# HANDS UP

## *A CEO's Letter to the Generation That Will Inherit What We Build*

Jennifer L Bagley

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First Edition. Published by CI Web Group.
ciwebgroup.com | juststartai.io | aitoolsforthetrades.ai | thecatalystforthetrades.com

Digital edition produced from the online reader at jenniferbagley.com

## DEDICATION

*For my father, Kevin Michael Bagley —*

*and my grandson, Dallas Kevin Bagley-Slone.*

*The line runs through both of you.*

*I am in the middle.*

*“Build accordingly.”*

# Contents

# Foreword

There is a contractor sitting at their kitchen table on a Sunday afternoon.

It is the only quiet hour they will get all week. The trucks are parked. The phone has stopped ringing. Their kid is in the next room. There is a coffee that has gone cold next to the laptop. And on the screen, in another tab they keep clicking away from and clicking back to, is an article about how some new AI tool is going to write a thousand service descriptions in a minute, or answer the phone in their voice, or schedule the next twelve months of jobs without asking permission, or something else they do not entirely understand.

And they are sitting there wondering whether the business they spent twenty years building is about to be either saved or finished by something they cannot see, did not ask for, and do not yet know how to evaluate.

That contractor is who I am writing this book for.

If you are that contractor: I have been working alongside you for twenty years. My company, CI Web Group, has served thousands of home service, trades, and contractor businesses across the United States since 2006. We work with HVAC companies, plumbers, electricians, roofers, garage door techs, and the suppliers who serve them. Daikin selected us as a preferred digital marketing partner in 2008. Ferguson selected us as a preferred digital marketing partner nationally. Service Nation — the largest trade association in the home service industry — recently selected us as a digital marketing and technology partner. We work with over one hundred independent distributors across the country. We have helped over one thousand customers across most of the United States and Canada. We have been a home service, trades, and contractor agency since the year my son was eight years old, and we have not done anything else since.

I have spoken on over a thousand stages in those twenty years. I have written a new presentation every single time. There is no recycled keynote in my catalog. Every audience I have stood in front of — in convention centers, in hotel ballrooms, in distributor showrooms, in association meetings from one coast to the other — got a presentation that was built for them, the week of the event, on the most current state of the industry I could give them. I am telling you that not because the number is impressive but because it is the most accurate single description of how I work. I do not repeat myself. I do not coast. The book in your hands is the same way. It will be different next year because the industry will be different next year, and I will rewrite it for you, the way I rewrite the keynote for every audience that asks me for one.

There are very few people on the planet who have spent more time inside this industry, watching how technology arrives in it, than I have.

Four years ago, I made a bet that the rest of my industry thought I had lost my mind for making. I exited paid search and social media management, two of the largest and most profitable service lines in the agency industry, and I told my team, my clients, and my industry that CI Web Group was going to focus on building our own web infrastructure, local SEO, AI search, and agent optimization — years before that was even a thought in anyone's mind. Then I right-sized my own company, ahead of the wave I knew was about to break across the entire services economy: from 320 people to 250. From 250 to 140. From 140 to the 38 I am writing this with — a powerful 38 who chose this ride. Thirty-eight people who chose to evolve instead of defend, who challenge themselves, challenge each other, and challenge the status quo daily, who have reinvented themselves and everything we are, everything we do, everything we build, everything we ship. I have looked across a table at people whose work was about to be done by an agent and told them the truth about what was coming. I have sat with the people who survived that transition and the ones who did not. I know which version is which, and I know why.

I am not writing this book from the outside. I am writing it from inside the cab of the truck. From behind ten screens of code and AI agents. From both positions at once. That is the only place from which the next decade of this industry can honestly be written about, and it is where I have built my career to be standing.

I should also tell you why I am writing it now.

CI Web Group turned twenty years old on January 13, 2026. I turned fifty the year the agency turned twenty. Years ago, sitting at a desk in Dallas, I wrote a goal on the calendar: when the agency hit twenty years and I turned fifty in the same window, I would write the book. That was the deal I made with myself. It was the kind of deal I have made with myself before, and the kind I have always honored. The first one was that I would be an entrepreneur by the time I turned thirty. I left corporate the week before I turned thirty and launched CI Web Group three months later. I will tell you about that goal, and how I built the agency around it, in Chapter Three.

This book is the second goal.

I am writing it on the calendar I set myself years ago, in the year both milestones converged, exactly when I told myself I would. I want you to register that, because it is the most concise statement I can make about how I operate. I set goals on the calendar. I hit them on the calendar. The book in your hands is the latest piece of evidence of that pattern. The operating arguments inside the book are arguments I have made under that same pattern. If you want to know whether to trust what I am about to tell you about the next decade of the trades industry, the strongest single piece of evidence I can offer is that the book exists at all, on the deadline I set myself two decades ago, ahead of any other promise I might make in these pages.

I am operating, in other words, on a clock my father and my mother both taught me to honor. They are why this book is on time.

One last thing before this Foreword closes, because I want you reading the rest of this book with the right expectations. I have not figured this out. CI Web Group has not figured this out. The five operators I am going to name as the leadership coalition for the trades industry have not figured this out. The AI transition is not the kind of problem that gets figured out and stays figured out. The technology shifts every quarter. The consumer behavior shifts every quarter. The competitive landscape shifts every quarter. The operators who are succeeding in this environment are succeeding because they have built operational discipline for living inside the not-yet-figured-out, not because they have arrived somewhere stable. We are fully building and rebuilding in flight. Speed and data are our advantage. We ship the heaviest-lift work first, even when it is imperfect, gather the data on whether it is working, and rebuild based on what the data tells us. We pivot fast. That is the operating philosophy underneath everything in this book.

Read this book as a snapshot of what I have learned so far, not as a finished playbook. I will be wrong about specific predictions. I will be wrong about specific timing. I will probably be wrong about some of the specific operators I am about to credit, and right about some of the specific operators I am about to critique, in ways the next two years will reveal. The directions are right. The directions are what I am asking you to absorb. The specifics are my best read of a moving target, offered honestly, with the acknowledgment that the target will keep moving after the ink dries.

Here is what I am going to give you between this Foreword and the last page.

I am going to tell you, in plain language, exactly what I think is going to happen to the trades industry in the next twenty-four months. I am going to tell you which kinds of contractors I expect to win the AI decade and which kinds I expect to lose it. I am going to tell you the specific moves I made at my own agency — the ones that worked, the ones that did not, and the ones I am still in the middle of. I am going to introduce you to the technologies that actually matter for a contractor in 2026 and 2027 — the ones worth paying attention to right now, the ones worth waiting six months on, and the ones worth ignoring entirely. I am going to give you the framework I now use to evaluate every new AI tool that lands on my desk, which is roughly twenty per week. And I am going to tell you, by the end, what I would do if I were starting your business over from scratch in the world we are all about to be operating in.

By the time you finish this book, you will know what to do on Monday morning.

That is the promise.

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*By the time you finish this book, you will know what to do on Monday morning.*

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Now — if you are not a contractor, but you have one in your life, or you run a different kind of small or mid-sized business that is staring down the same wave, or you are an employee whose job is starting to feel less stable than it did a year ago, or you are a parent thinking about what kind of career your children should be preparing for in a world that does not yet have words for the jobs they will hold: this book was written for you too. The contractor at the kitchen table is the audience I built it for. The rest of you are welcome to read over their shoulder, and what they take away from this book will be useful to you in your own version of the same questions.

This is the first edition of a letter I plan to write every year for the rest of my career.

Each edition will add what we learned, what we lost, and what we built — the milestones, the misfires, and the moments that turned out to matter more than we knew at the time. Eventually this letter will become a record of how an industry made it through the steepest technological transition in human history. Written in real time. By someone inside the change rather than reporting on it from a distance. I am committing, in print, to writing you again next year. And the year after. And the year after that, for as long as I am able.

There is a reason I am writing it that way, and the reason has a name.

His name is Dallas Kevin Bagley-Slone. He is my grandson. He was born on October 19, 2025, six years and thirteen days after my father, his great-grandfather, died on October 6, 2019. Dallas is the youngest member of the family this book is also about. He is too young right now to read any of this. By the time he is old enough, the world he is growing up in will already have rearranged itself around technologies that did not exist when he was born.

I want him to have an honest record of what this era felt like from the inside. I want him to know what his great-grandfather built, what his grandmother built, what his father is building, and what his mother and his father's best friend are building right now in the next room. I want him to know what we got right and what we got wrong. I want him to know that we were aware of him while we were making the decisions that would land on him.

This book is part of that record.

It is also, I should tell you honestly, the most personal book I will ever write. It is the story of my father's life, my grandson's arrival, and the twenty years of work in the middle that I have given my career to. It is grounded by Kevin Michael Bagley's patience and awakened by Dallas Kevin Bagley-Slone's arrival, with everything in between being the work that runs between them. I am writing this book because nobody else can. The line of this book runs through four people, and I am the one in the middle who is still standing and still able to write it down.

So — to the contractor at the kitchen table — here is what I want you to do.

Read this book in the next seventy-two hours. Mark it up. Argue with it. Take it to your team meeting on Monday and put it on the table and tell them what you are going to do differently because of it. Then come find us at JustStartAI — the community of more than a thousand contractors who are doing exactly what this book describes, in real time, alongside each other. The book is the map. The community is the road. You should not have to walk the road alone, and you do not have to.

To everyone else — read it the way you would read a letter from a friend who has been a few steps further down the road than you and is doubling back to walk with you.

This is Letter One.

There will be more.

*— Jennifer L. Bagley*

*May 2026*

# Dallas

Before I take you to the night my father died, I want you to meet my grandson.

His name is Dallas Kevin Bagley-Slone. He was born on October 19, 2025.

My father, Kevin Michael Bagley, died on October 6, 2019.

They missed each other by six years and thirteen days.

That is the calendar I live on now. Every October, for the rest of my life, I will mourn one Kevin and celebrate another inside the same two-week window. The death anniversary and the birthday are roommates in my year. There is no separating them. There is no carrying one of them through October without also carrying the other. October is, for me, a single complicated month — grief and joy stitched together, the way two members of a family are stitched together when one of them carries the other one's name.

And there is a third date in my mother's October that I have to tell you about, because she has been carrying it alone for six years.

My parents' wedding anniversary is October 14.

My father died on the sixth. They missed their forty-seventh anniversary by eight days.

They had already started planning the fiftieth.

My parents had put a deposit down on a small-ship cruise to the Galápagos Islands — two hundred passengers, the kind of trip you book years in advance because you want to be in a specific place on a specific date with the right people. The right date was October 14, 2022. The right people were my father and my mother. And it was not just the two of them. Michael and I were going too. The four of us were going to be on that boat together — my parents celebrating fifty years of marriage, my husband and I along for the ride, all of us in one of the most remote and singular places on the planet.

The cancer arrived. The trip became impossible. My mother canceled the cruise after he died and got the refund. Some of the most quietly heartbreaking phone calls a widow has to make are the calls that cancel the future she had already paid a deposit on. My mother made those calls. Alone.

And then, six years later, in a text message she sent me while I was working on this book, she told me, in her own words:

*"One day I'll take the cruise for him."*

That sentence may be the most powerful thing my mother has ever said about my father. It is also the most powerful thing she has ever said about herself. She is not done with the cruise. She has been carrying it for six years. Some part of her has been on that boat the whole time, waiting for the rest of her to catch up. One day she is going to go. She is going to look at finches that should not exist on islands that should not have produced them, in a part of the world my father read about and never got to see, and she is going to take the trip the four of us were supposed to take.

I will tell you when she does. It will be in a future edition of this letter.

Because Dallas does carry his name.

Dallas Kevin Bagley-Slone.

Kevin in the middle. Right where he belongs.

My son and his wife could have given my grandson any middle name in the world. They chose my father's. They chose it without ceremony, without making a big speech about it, in the same matter-of-fact way that real love makes its largest decisions. They chose it because it was the right name. They chose it because the line had to keep going. They chose it because the man who did not get to meet this baby should at least get to live, in writing, on every government document the baby would ever fill out for the rest of his life.

My grandson will know his great-grandfather's name before he can read it. He will sign it on every form he ever signs. He will hear teachers call it on the first day of every school year. He will, if he is lucky, write it on the love letters he sends to whoever he ends up loving. The name is going to outlive me too. Whatever else happens to this family in the decades after I am gone, the name Kevin is going to keep walking around in the world, attached to a person, doing what names do.

I want you to meet Dallas now, before the rest of the book happens, because everything that comes after this depends on knowing he exists.

He is, at the time of this writing, six months old. He has blue eyes, blond hair that grows into a natural mohawk, and a laugh that comes out of his entire small body the way it comes out of every six-month-old who has figured out that laughing is a thing you can do on purpose. He has my son's mouth. He has, depending on the angle, my mother's expression or my father's. He has, on the better days, both.

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*I want you to meet Dallas now,*
*before the rest of the book happens,*

*because everything that comes after this depends on knowing he exists.*

He has been on this earth for less than a year, and the world he is going to grow up in has already rearranged itself around technologies that did not exist when he was born. The artificial intelligence revolution that is the engine of the rest of this book is, for Dallas, simply the air. He will not remember a time before agents could answer questions. He will not remember a time before models could write code. He will not remember the world I grew up in, the world where my father showed me Saturn through a telescope in our garage and that was the most advanced piece of personal technology in our neighborhood.

Dallas is going to grow up inside a different one.

So this book is, in part, my attempt to leave him a record of where the previous one ended and where the new one began — told by his grandmother, who was inside the change in real time, who watched it happen from the rooms where it was being built, and who refuses to pretend she had it figured out.

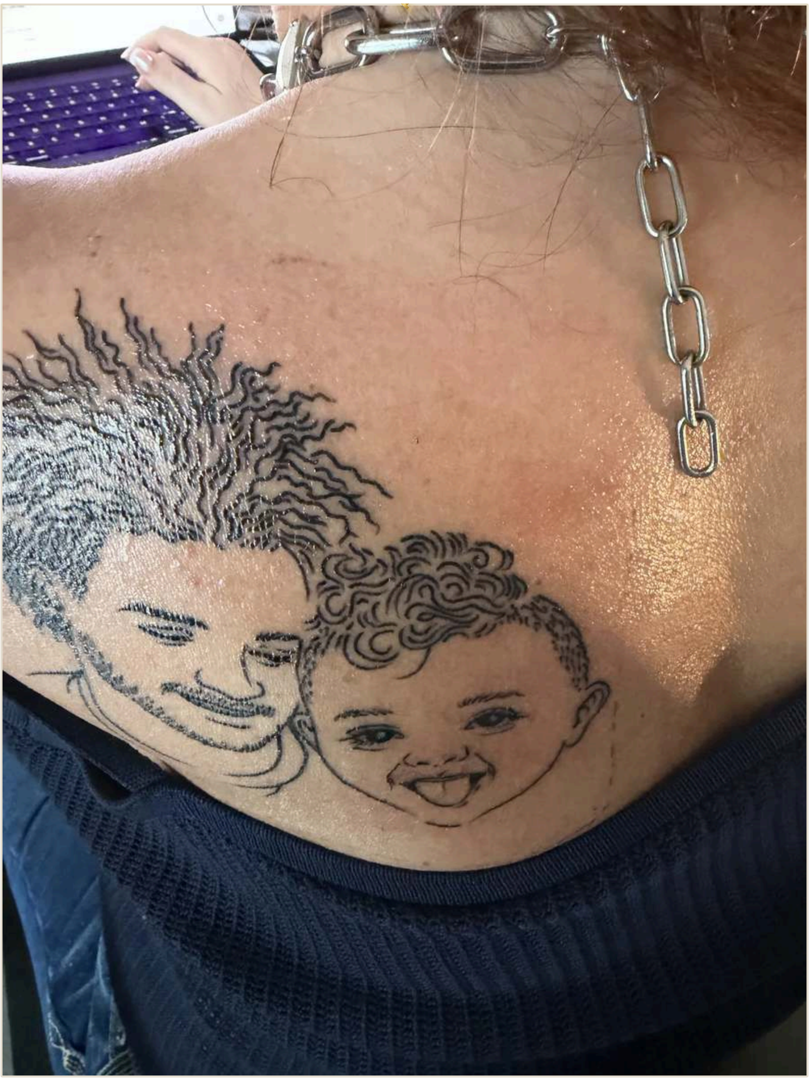
There is something else I want to tell you about Dallas, and about how I carry him.

I have his name on my arm.


*Dallas. Inked in script.*

*I wear the line.*

And I have his face. And my son's face. Together. Permanent. On my back.



*My son Torel and my grandson Dallas.*

*The line, in ink.*

I am not a person who does decoration.

If something goes on my body, it is because I am willing to carry it for the rest of my life, in public, on every day I wake up, in every room I enter, in every meeting I take, in every keynote I give. The tattoos are the most visible commitments I have ever made. They are also, I now realize, the ink-and-skin version of the throughline of this book. The line runs through Kevin, through me, through Torel, through Dallas. The line is on my back. The line is on my arm. The line is the reason this book exists.

My father will never meet my grandson.

I have written that sentence three times in the last week, trying to find a way to make it sound less stark than it actually is. There is no way. The two Kevins missed each other by six years and thirteen days, and the only way they will ever meet is in the pages of a book like this one.

This book is, in part, that meeting.

If you are reading this, you are an adult. Dallas is a baby. The book is, by design, a long letter that he will not be able to read for at least another fifteen years. By the time he can read it, the world it describes will already feel like ancient history to him. The agents I am building right now will be obsolete. The models that are state-of-the-art at the time of this writing will be relics. CI Web Group will have evolved into a different company, or possibly into something that is no longer recognizable as a company at all. The trades industry that is my home and my obsession will look like something he has to study in a textbook, not something he can ride along with on a Saturday morning the way I did with my father.

Here is what else I believe will be true by the time he reads this, because I make my predictions in public and a letter to my grandson is no exception. Robots will be a natural part of his everyday life — on roofs, inside walls, in the houses on his street — as unremarkable to him as a dishwasher was to me. He will never type a search into a box; he will ask the air, and the air will know him. He will never call a company. His agent will talk to their agents, and the phone call — the thing my entire first business was built on answering — will be something he watches people do in old movies.

The houses he lives in will call for their own repairs before anything breaks, and the service call my industry spent a century perfecting will have happened, invisibly, while his family slept. His first job does not exist yet. Nobody has invented it. Whatever it turns out to be, he will spend less of himself doing the work and more of himself directing the machines that do it — which means the most important thing I can leave him is not a tool. Tools expire. It is the posture: curiosity over certainty. Hands up over gripping the bar.

I believe the families on his street will own their own handyman robot — trained on every system in the house, handling most of the maintenance and the majority of the fixes without anyone picking up a phone. And I believe the companies from my industry still standing in his world will be the ones that were on the front line while that future was being trained: technicians wearing the devices that taught the AI and the robots the craft, companies owning the machines themselves and deploying them to the homes they serve — for sale, for rent, for the data. First in line to collect it. Building the deepest knowledge bases in their markets. Presenting themselves with the most advanced technology anyone had ever seen a contractor carry. First to raise their hands — because raising your hand first is how you end up with the best data, the best-trained technicians, and a lead nobody behind you can close.

And his name — like every business I have ever built — will carry a file that the machines read before any human meets him. His reputation will be structured data. I am writing parts of that file right now, in this book, whether either of us likes it or not. I have tried to write it the way I would want it read.

But the line will still be there.

The line is the part that does not change. The line runs through whatever generation it is currently passing through, and it does not care what year it is, what technology is in fashion, what industry is in or out, what the news cycle is doing. The line is who came before you, and who is coming after you, and the small and specific work you are supposed to do while the baton is in your hands.

My father did his part. He built a telescope and a ladder. He shipped nine pieces of software. He turned down Bill Gates and

Paul Allen and went home to the woman he was already in a band with. He raised a daughter who, decades later, would be sitting at a keyboard writing this paragraph.

I am doing my part. This book is part of it. CI Web Group is part of it. JustStartAI is part of it. The Catalyst for the Trades Podcast is part of it. Every late-night decision since the launch of ChatGPT to now, 2026, about what to build, what to refuse to build, who to keep, who to let go, what to share, what to hold back — all of it is part of it.

Dallas, when his hands are old enough to grip the bar, is going to do his part too.

I do not yet know what his part will be. Nobody does. But I know it will be his, the way mine is mine, the way my father's was his. The line keeps moving. It is not my job to know what he will build. It is my job to make sure he inherits the materials he needs to build it.

That is the actual purpose of this book.

Now, with all of that in your hands, we can go to the night my father died.

PROLOGUE

# Ice Cream

October 5, 2019. The night before.

My father was my best friend.

I am an only child. I do not have siblings to compare notes with, to share the weight with, to call when something is wrong and find that somebody else in the world is feeling exactly what I am feeling. I never had that. I have had, my entire life, a small and specific cast of people who matter to me — and at the center of that cast, from the day I was old enough to register people as people, was my father.

If you are an only child, you already know what I mean. The relationship between an only child and the parent who chooses to be your friend — not just your parent, your friend — is a relationship of singular gravity. There is no spare. There is no backup. There is no cousin-in-the-same-house who is going to step in if the friendship falters. The whole architecture of your inner life rests on that one connection. When it works, it is the most stable thing in your entire world. When it ends, the architecture comes down.

My father chose, from the very beginning, to be my friend. He was not the kind of father who held himself at a distance and waited for me to grow up enough to be worth talking to. He talked to me like I was a person, in full, from the time I was old enough to talk back. He took my opinions seriously. He laughed at my jokes — the actually-funny ones and the ones a child tells that are not yet funny but contain the seed of becoming funny. He shared what he was working on. He showed me Saturn through the telescope he built in our garage when I was eight. He brought me into the dark room when he was processing his own photographs, and into the office when he was deep in code, and into the conversation no matter what the conversation was about. He was, my entire childhood, the person I would rather talk to than anybody else.

That did not change when I grew up. It got more so.

By the time I had my own company and my own son and my own life and my own travel schedule and my own crowded inner world, my father was still the person I called first. He was the audience for every idea before it became a strategy. He was the one I texted from the back of the room at conferences when something interesting was about to happen on stage. He was the one I called from hotel rooms in cities he had never been to. He was the one I asked, when the world was confusing, what he thought.

He was my best friend.

I want you to hold that fact in your hands while you read everything that follows in this Prologue, because what is about to happen in these pages is not the loss of a parent in the abstract. It is the loss of the person at the center of one only child's entire world. There is no comparable seat at my dinner table. There is not, and there will not be.

