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IN BOX; Don't be without business insurance

BYLINE: Karen E. Klein, Special to The Times

Dear Karen: I know my company is late to the party, but we're just now getting around to needing a website. Should I outsource or try building it myself?

Answer: Think of a website as an extension of your physical storefront. If you think you can create a picture that does justice to your business, why not try?

Even if you can't do the full job yourself, you can keep costs down if you do as much brainstorming and mocking up as you can using site-building tools, said Larry Velez, founder of Sinu, which provides technology services for small companies.

"Get a stack of index cards. Without thinking too much about it, write one word per card for each idea you would like to present on your website.

"Your cards should start falling into a familiar structure that follows basic website categories like 'About Us,' 'Our Service,' 'Why Us' and 'Contact Us,' " Velez said.

Write three sentences for each card, and put that copy on your site. You can use off-the-shelf tools offered by all the major Internet platforms, such as Google, Yahoo, MSN and AOL.

If you want to make your website more complex, including blogs, traffic reporting or image pages, Velez recommended a program called Squarespace (squarespace.com). "We find Squarespace easy to use and flexible enough to be fully customized by a capable Web design firm, while retaining total control of content and architecture."

Professionals can aid online goals.