there was primarily education in that yes, I can do your bookkeeping, from my office. I don't need to come in and see your files in your office. I, there are ways around that. And so, that was what it was in 2010. And now, in 2021, people are a lot more open to remote work. A lot of companies who are brick and mortar are going remote by necessity, so it's less education now. Really it's, it's not education at that point. It's, we are really it's finding the perfect fit for your culture. Finding someone that that meets your needs and their skill set. And so, I see the virtual assistant industry, I mean, it's expanded to expertise in all back office support. So, you have virtual assistants who are straight executive assistants, and they are your premiere admin. They can handle all of those things, so well and so organized. And then you have the bookkeeping assistance or the web design, or the graphic design, or social media strategy, and HR, paralegal and real estate. Like all of those are now expertise that people offer in a remote relationship, and they're all aspects of being a virtual assistant. And so I grew Check Off Your List to include those, because I wanted to be a full service back office support firm. So, you had solutions for all the various needs. You didn't have to go shopping and find all the, you know, a virtual assistant for this, a company for this, and another company for that. You could find someone to do it all, but you didn't find a one stop shop person who physically cannot be an expert in all of those things.

**Peter Margaritis**

Right.

**Rachel Luther**

And so, that's like, that's the difference now I feel like the virtual assistant industry is become super niche in that there you can get so much from a virtual assistant that I don't think people, I think the assistant word actually does it a disservice, because they're not an assistant. You want someone who's going to come in, and take ownership of that aspect of your business, and tell you how to do it. You want someone to come in and explain, and take your processes to the next level that you didn't even know that was a possibility because that's their expertise, and that's really what they offer. So, I would rename the industry, if I could. I don't have that much pull in life. But that's what I see the virtual assistant industry as now compared to back in 2010 when I started, and I was just convincing people that it was possible to have someone work for you and not be in your office sitting at the desk next to you.

**Peter Margaritis**

So, as you were describing that I wrote down, because I like that you said your virtual assistant doesn't define it. And I wrote down virtual business partner.

**Rachel Luther**

Mm hmm.

**Peter Margaritis**

Isn't that what they're offering a virtual business partner to be there for the needs that that your clients want?

**Rachel Luther**

Yeah, yeah, and people are starting to talk about like back office manager. That's another term that's starting to come up. And so, I think people are getting wind that the assistant term is probably not so accurate anymore. I think it's because it's evolved. It's, it's the term hasn't kept up with the way that the industry has changed. That's my guess anyway.

**Peter Margaritis**

So, what does this world of yours look like in 2031?

**Rachel Luther**

Yes.

**Peter Margaritis**

Look into your crystal ball, and see what you can find. See what you see.

**Rachel Luther**

Yeah, I think I see a lot more companies utilizing virtual assistants, for sure. Like, even through the pandemic, it's continued to grow, and people are continuing to go remote, and I think with that transition



it's expedited what I would see in the future, because people are naturally being forced to find those solutions. And I see people relying on virtual assistant solutions more and more to in office support, because you can really get the most expertise for your dollar at that point. I think I just was doing some research and looking at costs of doing something yourself versus having a virtual assistant do it, and looking at cost of employees versus cost of virtual assistants. And I know, Peter, you can relate to all the cost numbers that I was looking at. But I realizing that it's hard sometimes for especially smaller businesses, like midsize smaller businesses, to be able to keep someone busy 40 hours a week in their expertise. So, you have your admin who you then sit down in front of QuickBooks and say, 'Here, do this bookkeeping.' And then the CPA gets the books, and looks at the profit and loss statement says 'What did you do? None of this is in the right place.' It's not... because they're just making their best guess. They're trying, and it's nothing against the assistant. They don't know what they don't know. And so, I feel like as we continue to go and people are willing to enter into those relationships where they are remote, you can have someone who is an expert in one area and work with them in that area. And that's what you use them for, but then have someone else over here to do your admin because that's what you use them for. And then social media for your business because every business now seems to need to have a social media presence, and have all of those things that that wasn't required even, you know, 15 years ago. And so, I think that just will become even greater of a need. So, you should be able to obtain more of your expertise with fewer man hours in your office and on your payroll. And so, I just think that that will continue to draw people to the virtual assistant solution. So, I just see it continuing to grow by 2030.