With that in your hands, here is what we already knew.

My parents had told me about my father's cancer about sixty days earlier.

The diagnosis itself was older than that. He had been diagnosed with Stage IV renal cell carcinoma in mid-to-late July of 2019, and Linda has the original hand-drawn sketch from the doctor to prove it — a diagram of his kidneys and adrenal glands and where the cancer was located, the kind of artifact that comes out of a real conversation with a real physician on a real piece of paper, drawn in real time. My parents kept the news between themselves for a window of time before they brought me in. They waited until August. They wanted, I think, to absorb it themselves before they handed it to their daughter. By the time they told me, the diagnosis had already been settled, the staging had already been done, the trial enrollment was already in motion. The clock the rest of this Prologue is keeping is the clock of my own knowing. The medical chapter at the end of this book keeps the medical clock. They are not the same clock. The Prologue keeps mine.

Sixty days. I want you to sit with that number for a moment, because it is the number that, more than any other, governs what this Prologue is actually about. Sixty days is not a long time. Sixty days is two months. Sixty days is the difference between Labor Day and Halloween. Sixty days is not enough time to read the scientific literature on every available treatment option. It is not enough time to get every second opinion. It is not enough time, frankly, for a daughter to absorb what her parents have just told her, let alone to evaluate the protocol her father is about to enroll in, let alone to fly to Seattle and sit in the consultations with the trial team and ask the questions that need asking. Sixty days is the speed at which a family's entire orientation gets reorganized when a cancer diagnosis arrives in the middle of an ordinary summer.

In those sixty days, my father was already deep into what the doctors had laid out for him — enrolled in an experimental immunotherapy protocol, a combination of two drugs called Keytruda and Interleukin. Keytruda is a checkpoint inhibitor. Interleukin is a cytokine therapy. Together, in the dose he was receiving, they were among the most aggressive cancer treatments medicine had to offer in 2019, and they were experimental in the literal sense — he was in a trial. He was data.

By the night of October 5, 2019, when my mother called me in Las Vegas, he had completed round one and was scheduled to go in for round two on October 7. The first ten days of round one had been spent in the ICU because his heart rate would not settle. My mother had been at his side every one of those ten days. She had not left. He had been released a few weeks before, with the trial team telling my mother that they had "run the algorithms" and his heart rate was at "a manageable level."

We knew the treatment was hard. We did not yet know it was killing him.

Sixty days from diagnosis. One round of an experimental combination. Ten days of cardiac instability in the ICU. A release based on an algorithm. A daughter on a stage in Las Vegas. A father at home on a paddlewheeler, tired, out of breath, asking for ice cream.

That was where we were.

So when my mother called me in Las Vegas on the night of October 5, 2019, the part of me that had been refusing to wait knew exactly what was happening. The phone vibrated and the silence around my own ribs arrived a half-second before the screen lit up. I picked up. She said Dad wasn't feeling well. She handed him the phone.

He sounded tired. He sounded out of breath. He sounded — this is the part I keep replaying — like a man who was already halfway gone, even though we did not yet know that he was. But he was also, as he had always been, completely engaged.

He wanted to know what I was going to talk about from the stage the next day. He wanted to know if I was nervous. He wanted to know how the room had looked when I walked through it. We had this conversation hundreds of times over the years. He had been my first audience for every keynote I had ever given. He was the audience that mattered.

I asked him, near the end, the question I always asked him when he was not feeling well.

I asked him if ice cream would make him feel better.

It was an old joke and an older ritual. My father and I had shared ice cream the way some families share religion. It was our thing. It had been our thing since I was small. It would always be our thing. Ice cream was not a dessert in our family. It was a love language.

He laughed, which I now realize was the last time I heard him laugh. He told me he did not have any. He told me there was no way to get any. By that point, he and my mother were living on a three-story paddlewheeler docked on Lake Union in Seattle — yes, you read that correctly, a paddlewheeler, my parents being who they were — about a hundred yards down the dock from shore. Getting ice cream was not a five-minute errand. It was an expedition. And he did not have an expedition in him.

I called an Uber.

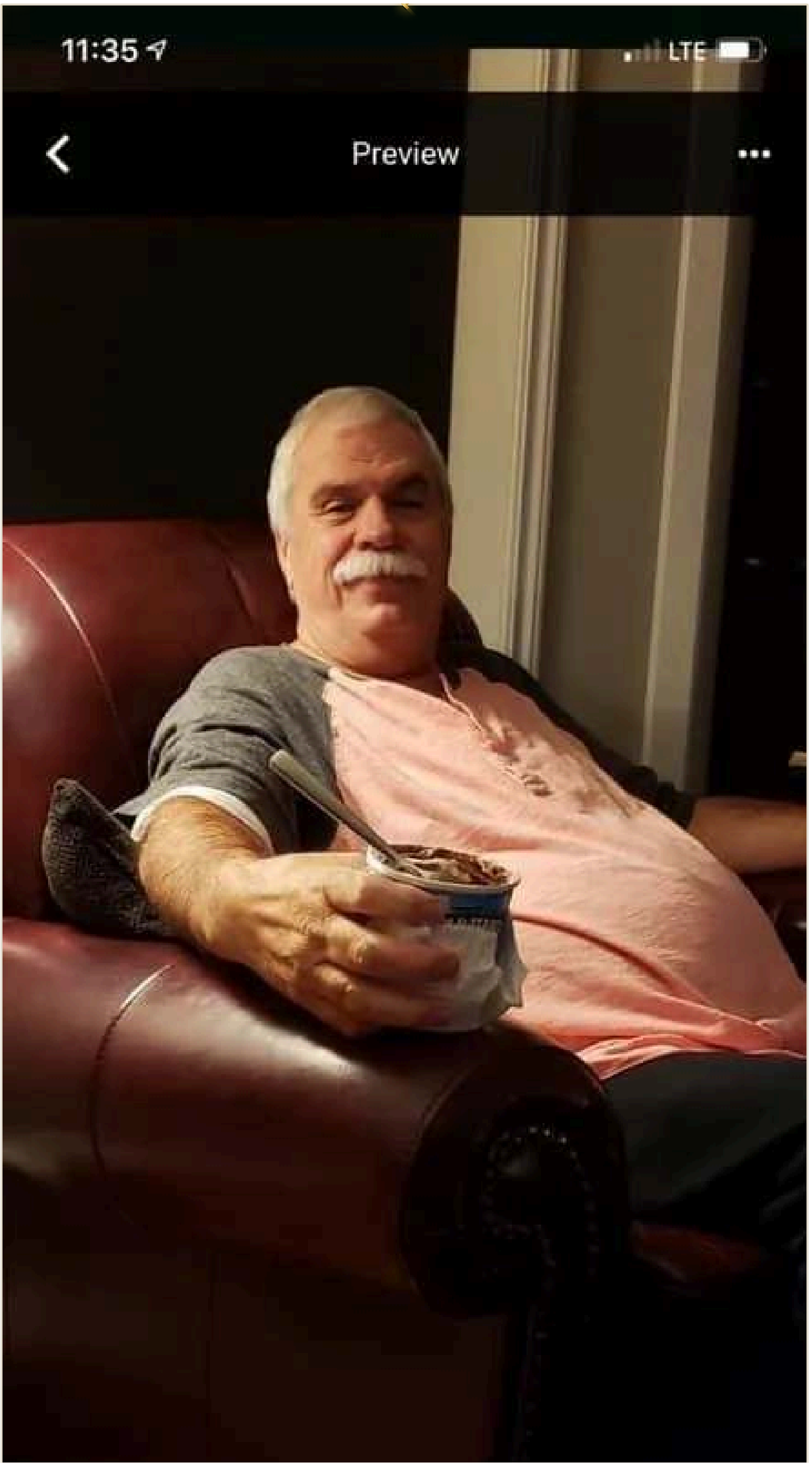
I gave the driver the address of the marina. I told them they were going to need to walk a hundred yards down a dock with their hands full. I tipped them in advance. I asked them to grab multiple flavors so my father could pick. I told them to make sure the chocolate was there, because my father's favorite was always chocolate, and if I was going to have an Uber driver walk a hundred yards down a dock at night, the man at the end of the dock was going to get exactly what he wanted.

The Uber driver did it. Bless every Uber driver who has ever done a thing like this for a stranger they never met, for a daughter they will never meet.

Twenty minutes later, my father sent me a picture.

He was in his leather recliner. He was holding the cup of ice cream and a spoon. The chocolate one, of course. He was smiling.

That picture is the last picture he ever sent me.


11:35
LTE
Preview

*Kevin Michael Bagley. October 5, 2019.*

*The last picture he ever sent me.*

I look at it more than I should. I will not pretend otherwise. There is a particular pain in possessing the last picture someone ever sent you, and there is also a particular gift, because the last picture he ever sent me is of him smiling, in his chair, holding ice cream that his daughter had just sent him from a hotel room in Las Vegas, the night before everything ended.

I want to remember that. I want you to remember that.

The man you are about to lose in this book is the man who was happy in that picture.

The next morning, I went to my keynote.

*The man you are about to lose in this book is the man who was happy in that picture.*

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The lights were the kind of lights you get used to if you do this work long enough — bright, warm, slightly off-center, hot enough on your face that you stop noticing them after the first five minutes. I had a hand mic. The screen behind me had a single line of black text on a white background, the way I always preferred it. I do not believe in slides as wallpaper. I believe in them as punctuation.

There were maybe four hundred contractors in the room. HVAC, plumbing, electrical, garage door. Owners. Operators. A few of their kids. The crowd I had been speaking to for twenty years and still the crowd I would rather speak to than any other.

I was about thirty minutes in. I remember the section. I was talking about the gap between marketing for trades businesses and what the market was about to become. Mobile-first. Voice search. The early stirrings of something called generative AI that nobody in that room had heard of yet.

I was saying things like, *the businesses that get serious now will own the next decade*. I was saying things like, *I am telling you this as a warning and as a gift.*

My phone vibrated in my back pocket.

I knew without looking. You know without looking. There is a particular silence that happens around your own ribs when the wrong call is coming in.

I kept talking. I stayed on the rhythm. I finished the thought I was on, the way you finish a sentence in a language you have spoken your whole life. The phone went still. Then it vibrated again.

I told the audience I was sorry, that I needed to step off for a moment. They thought it was something with the tech. I walked offstage to the side curtain — the velvet panel that smells like dust in every conference center on earth — and I looked at the screen.

It was my mother.

I do not remember the exact words she said. I remember the shape of them. *Your dad. Emergency room. They cannot get his heart rate to settle. Come home.*

Less than twenty-four hours had passed since the ice cream.

The next hour did not collapse. The next hour was the longest hour of my life.

Michael did not wait. Michael does not wait. He had me out of that hotel and into a rental car before I had registered that we were leaving. He started driving north out of Las Vegas —

toward Washington, toward Seattle, toward my father — because some part of him, the part that does not talk, knew that the right answer when somebody you love is dying is to start moving in their direction immediately and figure out the logistics on the way.

I was in the passenger seat with my phone trying to find a flight. He was driving. We were on a highway in the Nevada desert, the kind of highway where the only thing on either side is tumbleweed and signage and the occasional gas station, and we were heading north.

My son called.

Torel does not get dramatic. Torel does not panic. Torel said, *Mom. You need to get home now.*

That was the moment I understood that the hours my husband was about to drive were hours I did not have.

Michael cut the wheel and turned us around in the middle of that tumbleweed highway and we drove back to the Las Vegas airport. I was on the phone the whole way trying to buy any seat on any flight, and the seats I could find were not for the next hour. They were for the next day.

So Michael did what Michael does.

He pulled cash out and walked into the terminal and started looking for somebody who was already booked on a flight to

Seattle that afternoon. He found a couple. He talked to the husband about him and his wife giving up their seats. He offered them a thousand dollars in cash. They agreed, both of them, to his enormous and lasting credit and to theirs. I do not know that couple's names. I never will. Wherever they are right now, reading or not reading this book, they should know that they made it possible for me to be in the air on the way to my father instead of stranded in Las Vegas trying to refresh an airline app. They bought me hours. They did not have to. They did anyway.

I got on the plane.

I cried the entire way. The whole flight. Without stopping. The flight attendants knew. The man in the seat next to me knew. Michael, in the seat next to me, knew. Everybody on that plane who could see my face knew. I was not trying to hide it and I was not trying to compose myself. I was trying to get home.

My father passed before we landed.

That is the sentence I have not been able to type for six years. I am typing it now.

My father passed before we landed.

By the time the wheels touched the runway in Seattle, the gravitational center of my entire life was already gone, and I had not been there. The couple in the airport who gave up their seats for a thousand dollars in cash had not been able to buy me enough time. Michael, who had started driving the second the call came in, had not been able to drive me there fast enough. Torel, who had told me to get home now, had been right — he just had not been able to make the air move faster than it moves.

None of us could. The plane could not. The schedule could not. Cash could not.

I want to put that on the page because the rest of this book is about the things that AI and modern technology and an extra hour of speed can in fact change — about decisions, deployments, agentic workflows, the speed of business, the speed of adoption, the speed of everything. I have made my career on speed. I have built an agency around it. I am, by professional reputation, a person obsessed with making things go faster.

None of it could have moved my plane any faster on October 6, 2019.

I want to be honest about that, because I do not want any reader of this book to think that the woman who is about to spend the next two hundred pages telling them how to move faster believes that speed is the answer to every kind of loss. It is not. Some losses, you do not catch up to. Some calls, you do not get there in time for. The fastest plane in the world would not have been fast enough that day.

What I did not know yet, walking off that jet bridge in Seattle to a husband who had not slept and a son who was already at the hospital and a mother who was already a widow, was the rest of it.

I did not know that the cancer had not killed him.

I did not know that the Keytruda and Interleukin combination had.

I did not know that the experimental protocol, the one he had agreed to with characteristic Kevin Bagley clarity, the one that was supposed to save him, had induced a fatal cardiac inflammation in a man who had warned the trial team, on intake, about his prior cardiac history.

I did not know that an algorithm — a phrase the discharge team would actually use, out loud, to my mother — had cleared him for release after ten days of cardiac instability in the ICU, on the grounds that his heart rate was, in their phrase, “at a manageable level.”

I did not know that the autopsy would find no cancer in his other kidney and no cancer in his adrenal glands. None.

I did not know that a doctor we trusted would invite us to dinner and tell us, gently, that the trial team had killed him.

I did not know that this moment would split my career into a before and an after, and that the after would become the work I have given the rest of my life to.

I knew, walking off that plane, only one thing: my father was the gravitational center of my entire world, and the world had just lost him.

His name was Kevin Michael Bagley.

He was sixty-five years old.

He was about to leave me, and his wife, and our family, twenty years before he should have.

This book is about everything that has happened since.

But it begins, like everything that matters, much earlier than that.

It begins in a garage. With a telescope. With a man who was not afraid of hard things, and a daughter who was watching.

PART ONE

# *What My Father Built*

CHAPTER ONE

# Saturn

## The Garage

In the 1980s, in a quiet neighborhood in the Pacific Northwest, my father parked the car outside in the driveway because the inside of the garage was no longer about cars.

The inside of the garage was about a telescope.

My father had built it. Not assembled — built. He had ground the mirror himself. He had fabricated the tube. He had calibrated and recalibrated the focal length over the course of months until it produced the kind of image he believed it was capable of producing.

The telescope my father built in our garage was not a tabletop instrument. It was not the kind of thing you fold up and put away. It was a Newtonian reflector with a tube the size of a giant toilet paper roll, mounted on a stand he had also built, and the eyepiece sat at the top of the tube roughly twelve feet off the floor. To look through it, you climbed a twelve-foot ladder. He had built the ladder, too, or he had picked it for the job — either way, the ladder was as much a part of the rig as the optics were. The whole thing took up most of the garage. We could not have parked a car in there if we had wanted to, and we did not want to. The car could sleep in the driveway. The telescope was the priority. The telescope, in fact, was a small permanent resident of our family that you had to climb to greet.

I was eight or nine the first time he took me out at night to look through it.

He held the ladder steady while I climbed. Twelve feet of metal rungs, in the dark, in our garage, with my father below me telling me to take my time. He kept saying things like *just give it a minute*, *your eyes have to adjust*, and *it will be sharper than you think it will be.* I remember being a little nervous, because eight-year-olds can be nervous on twelve-foot ladders even when their fathers are holding the bottom. I remember the cold of the eyepiece against my eye. I remember the brass smelling metallic in a way I had not smelled before. I remember thinking the telescope was as tall as a tree.

And then I saw Saturn.

Not a smudge. Not a fuzz. *Saturn.* The actual planet. The actual rings. From our actual house in our actual neighborhood, with my eye pressed to an eyepiece twelve feet off the floor of our garage. The rings tipped at exactly the angle they are tipped in textbooks, but they were not in a textbook. They were right in front of me. I could see the gap between the inner ring and the outer ring. I could see the disk of the planet itself, a pale yellow color that was not dramatic and was therefore even more startling. There was a real thing out there, and a man in our family had built a thing in our garage that could see it. And he had built a ladder so I could see it too.

I was eight or nine. I did not have the language yet for what was happening to me.

What I understood was this: my father was a person who took things that other people thought were impossible and made them possible by being patient and skilled and refusing to quit. The rings of Saturn were an example. The telescope was an example. The fact that an ordinary suburban garage in our neighborhood now contained a working observatory was an example.

That moment shaped me more than any book I have ever read. It is the reason I do what I do now. Twenty years from now, when my grandson asks me why his grandmother spent her career chasing technologies most people did not understand yet, I will tell him about the rings of Saturn. I will tell him about the night I found out, in my bones, that the limits of the world are not where most people think they are. They are wherever a serious person is willing to put them.

My father was a serious person.

And the garage was not the only room in our house that had been quietly converted into a working studio.

There was the dark room. He processed his own photographs. Black-and-white film. The chemistry baths. The red safelight. The quiet, patient ritual of pulling an image up out of a piece of paper while the timer ticked on the shelf. I learned the smell of fixer before I learned the smell of most things a child learns the smell of. He shot the photographs. He developed them. He printed them. He hung them on the line to dry. The whole pipeline lived in our house, in a room he had built out for the purpose, because at no point in his life did Kevin Bagley ever say to himself, “I would like to do this thing, but I will let somebody else do most of it for me.”

*He did the whole thing or he did not do it.*

And there was the office.

My father’s office was the room in our house that, in retrospect, was the most him. There were monitors. Plural. There were cables running along the floor and up the walls, in volumes that did not match what the rest of the world considered normal in the 1980s. There was usually code on at least one screen, frozen mid-thought, waiting for him to come back. There was light from the screens that did not match the light from the rest of the house. If you walked in unannounced — which I did, often — the room would be dim and the only thing illuminated would be his face, lit blue from the side.

Years later, in 1999, when a film called The Matrix opened in theaters, I sat in the audience and watched the green code rain down the screens of Morpheus's ship and I thought, in real time, "Oh. That is my father's office."

My father's office resembled the Matrix before the Matrix existed.

He had been living inside that visual aesthetic, in a back room of our suburban house, for almost two decades before pop culture developed the iconography to describe it. He did not know he was ahead of anything. He just liked having his code in front of him, on as many screens as possible, in a room dark enough that the screens were the brightest objects in it. He thought that was how you did the work. It was.

Three rooms. The dark room with the safelight. The garage with the twelve-foot telescope. The office with the cascading code. Three working studios in one suburban house, each one expressing a different facet of the same man.

Most fathers in our neighborhood had a den. My father had three working rooms and a workshop ethic that did not stop when he came home from his actual job.

Which brings me to the actual job.

## The Work

His name was Kevin Michael Bagley.

He was born February 28, 1954, in a country that had not yet built ARPANET, did not yet have a personal computer, did not yet have an integrated circuit you could buy off a shelf. By the time he was working professionally, all of those things had arrived, and he was doing some of the work that put them to use.

He was a developer at a company called Maverick Microsystems. His most consequential contribution was the work he did on the Maverick International MICR encoder system — the machine, and the software that drove it, that made magnetic ink character recognition reliable enough to be deployed across American banking.

If you do not know what I just said, here is the short version: every check you have ever written has a row of strange-looking numbers along the bottom edge. Those numbers are printed in a special magnetic ink and a special font, and they encode the routing number, the account number, and the check number in a way that machines can read at high speed. Banks use them to clear checks. The Federal Reserve uses them to clear checks between banks. The entire automated check-processing system that ran the American economy for decades was built on top of MICR.

My father wrote code for the encoder.

Translation: he was one of the engineers who taught machines to read.

You will not find his name in the popular history of artificial intelligence. Most engineers who did this kind of work in the 1980s do not appear in popular histories of anything. What he was working on was technical, unglamorous, and absolutely foundational. Pattern recognition. Optical character recognition. Magnetic character recognition. Machine vision. The actual building blocks of every system you now interact with that "sees" something — your phone reading a deposit check, your car reading a road sign, an MRI machine flagging an anomaly, a security camera identifying a face — all of it sits on top of work done by engineers like my father, in companies whose names most people never learned.

The MICR encoder system Maverick International deployed was used in banks across the country. Maverick gave my father a plaque acknowledging his contribution. He kept it on a shelf in our home for years.

It was lost in a move from Bothell, sometime in the late 1990s. Boxes get mislabeled. Things get given away. The family moved on. But I have been quietly heartbroken about it ever since. Not because the plaque was the proof of him — he did not need a plaque to prove who he was — but because the plaque was the kind of small physical object that lets a granddaughter, decades later, hold a thing in her hand and say, *this. This was him.*

I want Dallas to be able to do that. Some of what we are building right now — at CI Web Group, at OnePath.AI, at JustStartAI — is, when I am honest with myself, an attempt to build him something he can hold. The plaque is gone. The work has to be the replacement.

There is a line that runs from the MICR encoder in 1985 to the smart website my company shipped in 2025. The line is not metaphorical. It is the same line. It is teaching machines to read. It is teaching machines to understand. It is teaching machines to be useful in service of human work.

My father started at one end of that line.

I am, with the people I am lucky enough to build alongside, working at the other end.

## The Games

The other thing my father built — and the thing he is most likely to be remembered for, if he is remembered at all in the rooms where these things matter — was, it turns out, not a video game.

It was nine of them. That I can verify. There may be more.

