

offset by everything balancing out eventually. I have to make sure I can cover my costs.”

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“So you do care about your costs?”

“Absolutely. I know all the numbers for my business, including my costs. I actually use one of those cost and rate calculators. To run my shop and support the people I work with I personally need to generate almost \$100,000 annually. In your time-based world that works out to an average of \$100 an hour for 20 hours a week, 48 weeks of the year.”

“So you haven’t completely given up the concept of time.”

“Do you mind if I give you an example from some other people?”

“Of course not. Let’s hear it,” Steve said.

“Okay. Arty and Mack are two designers I know. Arty runs a lean operation. He works out of his apartment and keeps all his costs as low as possible. He’s super frugal. Doesn’t own a car, rarely eats out and doesn’t take vacations. Mack’s the opposite. He’s got a huge house, fancy car and leases a big office downtown. He also spends lavishly and travels the world. They both