### **Peter Margaritis**

So, thinking about it. You've said something about relationships and stuff. As your company develops relationships with accounting firms or CPA firms to be their back office solution, or be their QuickBooks solution for their clients. Yeah, you've got a nice smile going on.

### **Rachel Luther**

Yes, yes, that is, I feel an ideal thing for CPAs and a company like ours. I think CPAs do themselves a disservice by doing bookkeeping, because their skill set is so much more than that. Can they physically do bookkeeping? Absolutely. They know where all the, all the transactions go. They know how they want it to look. They know the end result, but they are better serving their clients by analyzing those reports, and by thinking of tax advantages, and the best ways to impact their clients profits, and all of that through their knowledge that they have and through their training and professional development. So, their quote unquote wasting their time in my mind, by doing the bookeeping, because they can sell a higher level service at a higher profit margin at a higher rates by focusing in and honing in on those things that are their true 20%. And then bookkeepers can do it. I would say faster in a lot of ways in the with the CPAs that I've interacted with oftentimes there are things that we know that we do that they may not be as up on, because they've got their brain somewhere else as far as their professional development and rightfully so, because I looked at them for those answers. I want them to know those things. And so, we focus our professional development on the efficiency of bookkeeping, and how to do that in the best way, so that all you have to do is hand financials to the CPA. And they can do their thing, and they don't have to worry about cleaning stuff up, making those types of adjustments that are kind of a waste of their time. So that's, that's the relationship that we have with some CPAs where we do their the bookkeeping, and then we, you know, look to the CPA for additional insight on the higher

level things, because we're not up on all of the tax laws. We're not up on all of the things that a CPA works on. And we will tell the client we're like, you know, that's a great question for your CPA, or we'll reach out to a CPA, like, hey, we have this question and let them know this is what our CPA resources telling us. I would definitely check with your CPA, because they have a better picture of you, your business, but this is where we're at. So, that's kind of how that works for us.

**Peter Margaritis**

I see the CPA as a storyteller. And your organization could crunch the numbers. Do what you need to do. Put it in balance statement, give it to the CPA, and they should know the client's business well enough to be able to go, 'Oh. Now I know some things to hone in on. I need to ask the questions, because I'm going to tell my client a story about what happened. And why this went up this much, and you got to pay more taxes. Or why this went down and what the heck happened.

**Rachel Luther**

Yeah.

**Peter Margaritis**

Do the nuts and bolts, and they really need...Coming from a CPA, I might not be a good one. I am The Accidental Accountant. The role, the role of the counselors or the CPAs evolved to be more of a storyteller, than the number cruncher.

**Rachel Luther**

That's true.

**Peter Margaritis**

What if they can let go that control? They're experts in control management, the more profitable, more things I will look at those higher dollar amount. And as I'm sitting here thinking about this. And I wonder about technology in the world of bookkeeping, as technology continues to evolve, and there's these things called robotic process automation in bots that can go in and reconcile, like that.

**Rachel Luther**

Yeah.

**Peter Margaritis**

Is QuickBooks going down that path? Are they looking in, and how they can increase automation in their platform?