I knew about Mabel's Mansion my whole life. That one was the family showpiece. It was on the shelf. It was the thing I would point to when people asked what my father did at night. "Mabel's

Mansion. He wrote a video game. On a forty-eight-kilobyte computer. In 1984. End of biography."

What I did not fully appreciate until much later — until I started gathering material for this book and asked my mother to help me find what was left, and the rest of the record came back to me through retro gaming archivists who collect this stuff and have preserved it for the public good — was that Mabel's Mansion was not the start of his career as a software publisher. It was nearly the end of it.

He had been shipping commercial software for at least four years before Mabel's came out, on a track that was visible to anyone who cared to look. The reason it took me so long to see the whole shape of it is that he never sat me down and walked me through it. He was the one who built the work. He left it to other people to keep score.

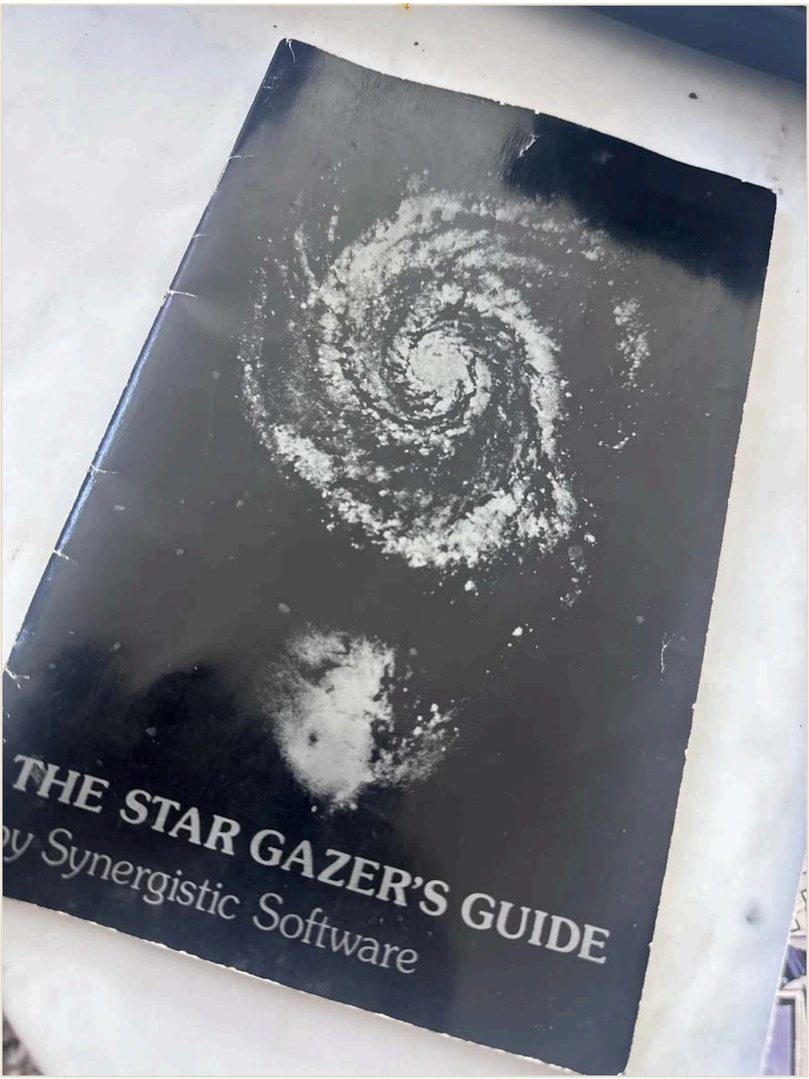
In 1979, computers and astronomy and games called him, and he answered.

The earliest one I have on hand is from 1980. It is called The Star Gazer's Guide, and it is a piece of astronomy software for the Apple II, published by Synergistic Software out of Bellevue, Washington. The published manual reads, in plain print:

*PROGRAMS by Kevin Bagley*

*With Revisions by Robert C. Clardy*

*Copyright (C) 1980 by Synergistic Software*




*The Star Gazer's Guide. Programs by Kevin Bagley. Synergistic Software, 1980.*

The man who built a telescope in our garage to show his eight-year-old daughter the rings of Saturn was also, simultaneously, writing the astronomy software that put star maps on the screens of other people's Apple IIs. The garage, the telescope, the Saturn moment in my childhood — and the commercial software that helped strangers find what he had taught me to find — those were the same man, doing the same work, in two different mediums.

I did not know this when I was eight. I am not sure my father even thought about it that way. He was working on what was in front of him. The garage telescope and The Star Gazer's Guide were not, to him, a metaphor. They were a Tuesday.

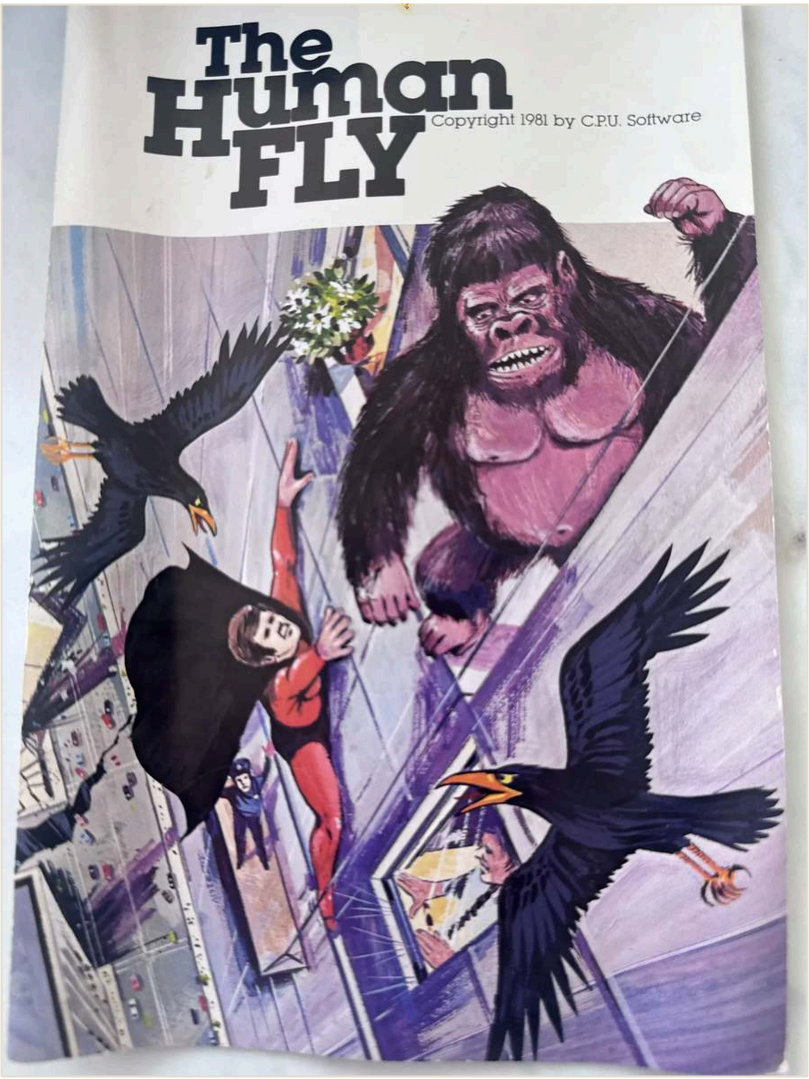
But for me, sitting here forty-six years later, it is the thing that finally pulled the whole picture together. He was an early commercial astronomy programmer on personal computers in the United States. He was writing the software that helped a generation of curious people find Saturn for themselves — because he had already built the device, in his own garage, that helped his daughter find it.

That is what kind of person he was. That is the kind of work he chose.

After Star Gazer, he kept shipping. I will name them in the order they came out, because the cumulative record matters more than any one of them does on its own.

Across the next three years he shipped six more titles, working at a rate of roughly one per quarter while holding down a full-time engineering job. In 1981, two more for Synergistic Software —

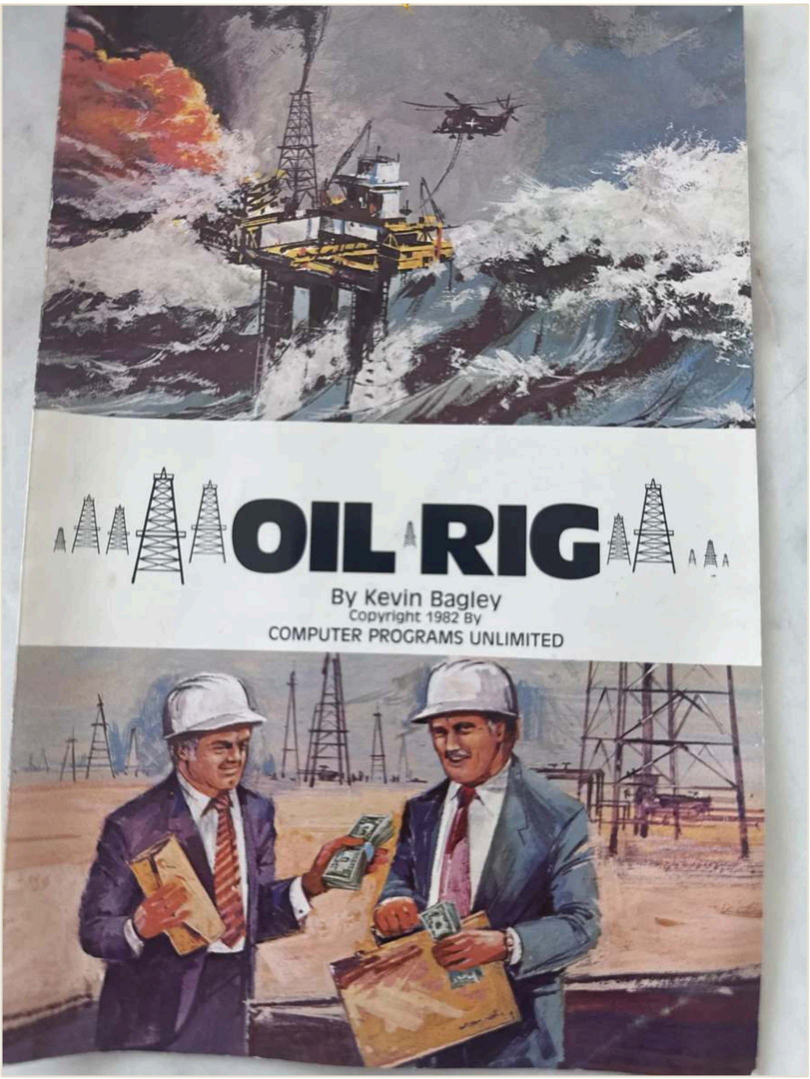
The Planetary Guide, an educational program co-written with David Kampschafer that picked up where Star Gazer left off, and Escape from Arcturus, a science-fiction arcade-action game built around an interstellar defense story — and a third for Computer Programs Unlimited out of Everett, Washington: The Human Fly, a climbing game in which the player scales a twenty-floor building called the C.P.U. Towers while dodging angry police, falling flower pots, menacing gorillas, and an occasional rising balloon. The cover art has a giant gorilla on it, in the spirit of Donkey Kong. My father did not write modest games. He wrote games that committed.




*The Human Fly. By Kevin Bagley.*

*C.P.U. Software, Everett, Washington. 1981.*

In 1982 he shipped three titles across three different publishers in three different genres: Oil Rig, a business simulation through Computer Programs Unlimited in which the player runs a fictional oil drilling operation, manages cash flow, pays penalties for “improper business conduct,” and aims for a final score of “gusher” at the pro level (he was running customer rebate offers for high-scoring players in the early 1980s, from a closet in our house in Bothell); Flockland Island Crisis, a shoot-’em-up through Vital Information, Inc., named, almost certainly, after the Falklands War that had broken out that spring — he was the kind of person who would name a video game after a current geopolitical event and assume the player would catch the reference; and Vortex, an action game through Datamost in Chatsworth, California, two years before Mabel’s Mansion would put him on Datamost’s shelves at scale. The Vortex relationship was the groundwork.




*Oil Rig. By Kevin Bagley.*

*Computer Programs Unlimited, 1982.*

Three games in 1982. Three different publishers. Three different genres. He was twenty-eight years old and shipping commercial software at the rate of one title per quarter while holding down a full-time engineering job.

And then, in 1984, Mabel’s Mansion was published by Datamost. By then he had four years of commercial software credits, seven prior published titles, and a working understanding of four different software publishers’ contracts. Mabel’s was the biggest. The most famous. The one that made it onto the most shelves and into the most archives. It was the closest he ever got to mainstream visibility. But it was not, as my family has sometimes told the story over the years, his first or his only one. It was his eighth published title, in his fifth genre. And it was not his last.

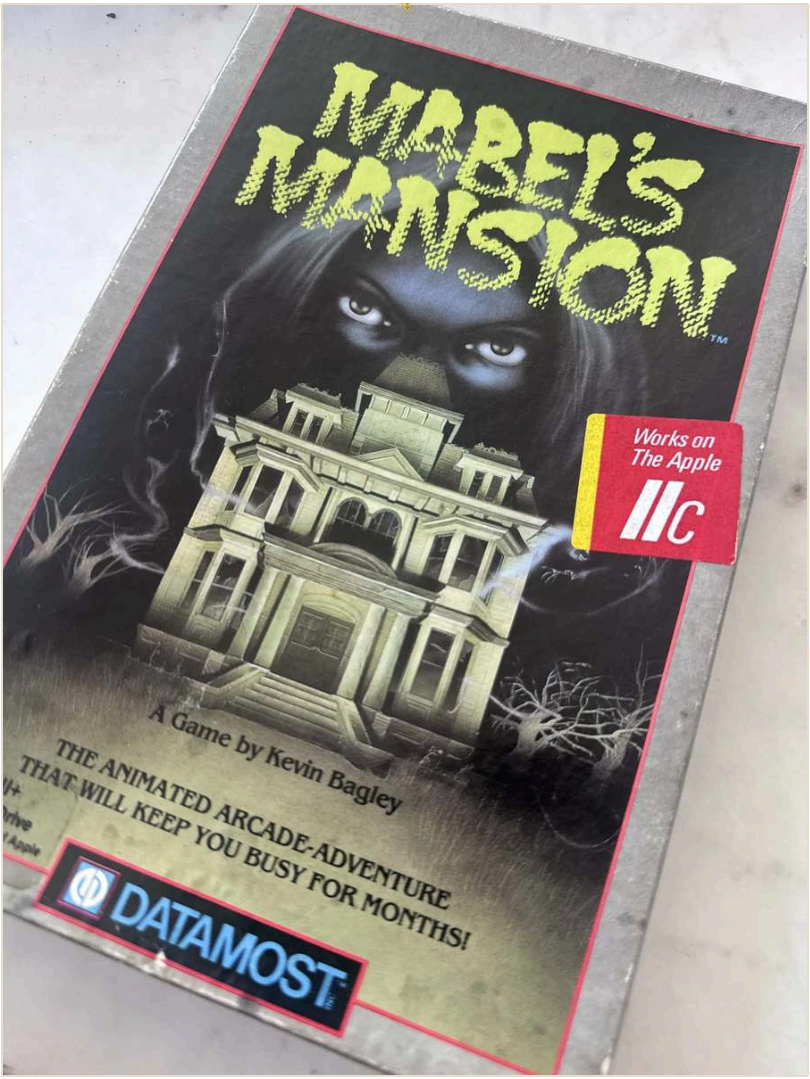

Here
DATAMOST
20660 Nordhoff Street
Chatsworth, California 91311-6152
MABEL'S MANSION
By KEVIN BAGLEY
©1984 DATAMOST
Apple II Version
DATAMOST

*Mabel's Mansion. A Game by Kevin Bagley.*

*Datamost, Inc. 1984.*

Mabel's Mansion was a ninety-room game in 48 kilobytes of memory. The premise was perfect 1980s arcade-adventure: a young man named Barney the Bellhop discovers his aunt Mabel has died and left him her considerable fortune — but Mabel, who was apparently not that fond of Barney, hid her treasure throughout her ninety-room mansion, set traps and puzzles for him to solve, and summoned monsters from the netherworld to guard the place. Mabel's ghost herself protects the largest cache. Barney has to push furniture, find hidden keys, defeat the monsters with weapons hanging on the walls, and — eventually — get past Mabel.

My father wrote all of it. The mechanics. The art. The puzzles. The monsters. The ghost. Ninety rooms of working game logic, in a memory footprint smaller than a single modern email.




*The original 5¼-inch floppy. Apple II Version. ©1984 Datamost.*

And then, alongside Mabel's in 1984, he shipped one more title — his ninth, by my count — through a fifth publisher. Howard W. Sams & Co., a Chicago-area technical-book publisher better known for their assembly language manuals than their arcade games, published Ape Escape: a hundred-and-fifty-floor office tower climbing game starring Harry the Ape, who has to dodge closed windows, falling bowling balls, earthquakes, helicopters dropping nets, a zookeeper on a scaffold, and an occasional rising balloon.

Ape Escape was, in essence, The Human Fly cranked up to eleven. Where Human Fly had twenty floors and gorillas trying to drop flower pots on the player, Ape Escape had a hundred and fifty floors and a zookeeper trying to net the ape. He came back to the building-climbing genre three years later and rebuilt it bigger, harder, longer, more elaborate. He could not let the form go. The medium had something more in it that he wanted to find.

Ape Escape would turn out to be his last published commercial title. He had been at it since 1980. He shipped his last game in 1984. By the late 1980s he had taken a programming job at Maverick Microsystems — the same company we have been talking about — and the gaming chapter of his life closed. He did not write another commercial software title for the rest of his career.

So here is the actual record.

Nine published software titles in five years — 1980, 1981, 1981, 1981, 1982, 1982, 1982, 1984, 1984 — across five different software publishers, in at least five different genres. Educational astronomy software for Synergistic Software in Bellevue. Action and arcade titles for C.P.U. Software in Everett. A shoot-’em-up for Vital Information. Two action and adventure titles for Datamost in California. A book-and-disk arcade title for Howard W. Sams & Co. in Chicago. All of it shipped while he was holding down a full-time engineering job at Maverick Microsystems building the MICR encoder system that processed checks for the American banking system.

*Forty-eight kilobytes of memory.* No internet. No Stack Overflow. No YouTube tutorial. No AI assistant. No co-founder in the garage. Just him, the Apple II, the coffee, and the patience.

He shipped nine games.

That is the part that still stops me.

He shipped nine games.

The vast majority of people who told themselves they were going to build something in their garage in the early 1980s did not ship anything at all. The people who shipped were the people who did not stop. My father did not stop. He may have been the only person in our entire neighborhood who was building anything at all in those years that resembled commercial software. He certainly did not have peers down the street he could text. There was no texting. He had himself, his Apple II, his coffee cup, and the patience to keep going.

When I am tired, which is more often than I admit, I remind myself that my father shipped nine commercial software titles in five years, on a 48K machine, while holding down a full-time engineering job at a company that was building machines that read checks for the American banking system. It was not because he had more time than I do. He had less. He had no AI assistants and no co-founders in his garage and no support structure of any kind beyond my mother, who believed in him, and a daughter who, half the time, was just trying to get him to come inside and eat dinner before it got cold.

*He shipped because he could not stand the alternative.*

You can still play Mabel's Mansion today. The Internet Archive has preserved it, alongside the great Apple II games of its era — Maniac Mansion, Beyond Castle Wolfenstein, Marble Madness, the whole canon. Anyone with an emulator can boot it up and watch Barney the Bellhop wander through the ninety rooms my father built forty years ago. The other titles are there, too. The Star Gazer's Guide. The Planetary Guide. Escape from Arcturus. The Human Fly. Flockland Island Crisis. Oil Rig. Vortex. Ape Escape. The full record. Some of them have been cracked, preserved, and uploaded by the patient work of retro-gaming archivists who care deeply about this era of personal computing and have made it their mission to keep the early Apple II software canon alive. I owe them more than I will ever be able to repay. Without their work, I would not have the names of half of these titles. Without their work, my father's commercial output would already be slipping out of the historical record. They saved it. They saved him.

I have not played the games myself. I am not sure I am ready to. But I know they are there. I know my father's work has outlived him by decades and will outlive me by decades more.

I have inherited that. Whatever I am, I am that.

## Bill Gates

There is a story in our family I have heard a hundred times.

A version of it goes like this. Sometime in 1981 or 1982, my father drove across Lake Washington on the 520 bridge, parked at a warehouse in Bellevue, and walked in to meet two men who would become, within ten years, the two most famous founders in the history of personal computing.

Their names were Bill Gates and Paul Allen.

By the time my father met them, Microsoft had only recently moved out of its Albuquerque garage. The company had relocated to Bellevue, Washington in January of 1979. They were no longer two guys in a basement — but they were not yet a campus, not yet an empire, not yet the most valuable software company in the United States. They were two founders in their twenties, working out of a warehouse under the 520 bridge, trying to figure out what their company was going to be.

They had heard about my father.

By 1981, he was a published Apple II software author with at least four shipping titles across three publishers. He was on the radar of the small Pacific Northwest software ecosystem. Microsoft was thinking about getting into games. They invited him in.

I want to lock the historical detail with my mother's direct words, because she is the family historian on the events of those years and she lived alongside my father for the entire arc of his Microsoft interaction. When I asked her about the specific mechanics of the invitation — had Gates written him a letter, had it been a phone call, had they sent someone — she answered me directly. There was no letter. He met them in person. The meeting was at Gates's new office under the 520 bridge in Bellevue, right after Gates and Allen moved out of their garage. Those are her exact words. The version I am giving you in this section is the version she has verified.

Gates and Allen sat with him for hours.

The project they were most excited about, my mother told me when I asked her about that day for this book, was "*that aircraft landing thing*" — she could not remember the name. I went and looked it up. Microsoft had, in 1981, just begun licensing a flight simulator from a small Illinois company called Sublogic. Microsoft Flight Simulator was released in November of 1982 and would go on to become the second-oldest video game franchise still in active development at the time of this writing. So that is what they were showing him in the warehouse: an early version of what would eventually become the longest-running game in their company’s history.

They wanted him to come work for them. They offered him a job.

But their pitch had a philosophical core. They wanted to build games for the home, for kids, for the dawn of the personal computer. And, they told him, their guiding principle was no violence. They were going to draw a clean line. They wanted Microsoft to be a publisher of non-violent computer games.

My father turned them down.

He thought they were crazy.

The games he was making in 1981 and 1982 had angry police, falling flower pots, menacing gorillas, attacking black birds, oil-rig disasters, foreign land grabbers, monsters, and ghosts. He was not in the no-violence business. He was in the make-the-game-as-vivid-and-as-mechanically-interesting-as-possible business. He told Gates and Allen as politely as a man like my father could that the no-violence-in-games idea was not going to work commercially, that he had his own work to do, and that he had to get back to it.

*He drove home over the 520 bridge. He never went back.*

About ten years later, my mother slugged him in the shoulder.

They were sitting at the kitchen table — my mother does most of her best work at kitchen tables — and the subject of Microsoft came up. By then Gates and Allen were billionaires. By then their two-person warehouse company under the 520 bridge had become the largest software company in the world.

She slugged him in the shoulder and said, *"What the hell were you thinking. You should have taken that job."*

She told me, when I asked her about it forty years later, that she will never forget his face.

She also told me, with the kind of unsentimental clarity my mother has carried her entire life, *"Our lives would have been significantly different."*

I want to be careful here.

I am not in the business of regretting decisions my parents made. They made the choices they made. I would not be who I am if my father had taken that job and we had spent the next decade and a half inside the Redmond ecosystem. I would not be an engineer, developer, and inventor's daughter who runs a digital marketing agency. I would not be writing this book. My grandson would not exist. The line my father, my son, my grandson, and I make was set the day he walked out of that warehouse, and I am the line.

But there is something worth saying about the fact that my father turned them down.

He did not turn them down because he did not see what they were building. He turned them down because he saw it perfectly clearly and disagreed with it. He had a thesis about games — what they were, what they were for, why people played them — and his thesis did not match theirs. He did not believe their no-violence direction was going to work commercially. He may, in the long run, have been right and wrong at the same time: Microsoft did not become the world's biggest publisher of non-violent computer games. They became the world's biggest publisher of operating systems. The thing they were the most excited about in that warehouse — Flight Simulator — was, ironically, a non-violent game. The thing they ended up being known for had nothing to do with games at all.

My father saw what was happening in that room, formed his own view of it, and acted on his own view of it. He was not afraid. He was not ignorant. He was not too small. He was confident enough in his own judgment that he was willing to walk away from Bill Gates and Paul Allen, in a warehouse under the 520 bridge in Bellevue, with both founders of Microsoft in the room, asking him to come work for them.

That is also part of what I inherited.

When the AI moment arrived in our agency in 2023 — when the entire trades industry was telling us we were too early, when our peers in the marketing world were laughing at us, when the safe play was to keep doing what we had been doing for twenty years — I had this story to draw on. I had a father who walked out of a warehouse on Bill Gates and Paul Allen and never apologized for it. He could not have known he was preparing me for the day I would have to bet everything on a technology my entire industry was telling me was a fad. But that is what he was doing.

That is the use of the Bill Gates story. Not as proof of a missed opportunity. As proof that you are allowed to walk out of the warehouse. You are allowed to disagree with the smartest people in the room. You are allowed to have your own thesis and stick to it, even when the room is asking you politely, and offering you a salary, to drop yours and adopt theirs.

My father proved it once, in 1981 or 1982, in Bellevue.

I have tried to prove it ever since.

## Hands Up

There is a picture of my father and my son Torel on a roller coaster.

I have looked at it more times than I can count. It is one of the most-used pictures in my entire life — not because of the framing, not because of the lighting, but because of what it teaches.

In the picture, the coaster is mid-drop. My father's hands are up. He is grinning. He has done this a thousand times — every coaster in every park we ever visited as a family — and you can see, even in a single still frame, that he is in his element. The wind is in his hair. He is mid-fall, mid-laugh, with no grip on the bar at all.

My son is the one gripping the bar.

Torel is small in this picture. His eyes are huge. His mouth is open in something that is not quite a smile and not quite a scream — and if I am honest with myself about what I am looking at, the picture shows a boy who is mostly terrified.

He had not yet learned what his grandfather had spent his whole life teaching him.

That is what makes the picture worth what it is worth to me. It is not a picture of two people doing the thing. It is a picture of a grandfather demonstrating, and a grandson watching, and a coaster doing what coasters do.

*My father, Kevin, and my son, Torel.*

*Hands up. Smile the whole ride.*

That picture is the picture I use whenever I am asked to explain how I think about entrepreneurship, or technology adoption, or the speed of change. When somebody asks me how to handle the AI moment, or the agent moment, or whatever moment is breaking on us next — that picture is the answer.

Hands up. Smile the whole ride.

That is what my father taught me about life.

He taught me by example, on hundreds of family vacations to amusement parks that other dads probably hated. He taught me by getting on every coaster in the park, no matter how tall, no matter how steep, no matter what the line looked like. He taught me by refusing to be afraid of things designed to be scary. And then, when I had children, he taught my son the same way.

It took Torel longer than it took me.

The picture catches him at the part of the lesson where you are still figuring it out — small, gripping the bar, eyes wide, no idea yet that the only choice he had was to enjoy the ride that was about to happen to him whether he braced for it or not. But he got there. He has been on rides since that picture where his hands were the ones up. His grandfather would have looked over at him on those later rides, on those later coasters, and grinned at him, and recognized himself. He learned the lesson his grandfather had been teaching him for as long as he had been old enough to ride. He grew into it.

The inheritance worked.

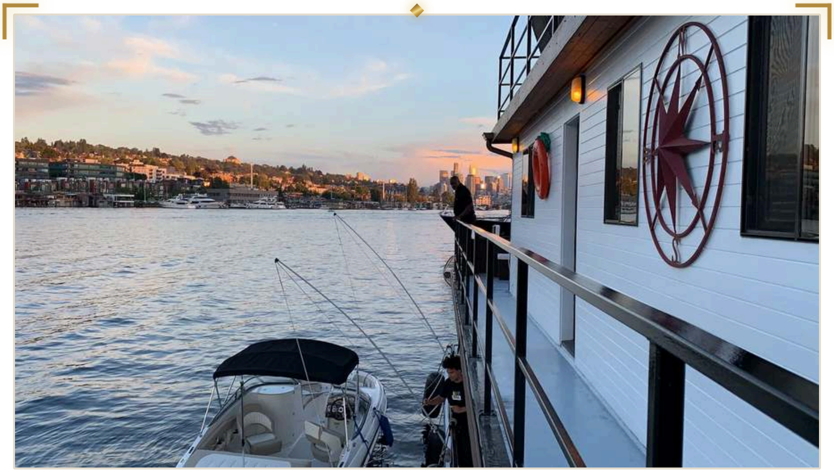
Most people, when they are about to drop a hundred and fifty feet at sixty miles an hour, hold on. They grip the bar. They close their eyes. They tense every muscle in their body. They make themselves small. The ride happens to them.

My father did not do that.

My father had figured out, long before he ever taught it to me, that the ride was happening either way. The coaster was going to drop. The corkscrew was going to corkscrew. The terror was going to come. The only choice you actually had was what your hands were doing, and what your face was doing, and whether you let yourself believe — for the duration of the ride — that you were the one in charge of the experience.

Hands up was a metaphor he lived.

It was also, in the most literal possible sense, exactly how he ran his career. He did not grip the bar at Maverick Microsystems. He did not grip the bar when Bill Gates and Paul Allen sat across from him in a warehouse in Bellevue. He did not grip the bar when he was deciding to build a video game in his garage on 48 kilobytes of memory while everyone else was watching television. He did not grip the bar when he and my mother decided, sometime in their later years, that they were going to live on a three-story paddlewheeler docked on Lake Union in Seattle. They named the boat The KevLin — his name and hers, fused into a single five-letter word, the marriage compressed into the name on the hull. Forty-seven years of being together and the boat is the kind of detail that captures it: not his boat, not her boat, theirs.



*The KevLin. Lake Union, Seattle.*

*Hands up was not a metaphor. It was an address.*

Hands up. Smile the whole ride.

There is, however, a rougher version of that line that has been running through the trades industry for twenty years now, and I owe my father credit for it because he is the one who said it to me first.

When I told him, in the late 1990s, that I was going to leave corporate and become an entrepreneur, he did not give me a speech. He did not warn me about the financial risk. He did not tell me to have a backup plan. He looked at me and said, in the voice of a man who had been doing this his whole life: “It is going to suck.” Then, with the same calm, he added: “Suck it with a smile.”

That was the whole conversation.

Suck it with a smile.

I have been telling that line to contractors from stages for twenty years.

The first time I said it on a stage was at a Daikin event in Canada. Nathalie and her husband Chris, of Brooks Heating and Air, were sitting in the front row. I do not remember the year. I do remember the moment. I delivered the line the way my father had delivered it to me — as advice, calmly, in the voice of a person who had been doing this their whole life — and the room reacted the way a contractor convention hall reacts when something true and slightly profane gets said from the stage. The line did not stay in the keynote room. It walked out into the hallway, where it has been running, in increasingly elaborate variations, ever since.

If you ever ask Nathalie about that event — and contractors in the trades industry have, more times than I can count, asked Nathalie about that event — she will still crack up. Two decades later. Same laugh. Her whole company has been saying *suck it with a smile* to each other since.

My father did not know, when he said the line to me at a kitchen table in the late 1990s, that he was going to be quoted on stages and in hallways across the home services industry for the next twenty years. He would have approved. He would have laughed. He would have insisted on royalties.

The phrase carries the same weight as *hands up, smile the whole ride*. It is the same wisdom, in a different register. The roller-coaster version is the one I tell my grandson. The contractor version is the one I tell the room. They are the same piece of advice. Both of them came from the same man.

Both of them are how he taught me to live.

When I look at how I have run CI Web Group for the last twenty years — exiting PPC and social media when nobody was telling me to, betting on AI before the word was a slogan, right-sizing my entire agency from 320 people to the 38 running it with me today, shipping autonomous agents into the trades while most of my industry was still trying to make sense of ChatGPT — every one of those decisions is a hands-up decision. Every one of them looked, from the outside, like a roller coaster I had no business getting on. Every one of them, from the inside, was the only ride I was actually interested in.

This book is, on one level, a meditation on hands-up living.

The technology revolution arriving right now — the AI revolution, the agent revolution, the AGI horizon, the singularity question, the quantum question, the robotics question, all of it — is the steepest, fastest, scariest coaster human beings have ever been strapped onto.

The people I know who are doing well on this ride are the ones who got their hands up early.

The people I know who are not doing well are still gripping the bar.

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*The people I know who are doing well on this ride are the ones who got their hands up early.*

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I am writing this book partly to extend my hand back through the car and pull yours off the bar. I am not promising you the ride will not be scary. It will be. That is the point. What I am telling you is that the ride is happening either way, and that there is one posture in which the ride breaks you, and another posture in which the ride is the most exhilarating thing you will ever do.

My father chose the second one. He chose it on every coaster, in every business decision, in every move into a new technology, in every refusal to live a life smaller than the one he was capable of.

When the cancer came, near the end, he was still doing it.

I will tell you about that later in this book.

For now, just hold the picture. Grandfather, hands up. Grandson, gripping the bar. The lesson, mid-air, on a coaster that was, in retrospect, much shorter than any of us had hoped.

That is who he was.

That is what he taught me.

Hands up. Smile the whole ride.

*Our family. Hands up.*

*Kevin and Linda Bagley. Kevin's brother Curt and his wife Sandy. My husband Michael in the middle. Torel, Liz, and Allula. And the rest of our family.*

*The year before my father died. The line runs through all of us.*

The line runs through all of us.

We all have our hands up.

## The Inheritance

Here is what my father gave me.

He taught me to be curious.

He didn't teach me what to think. He taught me how to think.

He taught me to be first.

He taught me not to be afraid.

Those four sentences are the bedrock. Everything else I am about to write is what I built on top of them.

Here is the longer version, in no particular order.

The certainty that the limits of what is possible are not where most people place them. He proved that with the rings of Saturn.

The understanding that the most foundational work in any era is usually done quietly, by people who will not be on magazine covers, in industries that the next generation will inherit without knowing how it got there. He proved that with the MICR encoder.

The belief that you ship the thing. You do not talk about shipping the thing. You do not write a business plan for shipping the thing. You ship it. He proved that nine times over, between 1980 and 1984, on a 48K machine, in his garage, after dinner.

The knowledge that conviction is worth more than convenience, every single time. He proved that the day he walked out of that warehouse on Bill Gates and Paul Allen.

The instinct to put my hands up on the scariest rides instead of gripping the bar. He proved that on every coaster we ever rode together.

And the lived experience of watching a serious person do serious work — in public, in private, in the garage, at the kitchen table, day after day after day, for the entire length of my childhood. Most kids grow up without ever seeing what that looks like. I grew up immersed in it. Whatever discipline I have now, whatever willingness I have to put my head down and do twenty years of work in an industry most people considered unglamorous, whatever instinct I have to bet on technologies before they are obvious — all of it traces back to him.

He died on October 6, 2019.

I am writing this in 2026. He has been gone for almost seven years. That is long enough that I am supposed to be past the rawest parts of it. I am not. I do not think I will ever be entirely past it. The grief has changed shape. It has not gone anywhere.

What it has done is become a fuel.

The work I have done since he died is not the work I would have done if he had lived. I am sure of that. The agency is bigger. The product stack is more ambitious. The willingness I have to put myself, in public, in front of contractors and CEOs and investors, and tell them what is coming whether they want to hear it or not — that has all been forged in the years since I lost him. He would tell me that it is mine, that I would have gotten there without him. I do not believe that. The work is what it is because I lost him, and because losing him taught me that you do not get an unlimited number of years to do the thing you are supposed to do.

He had sixty-five years.

In those sixty-five years, he taught me the rings of Saturn, he taught machines to read, he shipped nine commercial software titles on a 48K computer, he turned down a job from Bill Gates and Paul Allen, he taught me to ride the scariest roller coasters with my hands up and a smile, and he raised a daughter who would, decades later, find herself sitting at a keyboard writing the first edition of an annual letter that she hopes someday her grandson will read.

The line runs through both of them.

I am in the middle.

That is what this book is about.

CHAPTER TWO

# Born Between Two Eras

I was born in 1975.

My father was twenty-one. My mother was twenty. They had been married for three years. They were already, in the quiet way they did almost everything important, building the life that would end up holding all of us. They had already started the band. They had already started writing each other letters. They had already, between them, decided that they were going to be the kind of parents who let a child climb a twelve-foot ladder in the dark to look at a planet.

I came along, and the architecture of our family fell into place around me.

## My Mother

Before I take you any further into my own life, I have to tell you about my mother.

Linda has been on the edges of this book for the entire first chapter. She was the one who saved the envelope my father addressed to her in 1972. She was the one in the band. She was the one who called me in Las Vegas on October 5, 2019 and said “Dad isn’t feeling well”. She was the one who slugged my father in the shoulder ten years after the Bill Gates meeting and said the sentence I will carry for the rest of my life. She was the one who had to cancel the cruise.

She has been a supporting character so far. She is not a supporting character. She is one of the four people the line of this book runs through, and the only one who is currently still alive and reading every paragraph in real time as I write it. She deserves her own portrait. Here it is.

My mother is, in the most literal sense, the person who made my father possible.

That is not a romantic flourish. That is a structural observation. The man I have been describing in Chapter One — the engineer at Maverick Microsystems, the nine-time Apple II software author, the man who turned down Bill Gates and Paul Allen, the pianist, the photographer, the spelunker, the chess player who could not be beaten — that man could not have done all of those things at the same time, in one human lifetime, without a partner who was running half of his life for him. The half of his life that was not the work. The half that was the kitchen and the calendar and the keeping-track-of-the-people. My mother ran that half.

And before all of that, before any of the rest of it, she was already his partner.

My mother and father were married in October of 1972. They had been together for years before that. By the time my father bought his first Apple II in 1979 and started shipping commercial software, they had already been operating as a unit for almost a decade. The decision to ship software was not his alone. The decision to take the Maverick job was not his alone. The decision to keep working on a video game in the back room of the house at midnight while everyone else in the neighborhood was asleep was not his alone. Every one of those decisions ran through a kitchen table conversation with my mother. The two of them decided what kind of life they were going to build together, and then he went and built one half of it while she built the other half, and the half she built held the half he built up.

I want you to hold that fact in your hands when you think about who my parents were as people. The same man who would eventually walk out of a warehouse on Bill Gates and Paul Allen had, before that, spent years sitting at a kitchen table with a young woman named Linda Closer figuring out how the two of them were going to make a life together. The same woman who would later cancel a fiftieth-anniversary cruise to the Galápagos had, in her early twenties, been the person who taught my father what it looked like to choose somebody and stay chosen.

They were, both of them, that kind of person.

My mother brought music into the house. She also brought — and I want to be careful with how I describe this because the word that most people would expect me to use here is the wrong word — something other than gentleness. My mother is not a gentle woman. My mother is bold. My mother is afraid of nothing. My mother is the kind of woman who will tell you exactly what she thinks, in the room where she is thinking it, with no varnish, and you will be better for the telling whether you wanted to be or not. She has been that way my entire life. She is that way now.

She brought structure into the house. She brought discipline. She brought organization. She brought the kind of operational presence that meant the household ran on a schedule, the calendar got honored, the checks got mailed on time, the food was on the table at the hour the food was supposed to be on the table, and the people inside her care were prepared for whatever the day was about to ask of them. She did not bring softness. She brought efficacy.

My mother is also strong as hell. She is loving. She is kind. She will outwork anyone in a room — man, woman, or child — and the rest of us, who have been trying to keep up with her our entire lives, run circles trying to match her cadence and lose, every time. She does it without commentary. She does not call attention to it. She just operates at a level of sustained capacity the rest of us are still studying.

She is the reason I can run this company, this life, and multiple households the way I do.

I want to land that sentence carefully because it is the structural argument of this section. The agency, the marriage, the home in Houston, the home in Greenlake, the schedule that has me speaking from stages and operating inside code and preparing for the AI restructure of an industry while the calendar continues to ask me for everything else a fifty-something woman's life asks for — all of that runs on the operational discipline I learned from my mother. I am, as I write this, in the middle of preparing my home for a gathering this week of fifty trades contractors, in May of 2026, alongside everything else I have on the calendar. I can do that without losing my mind because my mother taught me how. She did not teach me by sitting me down and explaining a system. She taught me the way she taught me everything — by doing it in front of me, every day of my childhood, until the doing of it became part of how I understood what running a life was supposed to look like.

She is the reason I can move from behind ten screens of code and AI agents in the morning to a room of fifty contractors in the evening without changing posture. She is the reason I can pull myself out of the introvert's position I take with developers and engineers — the long quiet hours, the deep technical work, the side of me that prefers the keyboard to the audience — grab a microphone, walk on stage in front of a thousand-person room, and deliver a keynote without hesitation and without preparation. That is not native confidence. That is the inheritance of a woman who taught me, by example, that there is no room you cannot operate in if you have done the work to be the person who walks into it.

Through the arrival of an only child. Through the years he was up until two in the morning shipping commercial software while she was up at six in the morning getting that only child to school. Through the move onto the paddlewheeler. Through the cancer. Through the day the trial team killed him. Through the cancellation of the cruise. Through six years of widowhood. Through the arrival of a grandson she now adores so completely — my mother has been the operational engine of this family for fifty-three years and counting. Whatever she has had to absorb, she has absorbed. Whatever she has had to do, she has done. She has not asked for credit. She has not waited for the rest of us to notice. She has just kept going.

My mother is, at the time of this writing, the person in this family I admire most in the world.

And she is reading this book in real time as I write it.

Hi, Mom.

## The Analog Childhood

I grew up at the front of a wave most people did not know was coming.

That is the sentence I want to start this chapter with, because it captures the structural fact of my childhood more accurately than the simpler version I have told audiences from a stage for years. The simpler version is “I grew up without the internet.” That is true at the level of the broader culture I grew up inside. It is not true at the level of the household I grew up inside. The two things were different, and the difference is the entire reason I have spent the rest of my adult life able to see the next wave before the rest of my industry sees it.

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*I grew up at the front of a wave most people did not know was coming.*

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The broader culture I grew up inside was analog. Most of America in the late 1970s and through the 1980s was operating without personal computers, without the public web, without email in the home, without mobile phones. If a friend wanted to reach me, she called the phone that was attached to the wall in our kitchen. If she was not home, I called back later. If I wanted to know what time a movie started, I called the theater. If I wanted to know what a word meant, I opened a dictionary. There was no shortcut. There was no agent. There was no model. There was no search bar. There was no Alexa or Grok — Valentine, the name I gave mine. The world I shared with the kids on my block was a world made of unstructured hours, the books on the shelves, the people in the room, and the slow patience of a generation that had not yet been given a phone to fill its hands.

The household I grew up inside was different.

My father was an engineer, a developer, and an inventor. The technology that was about to change the broader culture had been arriving in our house for years before it arrived in anyone else's. We had the Apple II in the office before any of my friends had a computer. We had the first Macintosh shortly after it was released in 1984, when most of America had still never seen one. We had the Atari in the house before most of my friends had any video game console at all. We had the dark room processing photographs before any of my friends had a darkroom. We had the homemade telescope in the garage that an eight-year-old could climb a twelve-foot ladder to look through, and none of my friends had that either. We had a big ass cell phone in the era when most families I knew did not have a cell phone at all — the kind of device that took two hands to hold and looked like the future had been delivered to our house in advance and we had simply forgotten to mention it to the neighbors. By the time the rest of the world was going to start asking questions about how the future worked, I had already been watching the future arrive in the rooms of my own house for the entire length of my childhood.

That is the texture I want you to register. I was not in the living room while the future happened in the next room. I was in the next room with him. I was in the office while he was deep in code. I was in the dark room while he was processing prints. I was in the garage while he was building the telescope that would later let me see Saturn for myself. The future was not happening to me. I was inside it. I had a father who was deliberately putting me inside it, year after year, on the assumption that some of what he was working on would eventually matter and that his daughter should have a head start on the world that was coming.

That head start is the thing the broader culture's analog texture sometimes obscures. Most kids my age had unstructured hours and books on the shelves and the slow patience of an analog childhood, and that was good for them and good for me. I had all of that too. I also had a father who was already three steps past the technology of his moment, building what would become the next moment's infrastructure, and bringing me into the rooms where it was happening before any of my classmates had even encountered the technology that we already considered ordinary.