**Rachel Luther**

Yes, there's a lot about automation that you can implement in QuickBooks. There are a lot of features that you can utilize to make all of that stuff faster. Rules you can set up so that it says when this type of transaction with these variables come in, we already know, that's your electric bill. We know who that vendor is and count all of that. So yes, those are in place. You need someone to manage them though. It's not all knowing and any sort of automation from time to time gets it wrong. And so, we use those, for sure, because oftentimes our clients aren't aware that that exists. So, we will set a lot of that stuff up so

that we can optimize it, and do things as quickly as possible. Because that's everyone's goal, really. And then, we look over everything, as we reconcile and as everything because, again, another automation thing you can go to the reconcile feature and it just checks it all and does all the things, but someone needs to be there to hold it accountable. Because it is at the end of the day, just a machine, who doesn't always have all the intuition. So, if it can't figure... if it can't get it to total out to the penny, it can't figure it out. And so, then you need someone else to go, 'Hmmm? What happened?' And look through it. So, that's what we do. And we get pretty good at the evaluating and the auditing of those things. There's a mindset to it. There's a way of knowing certain features and places to look, that will immediately flag that type of thing. And so that's, yes. So, QuickBooks is definitely incorporating those things more and more for sure.

**Peter Margaritis**

Okay. Sorry, guys, but I've got to ask a personal question about QuickBooks. Okay, with QuickBooks Desktop and QuickBooks Online. And it seems to me, I have the QuickBooks Online. Seems to me that there's still some glitches or whatever in the Quickbooks Online versus the Desktop.

**Rachel Luther**

Yes, so personal preference for me, Desktop does more. It has better reporting. I could manipulate them and get the data that I wanted more easily. Online, it has a lot of good benefits too. And you know, there are, when you use the desktop, it is literally on your desktop. So, you can't share it and access it from other things. With the QuickBooks Online, I can access it from my phone, or I can access it, and then a client can access it. But when we use desktop, that's not always the case. And so, it has its limiting features, and we do use desktop for a few clients who cannot be served by Quickbooks Online. We've wanted to move them on. We've looked into it with them. And at the end of the day said, this better serves you but Quickbooks Online cannot meet your needs. So, I personally prefer Desktop, which do I use Online. Like it's the convenience for all the other things I put up with the reports and I've figured out workarounds and gotten it to do what I want. But Intuit wants you to do QuickBooks Online. Hands down, that's their preferred, and they're not supporting desktop near like they were. And so, that it's just continuing to go that way and majority of our clients are online.

**Peter Margaritis**

Yes, eventually QuickBooks Desktop will be like Windows 95.

**Rachel Luther**

Probably like they keep producing it. And so, you know, you get to buy it, every, every year or so, so that it will still work. But I think if they had their way, they would move just QuickBooks Online. So, I think that's the route it's going.

**Peter Margaritis**

Yeah, I think so too. I've been QuickBooks Online for I don't know how long. It's gotten better.

**Rachel Luther**

Oh, for sure. Yeah.

**Peter Margaritis**

Yeah, some of the issues have worked themselves out, but every now and then going what? I don't understand. I'm sure I can figure that out. As we begin to wrap up, what advice would you give to a small business owner out there who let's say they've been in business for four years, and the business has grown even during the pandemic, and they're waking up at 4:30 in the morning, they're going to bed at 2:30 in the morning and getting up and doing the whole thing again and working on Saturdays and Sundays. What advice would you give to them?