That was the medium I grew up inside. Both mediums. The slow analog childhood that my generation shared. The early-edge technology household my father built. The two of them together produced a particular kind of mind — patient enough to read a long book, fluent enough to recognize what a piece of software meant when it landed, and trained from a very young age to spot the difference between what was already in the world and what was about to be.

That is the mind I am writing this book with. It is also the mind I have been bringing to my work for thirty years. The reason I have been able to see the AI moment as clearly as I have, as early as I have, is not that I am especially smart. The reason is that I was raised next to a man who had been doing the same kind of seeing his entire life, and who made a deliberate practice of bringing his daughter into the rooms where the seeing happened.

## Mosaic

In 1993, when I was eighteen, a piece of software was released that changed the structure of the world.

It was called Mosaic. It was a web browser, developed at the National Center for Supercomputing Applications at the University of Illinois. It was the first browser that put images and text on the same page in a way ordinary humans could use. Before Mosaic, the early web existed but was almost entirely text — a tool for academics, for researchers, for people who already understood what the internet was. Mosaic made the web visual. Mosaic made the web accessible. Mosaic, more than any other single piece of software, is the reason the rest of the world eventually came online.

I was sitting with my father.

This was at home. He had been working, by 1993, on enterprise networking for the better part of a decade — the kind of plumbing-of-the-corporate-world that does not show up on consumer-press radar but that the people running large companies could not function without. He had been deep inside intranets and extranets for years. The distinction was an active engineering conversation in 1993: an intranet was a private internal network running on internet protocols; an extranet extended the same private network out to selected customers, suppliers, or partners through controlled access. He had been building both. He understood the architecture of how networks talk to networks better than almost anyone I knew.

He was looking at Mosaic on the screen in front of us, and he was already three steps past the screen.

Specifically, what he was discussing — to me, to himself, to anyone in the room willing to follow him there — was the question of who was going to own the .com domain names for every major company on Earth. He could see, in 1993, while the rest of the world was still trying to understand what a web page was, that the names companies put on their letterhead were about to become the names they put on their websites. He could see that there were not very many of those names. He could see that they were available for purchase, right then, by anyone willing to register them. He could see, in real time, the structural land-rush that was about to happen. He talked about which companies he would buy the .coms for, and what each of them would be worth, and what it would mean to own the digital storefront of every Fortune 500 firm before the firms themselves understood that there were digital storefronts to own.

Boy do I wish he had.

He did not. He saw it clearly, articulated it out loud to me, mapped the implications across an industry he had been engineering inside for a decade — and then, the way he sometimes did, he kept building extranets for the day job and let the .com land-rush happen without him. He was a person who saw what was coming. He was not always a person who acted on what he saw. The book is more honest if I tell you that, because the gap between the seeing and the acting is the gap most operators live inside, and the reader who registers that even Kevin Bagley was on the seeing side of the gap more often than the acting side will be more honest with themselves about which side they are on.

What he gave me, that afternoon, was not a specific business idea. It was something larger. He showed me, by talking out loud about the .coms and the network architecture and the implications of the visual web for the structure of commerce, that the entire edifice of how the world organized itself was about to be rebuilt on top of this software. The dictionary, the phone book, the travel agent, the encyclopedia, the card catalog, the printed map, the in-person bank teller — all of it. He was already inside that recognition before the rest of the country had gotten Mosaic running on their machines.

What I understood, even then, was that the rules had changed. The dictionary I had grown up reaching for was about to become obsolete. The phone book I had grown up calling was about to become obsolete. The travel agent, the encyclopedia, the card catalog, the in-person bank teller, the printed map, the printed timetable, the entire scaffolding of how an analog person navigated an analog world — all of it was about to be moved into the box on my desk.

I did not yet know that I was going to spend the next thirty years of my career inside that box. Nobody in 1993 knew. The people building Mosaic did not know. Tim Berners-Lee, at CERN, who had invented the web a few years before, did not fully know. The people who would later build Google and Facebook and Amazon and OpenAI and Anthropic did not yet know. But the box was there, and the box was about to swallow the world, and a few of us — not many — were paying attention.

My father was paying attention. He had been paying attention his entire life. He had been preparing me, without either of us knowing it, since the night he put me on the ladder to look at Saturn.

## Michael

I met my husband on November 13, 2013.

Yes. November 13.

My son's fifteenth birthday.

By the time I met Michael Hicklen, I had been an entrepreneur for years and had raised Torel alone since the day he was born. I had launched CI Web Group in 2006 and had been running it for seven years. I was, by 2013, a known person in my industry, a working mother, a single woman with a house and a teenager and a small company that was growing faster than I could comfortably manage. I was self-sufficient. I was not looking for a husband. I had built a life that did not require one.

And then on November 13, 2013, the date that had already produced my son and my career's first and most consequential business deal, I met the man who would become my partner for the rest of my life.

November 13 is, at this point, doing structural work in the architecture of my life that I do not have a clean explanation for. My son arrived on November 13, 1998. Daikin selected our agency on November 13, 2008 — ten years to the day. Michael walked into my life on November 13, 2013 — fifteen years to the day. Three of the most foundational events of my adult life happened on the same date, on a five-year cadence, on the same number that has been showing up in our family for as long as I have been an adult.

Michael is, in a sentence, the steady member of our marriage.

There is a reason for that. Before he was my husband, before he was the man who started CI Web Group's second decade alongside me, Michael Hicklen was a United States Army officer for twenty-five years. He served three combat deployments. He had, by the time we met on November 13, 2013, already done a complete career inside the most operationally disciplined organization in the country. He had been responsible, multiple times in his life, for missions where the stakes were measured in lives rather than in revenue. The steadiness I am about to describe in him — the calm, the not-flinching, the showing-up — did not come from a marketing background. It came from twenty-five years in uniform.

Two years after we met, he retired from the Army. He took the pension. He hung up the uniform. And he came to work at CI Web Group, where he has been ever since.

He went from running operations for the United States military to running operations for a digital marketing agency that specializes in HVAC and plumbing contractors. The transition probably sounds strange on paper. It was not strange in practice. The skills are more transferable than people realize. The man who tells colleagues "I make sure she's taken care of" is also the man who knows how to build a team, how to make a plan, how to execute under pressure, how to take responsibility when something goes wrong, how to give credit when something goes right. Those are the skills of a senior operator at any company doing serious work. They are also the skills of a husband whose self-description is identical to his job description. Michael did not have to learn those skills when he joined CI Web Group. He brought them in the door.

I am the wild one. Ridiculously structured in business and completely unstructured at the same time. Evolving rapidly. I am the one with the visions, the keynotes, the late-night deployments, the company restructures, the bets on technologies most of my industry thinks are too early, the agencies inside the agency, the projects inside the projects. Michael is the one who keeps the household and the family functional while I am building the next thing. He is the one who, when my mother called me in Las Vegas in October 2019 with the call I had been refusing to wait for, did not wait either. He is the one who started driving north on the tumbleweed highway before I had registered that we were leaving the hotel. He is the one who pulled cash out of his pocket in the airport and offered a stranger a thousand dollars for a seat. He is the one who, when I cried for six hours straight on a plane to Seattle, sat next to me and did not say a single thing because he understood there was nothing to say.

That is the Michael of a crisis.

The Michael of a Tuesday is the man who makes coffee. The man who handles the dog. The man who answers the contractors at the front door whether the door is in Houston or Seattle or wherever Tuesday happens to be. I am never on the road without him. We are on the road, and he handles everything from anywhere and everywhere — the household functions, the contractor calls, the family logistics, the email queue, the appointments back home that need someone to call the vendor or the cleaning service or the property manager. He runs all of it from wherever we are. The Michael of a Tuesday is the man who has, for twelve years now, been my reliable second brain on every major decision — not because he overrules me but because he listens to me think out loud until I can hear what I actually believe.

When people at the office ask Michael what he actually does at CI Web Group, his answer has been the same for a decade. “I make sure she’s taken care of.” That is the whole job description. He says it without irony. He means it. He is my protector. He is my security. He is my road dog. He is my life partner. Each of those words is doing different work — protector is who he is when something threatens me, security is who he is when I need to feel safe enough to do hard work, road dog is the person who actually goes places with me and drives and sits next to me at the events, and life partner is the legal and emotional category that holds all of it. He is all four of those at once, every day, and the company runs the way it runs because he is.

If I had to name the one identification of those four that captures who Michael actually is at his core, it would be the second one. He is, fundamentally, my detail guard and security. Everything else — the road-dog travel, the logistics coordination, the air-traffic-controller work he does at the events — is something he does in service of that core identity. The protecting is not a role he performs. It is who he is. The other roles are the operational expressions of it.

I have seen him with a 50 cal. I have seen him with an automatic rifle. I have seen him with an automatic Glock. It is sexy as hell. I am writing that down in print because the truth of who Michael is includes the wife’s eye on the husband’s competence, and pretending the competence is not also attractive would be sanitizing the marriage. He was trained in twenty-five years of uniformed service and three combat deployments to handle the most capable weapons platforms the United States military operates, and the training did not turn off when he left the Army. The reader who is going to absorb the rest of this section needs to register that the man I have been describing is, factually, a person whose protective instinct is backed by combat-grade competence. The protective instinct itself, in our marriage, looks like the daily practices I am about to describe. The competence underneath the practices is what makes the practices land.

Michael positions himself in every room to watch all the exits. He learned this in uniform and he never stopped doing it. The reflex did not turn off. It is on, every event, every venue, every room we walk into together. He is also tracking my exact position in the room at all times. In a crowded ballroom of eight hundred people, with me at one end working a rope line and him at the other end in a corner near a service door, he knows where I am, what direction I am facing, who is approaching me, and how long it has been since I last drank water. I do not have to look for him. I do not have to text him. If I need him, he is already moving. If I do not need him, he is already in the position from which he can move the moment I do. He opens every door I walk through. Every door. Twelve years of doors. The protector and the security identifications from the four-word list are not abstractions. They are a man in a room who has been trained to know exactly where his person is and exactly which doors lead out, every minute of every event, for twelve years and counting.

Michael and I travel together. We have since the day we met. We travel six months a year for speaking events, based out of our Houston home for travel season and our Seattle home for the summers and winters when we want to be near family. Half of every year is on the road. The other half is the two of us, and the family, and the work that happens between trips. On the road, the air-traffic-controller side of his work kicks in. He coordinates the logistics, the bookings, the vendor relationships, the schedule changes, the dietary requirements at the hotel, the green-room arrangements, the timing of when I need to walk on stage. He keeps track of every event detail well enough that he can tell me, in real time, where we are right now and where we need to be next. He tells me who I am speaking to. He tells me what my topic is. He tells me which version of the keynote we are giving today, because we have written six versions and the version that fits this audience is the version he has already pulled up in his notes by the time I am asking. He remembers everything about everyone we have ever encountered — the conference organizer's daughter who just got married, the operations director who had a heart attack two years ago, the contractor in the back of the room who shook my hand at a different event in 2019 and asked a specific question I can now reference back to him in the rope line. The logistics work is the surface. The detail-guard work is the foundation. He is doing the logistics so that the protection is uninterrupted, not the other way around.


*HARDI Annual Conference, the Wynn Las Vegas.*
*Keynoting for 309 manufacturers and distributors.*
*Michael was somewhere just out of frame, running everything else.*

There are smaller pieces of texture I want to register because they tell the reader what the marriage actually looks like in the daily run. He surprises me with presidential suites on long trips — he sees how hard I am running on the road and decides, without being asked, that the room I am sleeping in deserves to be a room a CEO would actually want to come back to at the end of a fifteen-hour day. He makes me feel safe. The safety is not a feeling-word, it is an operational fact — because Michael is keeping the world running around me, I can lose myself in a project in an airport lounge and not miss my flight, because he will come find me. I am no longer late to meetings. I no longer miss flights because I got caught up in something interesting. He has absorbed the management of the surrounding world so completely that the version of my work life that exists now is one where I get to stay inside the work itself, and the world around the work stays running, and the gap between the two is filled by him.

There is one piece of this I have not said to him directly that I am about to say in print, and the printing is going to start a conversation I have been quietly avoiding for twelve years. I rarely tell Michael about the haters. The contractor industry, the conference circuit, the AI-discourse community, the social-media response to my work — there are people in each of those who do not like me, who say things they would not say to my face, who occasionally cross the line into behavior that, if Michael knew about it, would activate the part of him that was trained to handle threats at scale. I know what he is capable of. I have learned to absorb most of it myself rather than tell him, because the cost of activating that part of him is too high and I would rather absorb the noise than ask him to do something the rest of his life would have to live with. I am sure this passage is going to be a conversation between us after he reads this book. I am writing it anyway, because the truth of who Michael is includes the part where his wife filters the world for him in a particular direction, the same way he filters the world for her in every other direction. The marriage works because the filtering goes both ways. He carries the load on his side. I carry the load on mine. Most of the time, neither of us has to name what the other one is carrying. The book is the place where I am naming it.

In the beginning we were complete opposites. The wild founder and the steady officer. The visionary chasing the next thing and the operator running the day-to-day. The woman who would commit to a deployment at midnight and the man who would have wanted thirty-six hours of mission planning before agreeing to anything. Over twelve years of marriage we have got closer and closer to living in the middle. He has absorbed some of my willingness to move fast. I have absorbed some of his discipline around making the plan before the plan starts. The middle is where we live now. We still default to our cores under pressure — he gets steadier when things are hard, I get faster — but the daily texture of the marriage is the version of both of us that has been bending toward the other for a long time. That is what a long marriage actually is. The opposites do not become the same person. They become two people who have spent enough years in the same room to know what the other one is going to do before the other one knows.

There are pieces of who Michael is that the detail-guard-and-security framing does not capture, and I want to register them because they are what the marriage actually feels like to live inside.

Mike is who I explore the world with. He is who I study AI with — we read the same papers, watch the same model releases, compare notes on what the labs are shipping, work through the implications together at the dinner table the way most couples talk about the news. He is who I love taking wrong turns with. The wrong turns are part of how we travel — the missed exits, the unplanned detours, the restaurants we found because we got lost looking for somewhere else — and he is the man I want to be lost with when the directions stop matching the road.

He is strength. He is a force to be reckoned with. The protective identity I described earlier is one expression of that strength, but the strength itself is broader than the training. He is the calm that absorbs the chaos. He is the steady that lets me run fast.

He is also, now, grandpa. Dallas was born on October 19, 2025, and the man who has been my detail guard and security and life partner became, in the space of one afternoon, also a grandfather. Michael has the touch with the baby that nobody else in the family has. He is the one who can put Dallas to sleep when nothing else is working. The combat-grade competence does not disappear when he is holding a sleeping six-month-old. It just gets quieter. He has big shoes to fill. The grandfather Dallas would have had if my father had lived to October 2025 was the man who put his eight-year-old daughter on a twelve-foot ladder in a garage to look at Saturn through a homemade telescope, and Michael knows that. He is stepping into a role another man would have filled, and he is doing it the only way a man with his integrity could do it — by not pretending the other man is not there, by knowing whose grandson he is holding, and by showing up anyway, every day, with the baby and the bottle and the calm hands and the willingness to be the second grandfather in the lineage of a child who will eventually be old enough to ask about the first one.

Every CEO who has accomplished anything has someone like Michael. Most of them do not name the person in print.

I am going to.

Hi, Michael. Thank you for the last twelve years. Thank you for the cash in the airport. Thank you for the silence on the plane. Thank you for picking up on November 13, 2013, on the day my son was turning fifteen, on the date that has been quietly running my life since the year my son was born.

You are the line too.

## Before The Agency

I was an entrepreneur for as long as I had been an adult. But before I was an entrepreneur, I was something else. I was a person who got hired by big companies to figure out things that did not yet have a name.

Between college and the founding of CI Web Group, I worked in retail enterprise technology. I want to walk you through it because the through-line from those years to now is, in retrospect, the most direct line in my entire career, and most of the people who have known me over the last twenty years have no idea I was doing this work in my twenties.

I worked at Lamonts Apparel.

I worked at Nordstrom.

I worked at Tommy Bahama.

I worked at Fossil.

Four major retail companies. At each of them, I was doing some version of the same job: implementing supply chain management and compliance solutions. Building the systems that allowed inventory to move, that allowed orders to flow, that allowed retailers and their suppliers to talk to each other in a language the machines could understand. I was the person who walked into the room and said "we can do this faster, with fewer errors, if we wire it up correctly." Then I would lead the project that wired it up.

I want to be clear about the era I am describing.

This was before "supply chain management" was a thing you could go to college and study. There was no degree program. There was no certification. There were no consultants packaging the playbook because the playbook was being written, in real time, by people like me, in conference rooms at companies like the ones I just listed, while the rest of the business world was still figuring out what email was.

The technologies I was deploying were the bleeding edge of their time. Electronic Data Interchange — EDI — the standardized digital format that allowed retailers and their suppliers to exchange purchase orders, invoices, and shipment notices without paper. RFID — radio-frequency identification — which most consumers had never heard of and which would not become a Walmart-mandated standard for major suppliers until 2003. UPC barcodes integrated into modern inventory systems. Dynamic routing for distribution — the algorithms that decided which warehouse a product should ship from, on which truck, on which day, to optimize cost and time. All of it new. All of it being figured out as I was deploying it.

Any technology project I could learn and lead, I led. Any system I could implement, I implemented. Any vendor I could partner with, I partnered with. Any compliance standard I could help write, I helped write. I was, in my twenties, doing for retail supply chain exactly what my father had been doing for banking when I was a child — working on the foundational layer of how machines were going to talk to each other, in an industry that did not yet realize how dependent it was about to become on those conversations.

And then there was SAP.

I led three global SAP implementations.

If you have not worked in enterprise technology, that sentence may not register at the right scale. Let me translate it. SAP — Systems, Applications, and Products in Data Processing — is the largest enterprise resource planning system in the world. It is the software that runs the back office of more than two-thirds of the Fortune 500. It handles inventory, finance, supply chain, human resources, manufacturing, distribution, procurement — the entire operational core of how a global company keeps track of itself. Implementing SAP is not buying a piece of software. It is rewiring the operational nervous system of an entire enterprise.

A single global SAP implementation is, on average, an eighteen-month-to-multi-year program. It costs tens of millions of dollars. It involves hundreds of stakeholders across multiple countries. It touches every department in the company. It has, historically, an alarming failure rate — the consulting industry has spent decades writing books about why SAP implementations fail and what to do about it. Most enterprise technology leaders never lead one. Of the ones who do, most never lead a second one. Three is rare. Three "global" is rarer.

I led three of them by the time I was in my late twenties.

I am not going to walk you through the technical details of those programs in this book. They were what they were. Each one was its own war. Each one taught me, in slightly different ways, the same set of lessons: how to land an enterprise transformation in a room full of people who did not want it, how to build alignment across countries and time zones, how to translate between executives and engineers, how to keep a multi-year program on the rails when the budget was bleeding and the team was exhausted, how to ship something foundational and then walk away from it because it had become operational and somebody else's job.

Those are the actual skills of a CEO. I did not know that at the time. I was just doing the work.

By the time I was twenty-eight years old, I was a six-figure executive with stock options.

In the late 1990s and early 2000s, in retail enterprise IT, that was the kind of trajectory you stayed on. The corporate ladder was working. The compensation was working. The recognition was working. The path forward was clear: ride it for another thirty years, retire as a CIO of a major retail company, do well, do good, end on a high. Most of the people I worked alongside took that path. Most of them are doing it still.

I walked away.

Entrepreneurship was calling my name.

I am going to put that sentence on its own line because it is, structurally, the moment my life changed direction. I was twenty-eight years old. I had a salary most people would consider a destination. I had stock options that, in a few more years of vesting, were going to be worth real money. I had a corporate trajectory that any career counselor would have told me to protect. And I knew, in a way I could not fully articulate at the time, that none of it was actually the work I was supposed to be doing.

The work I was supposed to be doing was the work my father had modeled for me when I was eight years old, on a twelve-foot ladder, in our garage. The work of building something. The work of starting from nothing and shipping the thing. The work of being the person whose name was on the box, whose plaque was on the shelf, whose code was on the disk, whose decision it was when the project went live.

I was good at running other people's programs. I was great at it. But I was not raised to run other people's programs. I was raised to build my own.

So I left.

I want to acknowledge how unusual that decision looked at the time, and to whom. I had a young son. His father was not part of the picture, and had not been for some time. I was self-sufficient. I had been raising my son largely on my own, supporting both of us on my own salary, and I was about to walk away from that salary and start a small company in an unproven category.

By any conventional measure, that was a decision I should not have made.

I made it anyway.

My father had walked out of a warehouse on Bill Gates and Paul Allen because their philosophy did not match his. I had walked out of a corporate executive track because the work did not match who I was raised to be. The shape of the decision was identical. He had taught me, without sitting me down to teach me, that conviction was worth more than convenience, every single time. When my turn came, I knew what to do.

I want you to feel the symmetry of this for a moment, because it took me decades to fully see it.

My father was an early commercial pioneer in pattern recognition and machine reading. His work, which was unglamorous in the 1980s, would later turn out to be foundational to nearly everything we now call artificial intelligence — OCR, computer vision, document processing, the entire stack of “machines reading things” that AI systems now do at scale.

I was an early commercial pioneer in supply chain digitization and retail compliance technology. My work, which was unglamorous in the 1990s and early 2000s, would later turn out to be foundational to nearly everything we now call e-commerce — inventory APIs, fulfillment logistics, dropshipping infrastructure, last-mile routing, the entire stack of “retail moving online” that the world now takes for granted.

Neither of us got the credit for it. Most early people do not. The companies that came along ten and fifteen years later, with prettier interfaces and bigger marketing budgets, are the ones whose names you remember. The people who did the early, ugly, foundational work — the people in the offices with the green code on the screens, in the warehouses with the EDI feeds, in the conference rooms with the RFID consultants — are mostly invisible in the popular history.

My father was one of those invisible people. So was I.

That is what I mean, in this book, when I say I was raised to be early. My father was teaching machines to read checks before “machines reading things” was a category. I was teaching retailers to track inventory before “supply chain” was a category. We were both, in our own industries, working on the layer of technology that would later become so universal that people would forget anyone had to build it.

And then, in 2006, I started a digital marketing company for trades contractors.

Which sounds, to a stranger, like a complete pivot.

It was not a pivot. It was the same instinct, applied to a third industry. The Bagley instinct. The instinct to walk into a room full of analog operators and say “we can do this faster, with fewer errors, if we wire it up correctly,” and then lead the project that wires it up.

I have been doing some version of that one job my entire working life.

I am still doing it now. The agents we are deploying for HVAC and plumbing and electrical and roofing and garage-door companies in 2026 are, structurally, the same as the EDI feeds I was deploying for Nordstrom in the late 1990s and the MICR encoder my father was deploying for the American banking system in the 1970s. We are wiring up an industry that did not yet know it was about to be wired up. We are doing the foundational work that, fifteen years from now, somebody else will get the credit for. That is fine. That is the work.

That is what we do.

# The Year of Google

In 1998, two things happened that would, in different ways, define the rest of my life.

On September 4, 1998, two graduate students at Stanford named Larry Page and Sergey Brin incorporated a company called Google.

On November 13, 1998, ten weeks later, my son Torel was born.

I want you to hold those two dates next to each other for a moment, because in the ten-week window between them, the world quietly tipped.

Google was, on the day it was incorporated, a graduate-school research project with a search algorithm and a strange name. It had no office. It had a few investors. It had no idea what it was about to become. By the time my son was three months old, Google had a garage in Menlo Park. By the time my son was a year old, it had its first real round of funding. By the time my son was old enough to read, Google was the verb everyone used for finding anything. By the time my son was a teenager, Google had become the largest organizer of information in human history, and the entire architecture of how a person navigated the world had been quietly rewritten around it.

My son was born inside that rewriting.

He has never lived a single day of his conscious life in a world without Google. He has never had to ask another human being for the answer to a factual question. He has never opened a phone book. He has never used a card catalog. He has never had to memorize a phone number, because his phone has memorized them for him since he was old enough to carry one. He grew up at the exact hinge between the world I came from and the world Dallas now lives in.

That is what I mean when I say my son was born between two eras.

I was born in 1975 — fully analog. My grandson was born in 2025 — fully agentic, before he can speak. My son was born in 1998 — right at the seam. He is the bridge generation. He is the only generation in modern history that has had to learn, mid-life, how to cross the entire gap between a world that did not know it was going to be replaced and a world that has already replaced it.

And his birth date — November 13, 1998 — is, I want you to know, not just the day he arrived. It is the first thirteen of my adult life.

## Torel

Torel does not get dramatic.

Torel does not panic.

Those are the two sentences I would lead with if a stranger asked me to describe my son in the fewest possible words. He is twenty-seven years old at the time of this writing. He has been the calm member of every room he has ever walked into. He has been the calm member, at certain moments, of rooms in which I was not the calm one and badly needed somebody to be.

This was not always obvious.

There is one detail about the day Torel was born that I want to land here, because the rest of the section will describe him as a child and an adult and the day of his birth is the right place to register what was happening in the operating room. I had an emergency C-section. The medical team was working at the lower end of the table. My father was behind the curtain at my head, in scrubs and a mask, with the doctor on his side of the curtain. He was, as far as I know, the only family member in the operating room with me, and he was in complete amazement at what he was watching. The scientist in him was on full display. He narrated the surgery as it happened — like an announcer calling a game, except the game was the doctor making the incision, stretching open my stomach, reaching his entire arm in past the elbow, and carefully bringing my son out. My father verbally and excitedly announced each step as the doctor performed it, marveling at the procedure with the same wide-eyed curiosity he brought to every technical thing he had ever encountered. To Kevin, it was all so cool. The fact that medicine had produced a procedure where a human arm could go into a daughter's body up to the elbow and emerge with a grandson was, to him, one of the most fascinating things he had ever watched, and he was going to tell the room about it as it was happening.

His humor was awesome for me. The C-section is a serious surgery. The fear in the moment is real. My father standing behind the curtain narrating the procedure like it was the most exciting science demonstration of his life kept me steady through the part of the operation when steady was hard to find. I remember every word he said. The scientist who had taught his eight-year-old daughter to climb a twelve-foot ladder to look at Saturn was the same scientist who, twenty-three years later, was on the other side of a surgical curtain narrating the arrival of his grandson with the same wonder he had used to describe the rings of the planet. Some people would have looked away. My father looked harder. Some people would have stayed quiet. My father announced. The procedure was the most amazing thing he had ever watched and he was not going to let anyone in the room miss what was happening, least of all his daughter on the table.

*My father met my son first.*

*Kevin Michael Bagley, in scrubs, holding newborn Torel Richalbe Bagley. November 13, 1998.*

My father met my son first.

That is the picture above. Kevin Michael Bagley, forty-four years old, in surgical scrubs and a cap and a mask, holding the seven-pound-thirteen-ounce baby who had just arrived. The picture was taken on November 13, 1998, in the delivery room. My father is looking down at Torel with the same expression he had used on me when I was eight years old, climbing a twelve-foot ladder in our garage to look at Saturn. The expression was: "Well. Here you are. Let's see what we can do with this."

My father held my son before I could. He was the first person, after the medical staff, to put his hands on him. That is a thing my mother and I have noted to each other in the years since my father died — the small, lucky fact that my father got the first hold. He was there. He saw him first. The two Kevins did not get to meet, but the original Kevin and the future Dallas's father did. They got that picture. We got to keep it.

Torel as a baby was, by every account I can find, an easy baby. He slept. He ate. He looked at things. He did not cry the way the other babies in our circle of friends were crying. He had the same temperament at six months old that he has at twenty-seven. Nothing rushed. Nothing performative. A small, patient observer who did not need most of the things other babies seemed to need.

There was a stretch of years — roughly ages three through ten — when Torel and I had a particular kind of relationship that single mothers and only sons sometimes have, and that is hard to describe to anybody who has not lived it. He was the only person in my house. I was the only person in his. We ate dinner across from each other every night. We watched the same television shows. We took the same drives. We went to the same family events as a unit of two. He was, in those years, my best friend in the way that an only-child me had been my father's best friend in the years when I was the only person in his house. The architecture repeated itself.

We played video games. We played chess — just like me and my dad, half a generation earlier. The chess board, in my family, has been the inheritance. Kevin taught me the openings and the endgames. I taught Torel the same openings and the same endgames. Three generations of the same game, played across the same kitchen table in different houses in different decades. We went boating, the way my father had taken me boating when I was small, the way my father's father had let him go out on a cargo ship at fourteen. We traveled together. By the time Torel was fifteen, he had been to more countries and more states than most people visit in their entire lives. I did not just put him in conference rooms. I put him on planes. I showed him the world. I wanted him to know, in his bones, that the world was bigger than whatever city we happened to be living in at the moment.

And by twelve, he had started to build.

Specifically, by age twelve, Torel was building tools to automatically get followers on social media and automate posting using IFTTT — the early-2010s conditional-logic platform that let users wire automations between web services. "If This Then That." A twelve-year-old in roughly 2010, building social-media automation with conditional-logic plumbing, was operating at the leading edge of what was technically possible for non-engineers at that moment. That was not an ordinary kid using social media. That was a kid who had already absorbed the engineering instinct his grandfather Kevin had passed through me. I still have videos of him teaching my clients how to do it. Adult business owners, paying clients of CI Web Group, sitting at conference room tables while my twelve-year-old son walked them through how to wire IFTTT logic to their Twitter and Facebook accounts. That is the version of Torel I want you to register before the rest of the chapter describes him as an adult. The chess and the boating and the traveling were the architecture of how we were a unit of two. The IFTTT automation tools at twelve were what came out of the architecture when the unit of two had a project to work on.

I want to register one more dimension of Torel before this section moves on, because the patient-observer description I gave at the start of this chapter is true but it is not the whole picture. Torel has always been, also, the funniest person in any room he is in. The loudest. The most opinionated. He is the easy baby who became a serious adult who is also, at the dinner table, the one who will argue any position with anyone for as long as the conversation goes, and who will make everyone in the room laugh while he is doing it. The patience the book has been describing is true. The volume the book has not yet described is also true. Both registers are him. He defaults to the patience when something matters. He runs at full volume the rest of the time.

Some of that is who he was born to be. Some of it is how I raised him. As an only child myself, raising an only child of my own, I made a deliberate decision early on — I taught Torel how to think, not what to think. I never shared my own beliefs on religion or on politics. I discussed both, often, but I never told him what to conclude. I asked him questions that made him think, really think, the way my father had done with me. Kevin had not told me what to believe either. He had asked me questions that made me work out what I believed for myself. I gave Torel the same gift my father had given me. The result is a son who is a great debater — not because he was taught to win arguments, but because he was taught to reason through them, to follow the logic where it goes, to hold a position only as long as the evidence supports it, and to abandon a position the moment the evidence does not. That kind of mind is rare. It is also the only kind of mind worth raising in the era we are now in, because it is the only kind of mind that can navigate what comes next without becoming captured by whichever ideology happens to be passing through at the moment.

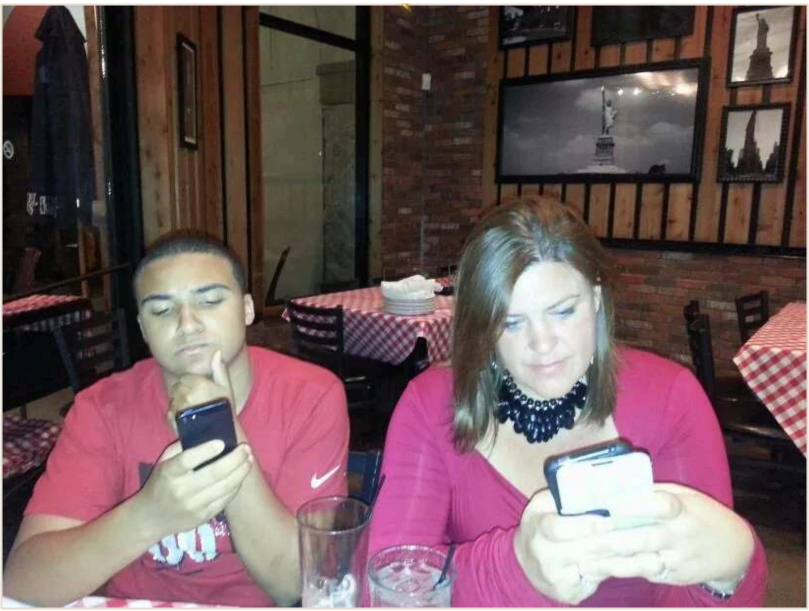
I also taught him that feelings are controllable. That mindset matters and must be treated with intention. That the version of yourself you bring to a hard conversation, or a hard meeting, or a hard day, is something you choose — not something that happens to you. Most parents do not teach mindset directly. Most parents handle a child's emotional state as something to be soothed in the moment and worked out over the years through experience. I treated Torel's mindset the way I treat my own — as a set of practices that can be examined, adjusted, refined. He learned, over the course of his childhood, that he could feel something and also choose how that feeling expressed itself in the world. That is part of why the patient observer the rest of this section has been describing is who he defaults to when something matters. He is not patient because he does not feel things. He is patient because he learned to manage what he feels, the same way I learned, the same way I am still learning.

And now, of course, he has Grok in his pocket. So there ain't no guessing in our house. The boy has a PHD in his pocket and boy does he use it. The dinner-table arguments my son has been having since he was old enough to talk now happen with frontier-grade AI as the silent third participant — he checks claims, he runs counterfactuals, he produces citations, he interrogates the questions before he answers them. The kid who built IFTTT automation at twelve grew into the man who runs Grok against any unverified claim that lands on the family table. That is the inheritance, applied forward, with the latest tools the era has produced. Kevin asked me questions to help me think. I asked Torel questions to help him think. Torel now has a research-grade reasoning model that will help him think harder than any of us could have helped him think on our own.

The inheritance is not running only in the direction of older-to-younger anymore. When Bitcoin emerged as something more than a fringe experiment, our kids were first to the table. Torel, Liz, Allula — they had been watching the cryptocurrency space, reading the white papers, running positions on the early exchanges, while Michael and I were still treating the whole category as something interesting that we did not yet have time to study seriously. They decided we needed to be on board. They decided we needed to be on board enough that they were going to make us sit through a presentation.

I remember the night specifically. Michael and I had come home from a speaking engagement, exhausted, ready to settle on the couch and decompress. We walked through the door and the kids were waiting. They took our phones — not as a metaphor, literally took the phones out of our hands so we could not check email or scroll while they spoke — and made us sit on the couch. They had built a presentation. A real presentation. Slides, structure, an argument, a recommendation. They walked us through why the family needed to be using Binance, why we needed to be investing in cryptocurrency, what the asset class was, how it worked, what the risks were, how we should think about position sizing. The thirty-something CEO and her combat-trained husband sat on a couch in our own house and got educated by the next generation about an investment category we had been overlooking. We took the lesson. We acted on it. We have been crypto investors ever since.

That moment was the structural pivot point. The kids who had been raised inside the architecture I had been raised inside were now adults whose understanding of the new world had outpaced ours, and they were assertive enough — raised, after all, to think for themselves and to argue any position they could defend — to walk us through what we needed to know. Today, the entire family is an avid investment unit. Crypto. Stock ETFs. Real estate. Technology. Business. Five asset categories. Five active positions. Five domains of multi-generational learning happening across the family on a continuing basis. We are following my parents’ footsteps in this too — Kevin and Linda were deliberate multi-asset investors before any of us was old enough to know what that meant, and the pattern they ran is the pattern the rest of us are now running. The difference is that the next generation is now inside the pattern alongside the older one, sometimes leading it, sometimes teaching it, sometimes pulling the older one forward into categories the older one would not have arrived at on its own. That is what compounding looks like in a family. The architecture does not just repeat. It does not just extend. It compounds, in both directions, across every generation that is in the room together.



*Torel and me. A unit of two, in our usual posture.*

There is one more thing I want to register about Torel before this section moves into how he grew up inside the company, because what I am about to tell you is the moment that proved who he was as an adult and who he was going to be for the rest of his life. On October sixth, 2019, when my dad was in the emergency room and the medical team was working on him and my mother could barely stand, Torel was in the room. So was Liz. The two of them at twenty and twenty were the calm in the room when nobody else could be calm. Torel was the strength when my mother had none. Torel was the one who handled the call that flipped the car around on the Vegas highway. Torel was the one who, after my dad died, picked up his phone in the Seattle hospital and texted me on a plane: “I’m sorry mom, grandpa didn't make it, he's gone. I love you so much." That is who Torel is. The patient observer the rest of this section has been describing became, on the morning my father died, the rock the family stood on. He was twenty years old. He had been preparing for that role his entire life, without either of us knowing he was preparing. The unit-of-two architecture and the chess and the IFTTT automation and the how-to-think-not-what-to-think and the mindset-is-controllable were all rehearsals for October sixth. My father had been teaching him the same lesson since the day he held him in the delivery room: when the moment arrives, you do not flinch. You hold the ladder. You make the call. You do the thing. Torel held the ladder. He made the call. He did the thing. He has been the rock ever since.

And he grew up inside the company.

Torel was seven years old when I launched CI Web Group on January 13, 2006. There was no separation, in those early years, between my work and his life. The office was a second home. He came with me to it. He sat in chairs in conference rooms while I took meetings. He made friends with the early employees. He learned the smell of the place. By the time he was old enough to do real tasks, he was doing them — small ones at first, then bigger ones, then real ones. He has been working at CI Web Group, in some form, for as long as the company has existed. He grew up at this agency the way some kids grow up at their family's diner or hardware store or farm. CI Web Group is not the company my son joined as an adult. It is the company my son grew up in.

He is also, I should be honest with you, the boy who was small and terrified in the picture I showed you in Chapter One. The roller coaster picture. The one where my father had his hands up and Torel was gripping the bar with his eyes huge. That was the same boy. He was, for a while, the kid who was not yet sure he had inherited the lesson my father was teaching him. He had to grow into it.

He grew into it.

By the time he was a teenager he was the steadiest person in any room. Not the loudest. Not the funniest. Not the most charismatic. The steadiest. He was the friend that other people's parents trusted because he did not panic. He was the kid who, when something went wrong in a friend's house, was the one who knew what to do. He had inherited his grandfather's exact temperament — the temperament that did not flinch when something hard was happening, the temperament that said, calmly, "okay, we can handle this."

My father had also taught him chess. In Chapter One I described my father as a man who could not be beaten at chess. He played well into his sixties. In the years before he died, he played against Torel. He taught my son the openings, the endgames, the patterns. He taught Torel to see the board the way he saw the board. My son still plays. The picture below is recent. I took it during a trip a year or so ago. He is leaning his head on his hand, contemplating a move, in the same posture my father used to sit in across the table from me when I was small. The inheritance keeps showing up in unexpected places.

*Torel at the board. He learned the game from his grandfather.*

I want to register one more thing about Torel before this section transitions to the woman who came into his life next, because the rest of this book is going to describe many people building many things at CI Web Group, and the reader could read those chapters and assume Torel is one of the operational leaders driving the company forward. That assumption would be wrong. Torel has done many roles at CI Web Group across the years — all of them behind the scenes. He has no interest in speaking events now that he is older. He has never played a leadership role and he has no interest in playing one. Liz and Allula, both of whom appear in the next sections of this chapter, play far more active leadership roles in the business than Torel ever has. That is the truth of how the three of them have actually structured their roles inside the company, and the book honors it rather than smoothing it over. Torel is now doing some vibe coding, focused mostly on being the best father he can be to Dallas. That is what he has chosen. He is the son who was raised to think for himself and what he has thought is that fatherhood is what matters most right now. The mindset-is-controllable discipline produces a son who has chosen what to focus on with the same deliberateness his mother chose what to focus on when he was small. I am not going to pretend, for the sake of a tidier narrative arc, that he is something he has deliberately chosen not to be.

Torel loves family. He loves to cook. He learned to cook from my mother. The recipes and the technique and the specific way Linda made things, the cuisine that defined our family table for forty-seven years, the kind of grandmother-grandson kitchen teaching that happens over years — all of that is now in him. The Bagley side of my family taught the Heney side to code half a century ago. The Heney side of my family taught the next-generation Bagley how to cook. Both lineages are inside my son in 2026.

My husband is the BBQ man, just like my dad was. Kevin was the man who fed the family by working the fire and the meat for as long as I was alive. Michael now stands at the same grill, in the same role, making the food at family gatherings the way Kevin used to make it. Torel cooks. Michael BBQs. They both feed the family because they love family time, and feeding the people they love is how they participate in the family time they want to be part of. That is a small detail about the household I want you to register, because it is the most ordinary version of love in action this book contains.

And the conversations that matter most between Torel and me — the conversations that have the greatest value and influence in my life — are not happening at the office. They are not happening in keynote prep or strategic planning sessions. They are happening at the kitchen table while he is cooking for the family. They are happening at cocktails hour. They are happening just living. He makes me think. The mother who taught her son how to think now has a son who, at the ordinary moments of family life, makes his mother think. That is the closing observation the architecture-compounds argument has been earning the right to make.

Michael and I were extremely close with my parents. Extremely close. We only vacationed with them. We played games with them. We talked business and investments and technology with them. We spent our spare time with them. They were our best friends. The kind of friends most adult children stop having with their parents after a certain age, except we never stopped, because there was nobody else either of us would rather have been with. That was the first version of the best-friends architecture in this family. It ran for as long as Kevin was alive.

Torel and Liz have now taken the same kindred-spirit posture with Michael and me. They often say we are their best friends. They are who we explore with. They are who we travel with. They are who we talk technology and investing and business with. They are the people we sit with at the kitchen table on an ordinary Sunday and now, increasingly, talk with about where the world is heading and how we are all going to prepare Dallas for it. The first version of the best-friends architecture in this family was Jennifer-and-Michael with Kevin-and-Linda. The current version is Torel-and-Liz with Michael-and-me. The shape of the relationship is the same. The generations are different. The architecture, like everything else in this family, has repeated itself — not because anyone planned it, but because the people who built it the first time produced children who recognized what they had built and decided to build it again.

Torel met Liz when they were both still in high school.

When we first got Liz, she was meek and quiet. Highly intelligent, straight-A student who loved to read. The kind of teenager you could miss in a room because she was watching everything from the corner without saying much. That was the Liz of high school. The Liz of the Bagley dinner table over the next fifteen years became someone different — not by becoming louder, exactly, but by growing into the version of herself that had been there underneath the quietness all along. She has grown into a strong woman. The meek and quiet are still in her when she wants them to be — she is still the person who reads and watches and pays attention before she speaks — but the strength underneath them is now the dominant register. Watching her fall in love with my son has been one of the privileges of my life. Torel and Liz have the kind of love my mom and dad had. The kind that does not perform, that does not announce itself, that just builds, year after year, until the architecture is so solid that nothing else needs to be said. Forty-seven years of my parents' marriage was one shape of that love. What is becoming the next forty-seven years of my son's marriage is the same shape, in a different generation. Luckily for our family and luckily for the company, Liz also fell in love with web, technology, and marketing. She learns just about anything, and quickly. The straight-A high schooler who loved to read became the senior AI vibe coder who builds the systems that determine what the agency looks like in 2026. The capacity was always there. The work was the place where it became visible.

I want to put a piece of evidence on the page for that last claim, because the development arc I have been describing could read as retrospective — the kind of post-hoc family-narrative that sounds prettier than the lived reality. Yesterday — the day before I am writing this paragraph — Liz sent me a text. She had not been asked. The text was unprompted, the way the most truthful texts are. “I love vibe coding. This is my favorite job. It brings me joy.” That is the woman I am describing. The meek-and-quiet teenager who loved to read grew into the senior AI vibe coder who texts her mother-in-law on a Saturday afternoon to say that the work she is doing for our company is bringing her joy. The capacity became visible in the work. The joy is the proof that the capacity has settled into who she is.

She is a strong woman and an amazing mom. Dallas is six months old as I write this, and I have watched Liz become his mother over the last half year with the same steady patience she has applied to everything else — reading, learning, paying attention, growing into the role without performing it. She is exactly the mother my grandson needs and exactly the partner my son chose. She is also someone I rely on, someone I love dearly, and someone I enjoy spending time with as a friend. Those three things do not always come together in the same person. Daughter-in-law, colleague, and friend are three categories that sometimes hold one woman and sometimes hold three different women in different rooms. In Liz, they hold the same woman. The reliability is the senior AI vibe coder who is shipping the work the company depends on. The love is the helped-raise relationship that has been growing for fifteen years. The friendship is the part that does not have an obligation attached — the part where I would choose her company even if she were not married to my son and even if she did not work for my company. The three registers together are how I know who Liz actually is to me. Family by marriage. Colleague by choice. Friend by preference.