**Rachel Luther**

So, I would tell them to evaluate their to-do list. I would say sit down. Write down everything that you're responsible for. Everything you need to do. Put it on a list. And that includes work, at home. There's nothing too big, too small to put on this list. Because it's all a variable in your life. It's all in your brain. You have to keep it sorted. And so, put it all on there. Then I would look at that to-do list, and start by highlighting the things and marking the things that you are passionate about. It is why you chose your business. It's why you get up in the morning. It's what you want to do, and that's your to do list, like those will be on your to do list. That's what you need to do every day. Everything else at that point is a to-do list for someone else. Ideally, you start outsourcing. So then, at that point you need to figure out what that looks like for you by looking at that list and seeing who do you need? You're going to start seeing themes and categories and areas where I could have someone come in and take care of all of these marketing things for me because that's just not my, not my expertise. And so, use, maybe they need to contract with a company who would be able to do your branding, your social media, your website, and just really take all of that over for you so that you don't have to worry about it. Then keep going down the list. How you tackle that depends on you, and what's on that list, really. Like where do you start. You can start with something small, because maybe that's the best next step for you. So for me, one of the things that I did was I hired a cleaning lady who comes every other week to clean the bathrooms, floors, you know, the big thing so that I know the last time my toilets were cleaned. And that has mental stress off my life, and it makes my business better and makes me a better actor. It does all the things, because I don't have to worry about when the last time someone mopped my kitchen. And so, it can be something as simple as that. Or it can be, you know, handing over a chunk of your business like handing over all of your bookkeeping, and letting someone else do that because you dread doing your bookkeeping, so you put it off and put it off. And then, you're sitting there at 12:30 at night. Fine, I'm finally going to do these things. You're never sending invoices because you just don't get around to it. And finally on a Saturday you're I'm just gonna sit here and send all of these out, then maybe that's what you transition out. And so that's, that's the tactic I use. I actually created a digital download that helps you walk through this. Like it's a checklist that you can just fill out and columns to kind of organize and help you prioritize what needs to go off of your to-do list. But yeah, that's what I would tell them to just take the time and effort to think through all of that and start there.

**Peter Margaritis**

Okay, before I forget. How can they get that digital download? Well, it is on the website for my podcast at [coylwithrachel.luther.com](http://coylwithrachel.luther.com). It's in the resources for one of the episodes, which is, I don't remember which episode it is. Well, what I can do actually, the better solution is, I can put this podcast, this interview that we have once it's live, I can actually put that on the website. They can find this interview,

and I will put the download as a resource on this page. That would be the best thing to do. Send me the link to the download. We'll put it in the show notes.

**Rachel Luther**

Yeah, absolutely. So they can also go there. How can people find you? By the way, that was a podcast. So, not that she's not busy enough. We're down the path of podcasting, and started in November of 2020. And I've listened to a couple of episodes. It's worth your time to go visit a podcast. Yeah, so that would, would be the other thing like that I might say to someone who is starting their business and who is working as, as you described and how I was. The intent and purpose of the podcast is to just share what I've learned through the process of outsourcing, and through survival of trying to figure out how to balance all the things that I'm passionate about. Because I didn't want to let any of that go. I wanted to do all of those things, but I couldn't manage them all. And so, the podcast is literally me sharing that journey of this is how I tackled outsourcing. How I looked at how to do it. So yes, if you want to make a greater impact in your business with fewer of your man hours, so to speak, then check out my podcast. Because that is literally the goal of it to just help you do that. But you can find me online at Rachel Luther on Instagram, and at Checking Off Your List with Rachel Luther on Facebook, and the podcast is at COYL with RachelLuther.com. And it's on all the platforms, as well, it's Checking Off Your List with Rachel Luther

**Peter Margaritis**

And the website for Checking Off Your List is? It's checkoffyourlist.com. Perfect. Well Rachel thank you so very much. It's been a pleasure having you as a guest, I'm tired now. I think I need to go take a nap because you are so but I thought I was busy, and I'm a blob, compared to what you do. But thank you so very much for taking time it's been an absolute pleasure, and I can't wait to the one we have in person things again. And I get a chance to see it.

**Rachel Luther**

Yeah, that sounds wonderful. It's been great being here. I've enjoyed talking with you and I will definitely send you an invite next time I show up on stage somewhere.

**Peter Margaritis**

Thank you. I want to thank Rachel for her time, and her strategies, and techniques and outsourcing work to virtual assistants, so you can have more time to work on your business and be with your family. I will conclude this episode was an improv quote I think is fitting for this interview. "No matter what the setup, however, the event is crucial in every scene. The situation that makes this day different from all the rest. This is where the action begins." Be safe, be vaccinated. Let's get back to somewhat of a new normal.