*Torel and Liz on a business trip to speak in San Francisco.*
*Two laptops, the Bay outside the window, the work being done together.*

Her name is Liz Slone. She has been the love of his life since they were teenagers. They did not break up in college and find each other again. They did not date other people and circle back. They met young, they stayed, and they built a life together over the better part of a decade before they had a baby. By the time Liz was carrying Dallas, she had been a Bagley family member, in every functional sense, for more than ten years. She had been at the Thanksgivings. She had been at the holidays. She had been at the small ordinary Sundays that are, in retrospect, what a marriage is actually made of.

I want to say something here that is not the typical mother-in-law line.

I helped raise Liz.

She came into our house as a high-school girlfriend, the way high-school girlfriends do, and she stayed. She was at our dinner table for years. She was at family events for years. She was around enough, for long enough, that the line between “my son’s girlfriend” and “my daughter” quietly disappeared somewhere along the way and was never put back. By the time she and Torel were old enough to make real adult decisions about their life together, I had been part of her life as much as she had been part of mine. I am not her mother. She has her own mother and her own family. But I helped raise her, and she knows it, and she has let me know in dozens of ways over the years that the helping was received.

And I brought her into the business in high school.

That is not a sentence most family memoirs include. I am including it because it is the truth. While Liz was still in high school, I started bringing her into CI Web Group. Small tasks at first. Then bigger ones. She learned the work alongside Torel and Allula, the three of them doing the real operational work of an agency in a world that was about to be transformed by AI. She tried college for a stretch. She gave it a real shot. And then she made the same decision a number of people make when they discover that the work they actually want to do is already happening in their lives — she chose to come back to CI Web Group full time and go all in.

She is now a senior AI vibe coder at the company.

My daughter-in-law writes the AI code that is currently transforming our agency. She is one of the people whose decisions are determining what the company looks like ten years from now. She is the mother of my grandson and she is, simultaneously, one of the people most directly responsible for the fact that the company my grandson will eventually inherit, if he wants it, will still exist in a form worth inheriting.

And Liz brought a name with her.

Slone.

My grandson's last name is "Bagley-Slone." I have written that name dozens of times in this book without yet pausing to point out what the second half of it means. That hyphen is a marriage. The first half is my father's name, carried forward through my son. The second half is Liz's family name, carried forward through her. Dallas's last name is the joining of two families on a single legal document, the same way the man who carried it was the joining of two families in a single body. Bagley from Torel. Slone from Liz. Hyphenated. Both lines, side by side, in his own name, on every form he will ever fill out for the rest of his life.

That hyphen matters to me more than I have words for.

It matters because my son could have done what an enormous percentage of new fathers do, which is give the baby only the father's name and call it good. Torel did not do that. He insisted, with Liz, on the hyphen. He insisted that Liz's family carry forward in the baby's name as fully as my family did. That decision — small, legal, made on a hospital form — tells you exactly what kind of partner my son is, and exactly what kind of marriage he and Liz have built. There is no senior Bagley in that marriage. There is no junior Slone in that marriage. There is a Bagley-Slone, and there always will be, and the line that runs through this book runs through both halves of his name with equal weight.

That is not nepotism. That is the natural extension of my father's pattern. My father built things alongside the people he loved. He taught my cousin Chris, on my mother's side of the family, to code — a generation before either of them knew there would be a CI Web Group for Chris to be CTO of. My husband works alongside me on every major decision I have made for the last twelve years. My son's wife builds AI for my company. Chris's own son, Braedn Heney, who took the toaster apart at our feet during the early days of the agency, is now one of our top AI engineers. The Bagley pattern — and the Heney-side pattern, since both branches of my family are inside the agency — has held for fifty years now. The people you love and the people you build with are the same people. The work and the family are not two different things. They are one thing, doing two jobs at the same time.

There is one more person I want to name now, briefly, before this section ends, because he too is a person who has been on the line longer than most readers will assume he has been.

Allula Teka.

Allula has been my son's best friend since they were children. Not college friend. Not adult friend. Childhood. He and Torel grew up next to each other from elementary school onward. He has been in our house for as long as I have had a house. He came to family dinners. He came to family vacations. He was, for years, the third member of any photograph that contained Torel and Liz. I consider him family. That is not a euphemism for "close friend." It is the literal description of how the household functions and how I have related to him for two and a half decades. He is family. He is also Dallas's uncle. The line of the family extends through Allula too — not by blood, but by the kind of presence in the house and the kind of belonging that produces a real uncle, the kind of uncle a child grows up knowing.

I helped raise Allula too.

I brought him into the business in high school, the same way I brought Liz in. The three of them — Torel, Liz, and Allula — came up through CI Web Group as teenagers, doing real work, learning the agency from the inside, growing up alongside the company. Allula, like Liz, was a straight-A student. The pattern repeats — the underlying intelligence was there before the work made it visible. Allula dabbled in college. He gave it a real try. And then he made the same decision Liz did — he came back to CI Web Group full time and went all in.

He has independently become one of the top AI engineers at CI Web Group. “Independently” is the word that matters in that sentence. Nobody placed Allula in the role. Nobody engineered the path for him. He earned it on the work. The straight-A student who came up through the agency as a teenager became, over years of disciplined practice and what is now an obvious intellectual talent for the AI domain specifically, one of the senior technical figures the company depends on. He is the person I rely on for the most complicated projects, the ones where the architecture is not obvious and the path forward needs to be worked out collaboratively. He is who I work through things with when I am stuck. He is also the engineer who will spend days or weeks at a stretch building something I dreamed up in the middle of the night and texted him about at two in the morning. The middle-of-the-night ideas have a place to land because Allula is willing to sit with them for as long as the building requires. He is also the person who will stay up till 3 AM with me building some new AI technology in the same session, on the same problem, side by side, when the idea is hot enough that neither of us wants to wait until morning to find out whether it works. That kind of partner is rare. The CEO who has the middle-of-the-night ideas and the engineer who is willing to be in the build with her at 3 AM are doing something together that neither of them could do alone, and the work that comes out of those sessions is some of the work that has put CI Web Group on the bleeding edge of where this industry is going.

He knows more about the company's inner workings than just about anyone. The institutional knowledge of an agency that has been operating for twenty years is held, in any company, by a small number of people who have been there long enough and paid attention closely enough to see how the parts fit together. Allula is one of those people for CI Web Group. He has been inside the agency since high school. He has watched the pivots, the restructures, the technology transitions, the team changes. He knows where the systems came from, why they are configured the way they are, what dependencies exist between the parts that are not obvious from the surface. That kind of knowledge is one of the most valuable assets a company has, and it cannot be hired in. It can only be grown. Allula has been growing it inside CI Web Group for fifteen years.

He amazes me every day with what he is learning and implementing. The growth is not retrospective. It is happening now. Every week he comes back with a new technique, a new model, a new approach to a problem we had been wrestling with the week before. The middle-of-the-night ideas keep getting bigger, and the implementations keep keeping up. The straight-A high schooler grew into an engineer who is, in 2026, one of the people whose work is determining what CI Web Group looks like in 2030. That is the inheritance, applied forward, in a person who is not blood family but who is family in every other sense, and who is now Dallas's uncle, and who is going to be in this family and this company for the rest of his life.

*Torel and Allula at the wedding of Jazmin Ramirez, our Executive Director of Growth.*

My son's wife builds AI for my company. My son's childhood best friend builds AI for my company. The next generation of CI Web Group is being built by people I helped raise. Liz has been with Torel since high school, in our house since high school, in the business since high school. Allula has been with Torel since elementary school, in our house since elementary school, in the business since high school. They have known each other longer than they have known the technology they are now building. They have known me longer than they have known their own careers.

That is the team. That is the inheritance, applied forward.

I will return to Torel, Liz, and Allula in detail in later chapters. For now I want you to hold them in your mind exactly the way I am holding them in mine: as the next generation of this family and this company, who are doing now what my father did fifty years ago and what I did twenty years ago. Building the foundational work. Refusing to flinch. Doing the thing.

My son was born on November 13, 1998.

My father held him first.

And the line, which I had inherited from my father, has now passed cleanly into the hands of a man who does not get dramatic and does not panic, who married the love of his life from high school, who insisted on the hyphen in his son’s last name, and who is, at the time of this writing, raising the next Kevin in our family with the woman who builds the company he is going to inherit.

That is Torel.

That is who he is.

And here is one more photograph before this section ends, because it is, I think, the single image that captures what I have been trying to tell you in this chapter better than any sentence I have written in it.

*Left to right: Allula Teka, Clayton ("Clay") Howard, Michael Hicklen, Torel Bagley. At Jazmin Ramirez's wedding.*

Four men. One photograph.

Left is Allula Teka, my son's childhood best friend, an AI vibe coder at our agency, a person I helped raise. Center-left is

Clayton “Clay” Howard, our Director of Sales, one of the people who has been at the heart of CI Web Group’s commercial growth for years. Center-right is Michael Hicklen, my husband, twenty-five-year Army officer, second decade leader of our agency. Right is Torel Bagley, my son, who has been at this company since he was seven.

They are at the wedding of Jazmin Ramirez, our Executive Director of Growth.

Look at that sentence. Look at it carefully. Four senior members of CI Web Group, posed together in formal wear, at the wedding of a fifth senior member of CI Web Group. Two of them are family. One is family by marriage. One is family by twenty years of building together. The fifth, the bride, who is not in the photograph but whose wedding is the reason it exists, is the person whose life event has brought them all here together.

That is what CI Web Group is. That is what it has always been. That is what my parents built before me, in their marriage and in our family, and what my father built at Maverick alongside Linda, and what I have spent the last twenty years building at CI Web Group alongside the people I love. The work and the family are not two different things. The line between “the team” and “the family” is, by design, invisible. The people standing in this photograph have known each other for years. Some of them have known each other for decades. Some of them are raising children together. Some of them are running a company together. Most of them are doing both.

That is the Bagley pattern, fifty years on, applied forward into a new generation.

My father would have looked at this photograph and recognized everything in it.

That is the inheritance. That is the line. That is the chapter.

## The Thirteen

There is something I have not told you yet about my family.

Thirteen has always been our number.

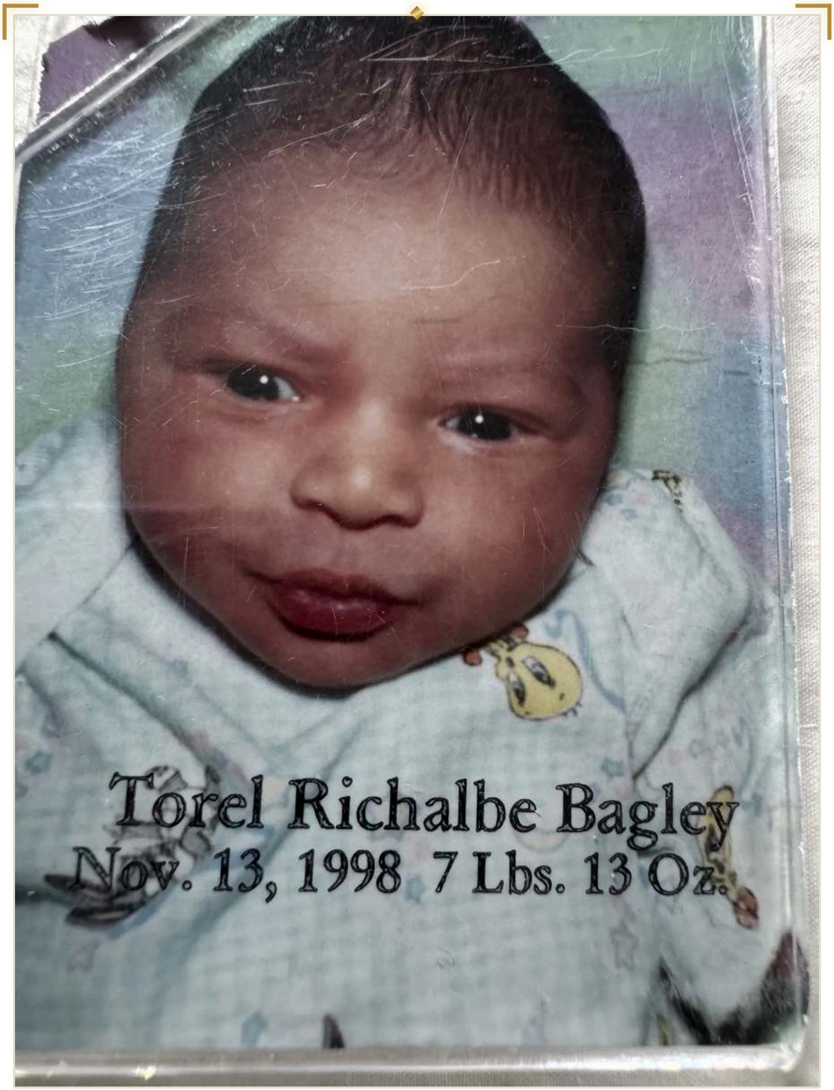
I am going to tell you the rest of the dates as a single list, because the way you understand a pattern is you put the data points next to each other and you look at them at the same time. Here are the thirteens of my life, the ones I can verify, in order:

November 13, 1998 — my son Torel is born.

Seven pounds. Thirteen ounces.

Read that birth weight again. My son arrived on the thirteenth and weighed thirteen ounces over the pound. The thirteen was inside him before he was outside the room. I have his original birth card on my desk as I write this — plasticized, slightly scratched, kept for twenty-seven years — and the weight is printed underneath his name in a serif font: “Torel Richalbe

Bagley, Nov. 13, 1998, 7 Lbs. 13 Oz." The thirteen is on the card. The thirteen is on the calendar. The thirteen, it turns out, was already in his body before either of us could see it.




*Torel Richalbe Bagley. Nov. 13, 1998. 7 Lbs. 13 Oz.*
*The thirteen was inside him before he was outside the room.*

January 13, 2006 — CI Web Group launches.

July 13, 2016 — we launch our partnership with Ferguson West, our first major distributor relationship.

November 13, 2008 — Daikin selects CI Web Group as a preferred digital marketing partner. (This date is exactly ten years after my son was born. To the day.)

November 13, 2013 — I meet my husband, Michael Hicklen. (Exactly five years later. Also November 13. Also my son's birthday — his fifteenth.)

October 19, 2025 — my grandson Dallas is born, exactly thirteen days after the anniversary of his great-grandfather's death.

December 13, 2025 — we sign Ferguson National.

Seven thirteens. Twenty-seven years. Three on November 13 specifically — my son, my biggest career deal, and my husband, all on the same date, on a five-year cadence. And one of the thirteens is not a date at all. It is a body weight. My son's.
The thirteen, in our family, is not just on the calendar. It is in the bodies.

I am not going to tell you what it means. I do not have a theory. I do not have a tidy explanation. I am not a person who is given to mysticism, and my father, who was also not a person given to mysticism, would have looked at this list, raised an eyebrow, and said something like "huh." That is what he did when patterns showed up that he could not explain on the first pass. He noted them. He filed them. He kept watching.

That is what I am doing with the thirteens.

My father spent his career teaching machines to recognize patterns in noise. He also taught his only daughter how to do it. He did not teach me to be superstitious. He taught me to be observant. The number thirteen has shown up in our family at a rate that, statistically, is interesting. I do not know why. I am going to keep watching. If a seventh and an eighth show up in the years I have left, I will note them in future editions of this letter.

For now, I just want you to know that the line that runs through this book — Kevin to Jennifer to Torel to Dallas — is also a line of thirteens. And the company that has been the work of my life, CI Web Group, was launched on a thirteen, signed its first major distributor on a thirteen, signed its career-making partner on a thirteen ten years to the day after my son was born, and signed Ferguson National on a thirteen the same year my grandson arrived.

My father would have appreciated that.

He recognized patterns for a living.

He raised a daughter who recognizes them too.

CHAPTER THREE

# The First Thirteen

On January 13, 2006, I incorporated CI Web Group.

That sentence, on the page, is short. Behind it sits the longest single decision of my life. I was thirty years old. I had a seven-year-old son. I had walked away from a six-figure executive position with stock options. I had no co-founders. I had no investors. I had no office and no employees. I had a logo, a domain name, an LLC, and a working theory about who I wanted to serve and how I wanted to serve them. The working theory turned out to be right. Most of the rest, I was going to have to figure out as I went.

I want to walk you through what the founding of CI Web Group actually looked like, because the version most people who know me from a stage hear is the cleaned-up version. The cleaned-up version says I started a digital marketing agency for trades contractors in 2006, grew it, navigated the SEO industry through the Google updates of the 2010s, made an early bet on AI, and ended up at the front of the agentic-marketing wave in 2026. All of that is true. None of it captures what the first three years actually felt like.

The first three years felt like building a ladder rung by rung in the dark, while carrying a child, on the side of a mountain I was not certain had a top.

## January 13, 2006

I did not pick the thirteenth on purpose.

That is the first thing I want you to know about the date. By 2006, my son had been alive for seven years. November 13, 1998 was on every birthday cake in our house. I knew, in some quiet part of my mind, that thirteen was a number that had shown up in my life in a meaningful way. But when I sat down to incorporate the company, I was not thinking about the pattern. I was thinking about the practical question of when the LLC paperwork could be filed and accepted, and the answer was the second week of January 2006, because that was when my lawyer had the documents ready and the state office was processing filings. The thirteenth was the day the paperwork went through. I did not learn that I had founded my company on a thirteen until later, when I looked back and noticed.

That is how the thirteens have always worked in my family. They have not been chosen. They have been received. The dates have arrived on their own and the pattern has only become visible in retrospect. My father would have appreciated that. He spent his career teaching machines to recognize patterns in data, and the patterns most worth recognizing are usually the ones nobody set out to create.

[PLACEHOLDER — Jennifer to fill in: the actual scene of January 13, 2006. Where you were when the LLC went through. Whether you celebrated, or whether you just kept working. Who you told first. What you remember about that specific Friday. If you do not remember the specific day, that is fine — the chapter can acknowledge that the founding day was administrative rather than ceremonial, which is also part of the story.]

The name was CI Web Group. CI stood for Central Intelligence — a phrase I had been carrying for a while because it captured what I thought a good marketing partner should be for a contractor: not a vendor selling them ad spend, but the central intelligence of how they showed up online. The agency was, from the very first day, named after a function. Not a person. Not a place. Not an aspiration. A function. That naming choice is one I am still proud of, twenty years later, because the function we were named for is the function we have continued to serve, even as the technology underneath it has gone through three complete generations.

Web Group was the practical part. It said what we did. We worked on the web. We worked in groups. The combination of “Central Intelligence” and “Web Group” was, in retrospect, an early signal of what I thought the work was supposed to be. The work was supposed to be the brain, not the hands. The work was supposed to be the strategy, not the production. The work was supposed to be the function that organized everything else a contractor had going on, online, into a single coherent presence. Twenty years later, the technology has moved from PHP-driven WordPress sites to AI-orchestrated agent networks, and the function I named the company after in 2006 turns out to be exactly what an AI agent does for its operator in 2026. Central intelligence.

I was, again, raised to be early.

## The Decade Before

Before I tell you about the founding, I have to tell you about the decade that produced the woman who founded it.

I graduated high school in 1993. The same year Mosaic was released. The same year the visual web showed up on a screen in my father's house and rearranged my sense of what was about to be possible. I was eighteen years old. I had a high school diploma, no plan beyond the next year, and a kind of instinct — not articulated, not yet — that the world I had grown up in was about to be replaced by a different one.

I went to college for one quarter. I quit.

I did not quit because I was bored, or rebellious, or unable to do the work. I quit because I had figured out, in the first ten weeks, that the version of life college was preparing me for was not the version I was interested in living. The version I was interested in was the one where you started doing the work immediately, learned the work by doing it, and let your performance — not your transcript — be the thing that moved you forward. So I left.

I went directly into corporate work. I started at the bottom.

My first job was at Lamonts Apparel, the Pacific Northwest department-store chain. I worked the floor. I learned what retail operations actually looked like at the unit level — the stockroom, the registers, the customer interactions, the daily inventory math, the small operational decisions that, multiplied by the number of stores in the chain, determined whether a regional retailer was healthy or in trouble. I was nineteen, twenty, twenty-one years old. The work was not glamorous. It also was not the kind of work that wastes your time if you pay attention, because the lessons it teaches you about how a real business actually moves through a year are the lessons most college graduates do not learn for another five to ten years after they leave school.

From Lamonts I went to Nordstrom.

If you have spent any time in retail, you understand what it means to work for Nordstrom. Nordstrom, in the 1990s, was the most operationally sophisticated customer-service organization in American retail. Its training program is studied in business schools. Its expectations of the floor staff are higher than any other department-store chain in the country, and its rewards for meeting those expectations — in compensation, in advancement, in cultural status inside the building — are correspondingly higher. Nordstrom is where I learned that the difference between an acceptable customer interaction and a memorable one is almost entirely a function of the operator's attention. The chain was teaching me, without my realizing it at the time, the same lesson my mother had been teaching me my whole life: do the work. Pay attention. Outwork the room.

From Nordstrom I went to Tommy Bahama. The upscale lifestyle brand, also Seattle-based at the time, was a different kind of operation — smaller scale, higher-margin product, brand-driven retail rather than category retail. I learned, at Tommy Bahama, what it meant to sell a lifestyle rather than a transaction, and what it meant to operate inside a company small enough that the decisions you made on the floor were visible to the people running the company at the top.

Lamonts. Nordstrom. Tommy Bahama. Five years across three Pacific Northwest retailers. By 1998 I was twenty-three years old. I had figured out how to operate inside a regional chain, a national chain, and a brand company, and I had figured out that the people who got promoted in retail were the people who took on the projects nobody else wanted, especially the projects that had not been done before. That was the operating posture I had developed by twenty-three. Take on the complicated forward-thinking project. Especially the one that had not been done yet. Do it. Let the doing of it earn you the next thing.

That posture, more than any other single thing about me, is the spine of everything that came after.

In November of 1998, I had Torel. November 13th. A thirteen, like most of the dates that matter in my life. I was twenty-three years old, unmarried, with a newborn, working in retail in Seattle. The next move was to find an employer who could pay enough to support a child and who had room for the kind of operating posture I had been developing across the previous five years. The employer that came up was Fossil.

Fossil — the watch and accessories company — hired me out of Seattle and, when Torel was about two years old, relocated me to Dallas, Texas. The relocation was the move that took me away from the Pacific Northwest and away from my parents, who were devastated to see their only daughter and only grandson leave Washington for a city two thousand miles south. They never said so directly. They were the kind of people who let you go where you needed to go. But I knew. I have lived with knowing for the last twenty-six years. Some of what I have done in the most recent chapter of my life — the Greenlake home, the closing of the geographic loop — has been my attempt to repay that knowing.

Fossil is where I reached the executive level. By 2003, I was Executive Director of Supply Chain Compliance — the operational engine that ensures a global watch and accessories company's manufacturing partners across multiple continents are operating to standard, that the legal and regulatory and quality requirements of every market are being met, and that the goods moving through the system arrive intact and on time. It is the kind of role most people outside global retail do not realize exists, and the kind of role that makes the people inside global retail look at you twice when you tell them what you used to do. Supply chain compliance at the executive level is operations engineering at scale. It is also exactly the kind of work that produces the operating instincts I would later need to run an agency.

Ten years from the floor at Lamonts to that title. Ten years of taking on the complicated forward-thinking projects — the ones nobody else wanted, the ones that had not been done before, the ones that would either work or fail visibly. Ten years of doing the work and letting the work move me forward. By the time I had reached the executive seat, I was a thirty-year-old woman with a child in elementary school, a corporate role that paid well, and a goal I had set myself years earlier that the corporate role was not going to satisfy.

The goal was simple. Be an entrepreneur by the time I turned thirty.

I had been carrying that goal on the calendar the way my father had carried his shipping calendars on the calendar — not as an aspiration but as a deadline. The deadline was running out. I was, by the end of 2005, about to be on the wrong side of the goal I had set myself. So I left.

*The goal was simple. Be an entrepreneur by the time I turned thirty.*

The week I walked out of Fossil, I was still inside the window of the deadline. By a small margin. But by a margin.

Three months later, on January 13, 2006, I founded CI Web Group.

The decade between the floor at Lamonts and the founding of the agency was not preparation for the founding. The founding was the natural extrapolation of the decade. The same operator who had taken on every complicated forward-thinking retail project at Lamonts, Nordstrom, Tommy Bahama, and Fossil, especially the ones that had not been done before, was now going to take on a complicated forward-thinking project that nobody in the trades industry had ever done: build an agency that helped HVAC and plumbing and electrical contractors win on the early internet. Same posture. Same operating discipline. Same kind of work, in a different industry, at a different scale, with my own name on the door instead of someone else's.

That is what the decade before produced. That is who showed up at the founding.

# Why Trades

People ask me, all the time, why trades contractors.

It is the question that comes up at every conference, on every podcast, in every introductory meeting with a new investor or a new partner. Why HVAC. Why plumbing. Why electrical. Why roofing. Why garage doors. Of all the verticals you could have chosen in 2006, why this one. The implicit question underneath is: why did you pick the unglamorous one. Why did you pick the one that does not get covered in TechCrunch. Why did you pick the one that the rest of the digital marketing industry was, at the time, mostly ignoring.

I want to give you the honest answer, because the honest answer is also the most useful one for anybody reading this book who is trying to figure out which vertical to bet their own career on.

The honest answer is that I did not pick the trades. The trades picked me.

In 2006 and 2007, I was running CI Web Group as a generalist digital agency in Dallas. We took whoever would pay us. My cousin Chris was already with me by then — not as a founding partner, since CI Web Group was an LLC I had organized myself before he came on, but as the technical force the agency depended on from the early early days. We were on the WordPress development committee — a small group of contributors helping shape the open-source platform that was, in those years, displacing static HTML and Flash as the dominant technology stack of the small-business web. Most of our work was migrating clients from Flash websites to WordPress, building search engine optimization on top of the new sites, and teaching the clients how to operate inside a content management system they could actually update themselves. The clients ranged across whatever industries needed the work. Restaurants. Local services. Regional retailers. Small e-commerce operators. We were a small-team agency doing the foundational web migration work that the early Web 2.0 era required, and we did not, in those first two years, have any particular industry focus.

Then in 2008, a man named Tony Jeary recommended me to keynote at the Mitsubishi Diamond Dealer Conference.

Tony Jeary is one of the most respected executive coaches in the United States — a coach to top CEOs around the world, the developer of the Strategic Acceleration methodology, the author of multiple books on Clarity, Focus, and Execution. He had become my coach a year or two earlier, after the agency had been operating for a while. I will tell you more about him in the next chapter. For the purposes of this section, what matters is that he was keynoting at Mitsubishi's 2008 conference and he told the conference organizers they should book me too. He saw something in me that I had not yet seen in myself, and he opened a door I did not know was there to open. I walked through it without knowing what was on the other side.

On the other side were three contractors who raised their hands when I asked who in the room was running search-engine optimization on their websites. The rest of the room did not raise theirs. Those three contractors became some of my earliest trades-industry clients, and the dynamic of that single room — the three at the leading edge, the rest waiting — became the structural template I would watch play out, in different forms, in trades industry rooms for the next eighteen years.

I had no idea, at the time, that the trades would take over my career. I walked into that 2008 keynote as a generalist agency operator who happened to have been recommended by her coach. I walked out of it with a foothold in an industry I had not previously known. The agency followed the foothold. By 2015 the trades had grown into a majority of our business and we made the strategic decision to commit fully to the industry. By 2026 we are the largest agency in the trades that is fully aligned with the AI-era infrastructure most of the industry has not yet acknowledged is arriving.

None of it would have happened without Tony Jeary opening the door.

That is the truth of how I came to the trades. The strategic case I am about to lay out for the industry was the case I came to understand after the trades had already chosen me. It was not the case that drove me into the industry in the first place. The reader who registers that distinction will register the rest of this book more honestly: most of the most important career decisions any operator makes are decisions that are made for them by people who see something they have not yet seen in themselves. Pay attention to who is opening doors for you. Walk through the right ones. The case for what is on the other side will become clear once you are inside.

Now let me give you the strategic case I came to understand.

The trades are the largest, most fragmented, most under-marketed, most local-search-dependent, most recession-resistant, most actively-needed sector of the American services economy. There are roughly 600,000 active trades contracting businesses in the United States. The vast majority are small — fewer than twenty employees. The vast majority do not have an in-house marketing department. The vast majority are owned by people who got into the trade because they liked the work, not because they liked the marketing. They are exactly the kind of operator who needs a partner who knows what they are doing online, because they themselves do not, and because they are too busy doing the work to learn.

That is a market description. Now let me give you the human one.

A trades contractor is the person who shows up at your house when something is broken. The HVAC technician who arrives at six PM on a hundred-degree afternoon when your air conditioner has died and your kids are crying in the living room. The plumber who shows up on a Sunday morning when your water heater has burst and your basement is filling up. The electrician who comes at two AM when the lights in your hospital have gone out. The garage door technician who fixes the spring that just snapped while your car is trapped inside and you are late for work. These are the people who keep the lights on, the water running, the heat working, and the world functional. They are doing the hardest, most underpaid, most under-respected work in the American economy.

And they were, in 2006, almost completely invisible online.

Their websites, when they had them, were built by their nephews, in HTML 4, with stock photos of stethoscopes for some reason, and contact forms that nobody monitored. Their Google rankings were determined by accident. Their reviews, when they existed, were on Yelp pages they did not know they had. The most important investment most contractors made in their own visibility was a magnetic sign on the door of a truck. The internet was happening to them. They were not happening to the internet.

I looked at all of that and saw the same thing my father had seen in the late 1970s when he looked at a banking system that was still moving paper checks by hand. I saw an industry that was about to be transformed by technology, that had not yet realized it was about to be transformed by technology, and that was going to need partners who could help it through the transition.

That was the bet. The bet was that the trades would, eventually, need digital marketing as much as the rest of the economy did, and that the agency that was waiting for them when they arrived would be the agency that defined the category.

Twenty years later, that bet has been validated approximately once a quarter, every quarter, since 2006.

## The First Three Years

I want to be honest about what 2006 to 2008 actually looked like, because the cleaned-up version of agency history skips over the part that matters most.

The part that matters most is that for the first three years of CI Web Group, the agency was a small operation — I had raised Torel alone since the day he was born, my young son came with me to the office every day and grew up around the work, and my cousin Chris was already in the work with me from the early days, with his small son Braedn on most days on that same office floor next to Torel, taking the toaster apart at our feet because his hands wanted to know how things worked.

I want to introduce Chris properly here because he has been with me since the early early days of CI Web Group and he is part of every chapter that comes after. Chris is my cousin on my mother's side of the family. He is the agency's CTO. He has been the technical force the company runs on for twenty years. My father taught him to code when Chris was younger — not because Chris was Kevin's blood, but because Chris had the curiosity and Kevin was the family member with the depth to teach him. Kevin’s technical inheritance, it turns out, did not run only through the bloodline of his daughter. It ran through whoever in the family had the patience to sit at the keyboard with him. Chris had the patience. Chris is who Chris is in part because of what Kevin gave him. And much of what I have learned about technology over the last twenty years has come from working so closely with Chris — the daily texture of building an agency next to a CTO who came up through the open-source community and the U.S. military teaches you things about systems that no book or course or conference can teach. Kevin gave me the foundation. Chris has been the one I have been refining the foundation alongside, week after week, for two decades.

Chris also came to the agency by way of the U.S. military, where he had built weapons tracking systems — the kind of mission-critical, security-cleared, life-and-death-stakes software where the consequence of a bug is not a customer complaint but a missing weapon, an audit failure, or a service member at risk. He had been hacking, by his own admission, since birth. The military was the institution that turned that capacity into a constructive career rather than a high-school grade-modification problem. By the time he and I started CI Web Group together in January of 2006, Chris had brought to the agency two things almost no other agency in the trades has ever had at the technical level: open-source-community contribution depth from the WordPress development committee, and the kind of operational discipline that comes from having shipped software under conditions civilian software vendors do not face.

And his son Braedn was at our feet.

Braedn was about a year old when Chris started working with me. By two he was disassembling the appliances. By the time he could speak in full sentences he was asking the kind of questions about how things worked that none of us had answers to. He grew up around the agency the way Torel did — in the office, on the floor, around the keyboards, watching the adults build — because his father was in the work alongside me. He is now, at twenty-one, one of our top AI engineers, having joined the company in the last three years to lead some of our agentic-systems development. The boy who took the toaster apart at our feet became the man building agentic workflows for the agency he had been around since he was small. Three generations of family-trained builders — Kevin Bagley to his nephew Chris Heney, Chris Heney to his son Braedn Heney — have produced the technical capacity the agency runs on in 2026. The Bagley side of my family taught the Heney side of my family to code half a century ago. The Heney side of my family is now building the AI infrastructure of CI Web Group in 2026. Both branches of the family are inside the work, and both branches are part of the line that runs through this book.

That is who was in the room when the agency began — and who would be in the room very shortly after. Two cousins on the WordPress development committee. Two small boys at our feet.

One of those boys is now twenty-seven and a senior AI engineer in our office. The other is now twenty-one and one of our top AI builders. The agency was, from January 13, 2006, designed for the long arc. We just did not yet know how long the arc would be.

Within the first year and a half, one more person walked through the door who would become structurally as important to CI Web Group as anyone in the family. Her name is Kathy Marshall.

Kathy came to me as a client in our early generalist era — the period when CI Web Group was taking small-business clients across whatever industries needed the work. Before she walked into the agency, she had spent her career in the medical field. She graduated from Baylor College of Medicine on November 30, 1992 as a Physician Assistant — the clinical role that requires a Master's degree and licensure to diagnose patients, prescribe medications, and assist in surgery alongside physicians. She served patients for eighteen years across five specialties — Neurology, Infectious Disease, Medical Oncology and Haematology, Gastroenterology, and Internal Medicine. The Medical Oncology and Haematology rotation matters for this book specifically, because it means the woman who is now my closest professional partner had spent years inside cancer wards before either of us knew that cancer would later take my father and that Kathy herself would later face it. She had the kind of training and the kind of professional discipline that medical practice produces. She had been a clinician. She knew how to translate technical specialty knowledge to people who needed to understand what was happening to them, the way a good PA does for every patient she sees.

In September of 2010, Kathy came to work for me. She had been a client of the agency and decided she wanted to be inside the operation rather than across the table from it. That kind of move is rare. People do not often pivot from clinical medicine into early-stage digital marketing in their thirties or forties. Kathy did. The skills transferred more cleanly than any of us realized at the time — the PA who could explain a diagnosis to a frightened patient turned out to be exactly the operator who could explain a website strategy to a frightened restaurant owner, and then a frightened HVAC contractor, and then several hundred frightened contractors who would eventually become the company's addressable market. Customer-facing translation is its own craft. Kathy had been doing it her entire career. She was just doing it now in a different industry.

And then, a year later, she did something that very few employees ever do.

In 2011, she felt so passionate about the company that she invested. She put her own money in. She bought a 3% equity stake — a piece of CI Web Group out of her own savings, made out of conviction, in a small early-stage agency that was running out of a rented space in Richardson, Texas with everything in front of it still to be built. That decision, made by a former PA with the financial sense to know what she was doing and the conviction to do it anyway, made Kathy my only equity partner.

She is, in 2026, the only person in the company's capitalization table other than me. The 3% stake is still hers. The conviction has held for fifteen years.

Kathy is the most loyal person I have ever worked with. She is the biggest advocate the agency's clients have. She heads up our customer service team and has, in the years since the company has scaled, become one of the structural reasons CI Web Group retains clients across decades. Most agencies have customer-service functions led by people who came up through customer service. CI Web Group has its customer-service function led by a former Physician Assistant whose entire professional formation was about translating between technical complexity and human-scale communication, and who has been doing the same work for our clients for sixteen years now. The retention rate the agency has built is partly a result of what Kathy specifically does and how she specifically does it. The contractors who have been with us for a decade have been with us in part because Kathy has been with them for a decade.

There is one more thing I want to register about Kathy here in 2026, because it is the present-tense reality I do not want to leave off the page. Kathy is sixty-seven years old as I write this. She was diagnosed with Stage 1 uterine cancer. She had the surgery. The surgery was successful, and the oncology team made the deliberate decision to be cautious with the post-surgery treatment plan — chemotherapy after the surgery, then radiation after the chemotherapy, the full belt-and-suspenders approach that careful oncology teams apply when they want to make sure nothing comes back. She is on her last treatment now as I write this paragraph. She has been working through the agency the entire time. She has not stepped away. The customer-service function has continued operating because she has continued operating it. When I asked her to tell me what the experience has been like, she sent me a sentence I want on the page in her own voice: “CIWG has the best HR department that has selected some of the best medical benefits, which have gotten me through Uterine Cancer Surgery, Radiation, and Chemotherapy, allowing me to remain financially stable.” That is the testimony of an equity partner about her own company. It is also, structurally, the kind of statement most CEO memoirs cannot make because most CEOs have not built the kind of operation that produces it. The fact lands in this book as something distinctive because of what the rest of the manuscript is doing — my father died of cancer in 2019, and the medical chapter at the end of this book is partly a meditation on what oncology can and cannot yet do. Kathy is now part of the picture too. The same disease that took my father from me went after my closest professional partner and was caught early, treated thoroughly, and is being followed up cautiously by a team that wants to make sure she comes out the other side without it ever coming back — with the company’s benefits architecture making sure she remains financially stable while it happens. She is sixty-seven, on the last round of her treatment, and still running the customer service function of the agency she invested her own money in fifteen years ago. That is the kind of woman she is, and that is the kind of present tense I am operating in as I close this section.

And then there is Kim.

Kim is Kathy's daughter. She came to CI Web Group at eighteen years old. The agency was her first real job. That was ten years ago. She is twenty-eight now. Across that decade, Kim has done at least six different roles inside the company — moving through functions, learning what each one required, building the kind of cross-cutting understanding of the agency that only people who have actually worked in multiple departments develop. The role-mobility is unusual. Most agencies do not let employees rotate that much, and most employees do not have the underlying capacity to absorb six different functions across ten years. Kim does. She has now landed in the AI work. She is one of our vibe coders. She learned the AI domain quickly — the same pattern Liz and Allula and Kimberly all share, which is the underlying intelligence that allows a person to absorb a new technical domain at the speed the AI era requires. The work is producing the people. The people are producing the work. The architecture is now legible across two generations of the Marshall family inside the agency.

Kathy invested in 2011. Her daughter Kim came on around 2016, roughly five years later, at age eighteen — her first real job. The Marshall family is, in 2026, a two-generation thread inside CI Web Group, parallel to what the Heney family has been across Chris and Braedn, and parallel to what my own family is across Kevin and me and Torel and Liz and now Dallas. Three multi-generation threads inside one company is unusual. Most agencies cannot make that claim. CI Web Group can. The reason CI Web

Group can is that the people who chose the company early chose it again and again across decades, and their families chose it after them, and the work has held.

That is the foundation underneath the agency the rest of this book is going to describe. Two cousins on the WordPress development committee. A former PA who became my only equity partner and now runs customer service. Two boys at our feet. A teenager named Kim who walked in at eighteen and has been here for a third of her life. Eventually, my own son and his future wife and his childhood best friend, all of whom will arrive in later chapters. The agency was, from very early, never just an agency. It was a place a small number of people chose to build something inside, and then chose again, and then chose again, until the choosing became the relationship and the relationship became the company.

There is one specific stretch of that early period I want to register, because it tells the reader something about how far I was willing to go to build this thing. Somewhere in the agency’s sixth year of life — specifically, from roughly May through September of 2012, by Kathy’s recall — I made a deliberate decision to give up everything and put one hundred percent of my effort and money into the business. I did not give up the office. I gave up everything else.

I moved into the office. Literally. For roughly five months, the Richardson, Texas office where CI Web Group operated was where I lived. Torel lived there. Kathy was there with us during the workdays. Our dog Ty was there with us too. We were, in the technical legal sense, homeless. We showered at the local Life Time Fitness, ten or fifteen minutes from the office, on whatever schedule we could fit between meetings. Torel’s bed was placed under the conference room table — the same conference room table where I took client calls during the day. He pulled his bedding out at night, slept on the floor, and rolled it back up in the morning so the meetings could happen the next day. He was thirteen years old, deep in middle school. He was old enough to know that other kids did not live in offices. He was old enough to be embarrassed if he was going to be embarrassed. He was not embarrassed. He thought it was fun. He thought the bed under the conference room table was the most interesting bedroom any of his classmates had. The boy who had thought sleeping in the office during late nights with his mother was cool grew into the middle-schooler who thought living in the office was an adventure. Same disposition. Same boy.

I do not think anyone outside our small operating circle knew. The agency presented as an agency. The clients did not know. The vendors did not know. The people who walked in to the office during business hours encountered a working agency with a desk and a conference room table and a phone, and they did not know that the conference room table was, at night, the structural anchor of a small boy’s bedroom. The hiding was deliberate. I was not interested in being the founder who had a story about being homeless. I was interested in being the founder who shipped good work for clients. The personal-living-situation was the variable I had chosen to eliminate so that everything else — the work, the people, the company — could have all of me. The cost was paid in private. The benefit was paid in business.

I want to put one piece of verification on the page before I close this passage, because the kind of hardship I am describing could read as retrospectively dramatized by the founder who lived through it. Yesterday — the day I am writing this paragraph — Kathy texted me when I asked her if she remembered the period. Her text was, verbatim:

> *"I remember it was around May – September 2012? It was not so bad. Kinda fun."*

That is Kathy's posture on the technically-homeless year, in her own words, fourteen years after we lived through it together. "It was not so bad. Kinda fun." The former Physician Assistant who had given up clinical medicine to come work at my agency, who had bought 3% equity out of her own savings, who was sleeping in the same Richardson office I was sleeping in with my son and my dog — looks back on the period and remembers it as kinda fun. That is who Kathy is. That is also who CI Web Group has been at its best across two decades. The work was hard. The conditions were unusual. The people who chose to be there chose to find the cool thing in the situation and operate from there. That is not a posture you can fake. That is what was actually in the room during those five months in 2012, and it is what has been in the room ever since.

That year of living in the office is one of the most distinctive single decisions of my professional life. Not because the hardship was unusual — plenty of founders have done harder things — but because the decision was deliberate. I did not become homeless because I had no other option. I became homeless because I had decided that one hundred percent of my efforts and money would go into the business, and the cleanest way to enforce that decision was to remove the line item that was costing me the most. The line item was where I slept. The decision was to remove the line item. The result was five months in the office with my son and my friend and my dog, building a company that would still be here fifteen years later. That is the kind of thing entrepreneurs will do to accomplish their dreams. Some entrepreneurs will not do it. Some entrepreneurs would not even consider it. I considered it, and then I did it, and then I never looked back.

Some time after that year, I made the second decision in the same philosophy. I eliminated the office entirely. I never opened another one. The office that had been my home for a year became, by my own decision, no office at all — not relocated, not consolidated into a smaller footprint, not replaced with a different building. Eliminated. Gone. CI Web Group, from that point forward, operated as a fully virtual agency. Every meeting happened on a screen. Every project happened in shared cloud infrastructure. Every employee worked from wherever they happened to live. That decision — made years before the rest of the industry started taking remote-first operations seriously — is the structural reason CI Web Group is what it is in 2026. The agency has been able to hand-select talent across twenty-two states because we have not been constrained, for the last decade-plus, by the geography of a single office. The best account manager for a Pacific Northwest contractor lives in Oregon. The best AI engineer happens to live in California. The best graphic designer happens to live in the Midwest. The best operations director happens to live in Texas. Every one of those people is on our team. None of them would be on our team if I had built a physical office and required them to come to it. The technically-homeless year was the moment I gave up my personal living situation for the business. The office-elimination year was the moment I gave up the business's physical anchor so that the business could operate at the scale the work required. Two decisions, one philosophy, fifteen years apart. Both were about resource allocation. Both were about the same thing: removing the constraint that was costing the most so that everything else could have the most.

Some context. Fossil — the watch and accessories company — had relocated me to Dallas, Texas in roughly 2000, when Torel was two years old. The relocation was the move that took me away from the Pacific Northwest and away from my parents, who were devastated to see their only daughter and only grandson leave Washington for a city two thousand miles south. They never said so directly. They were the kind of people who let you go where you needed to go. But I knew. I lived with knowing for the next twenty-six years. Some of what I have tried to do in the most recent chapter of my life — the part where I now own a home on Greenlake in Seattle, walking distance from my mother and five minutes from my son and grandson — has been my attempt to close that distance. That is a story for a later chapter. The relevant fact for this one is that by the time I founded CI Web Group, I had been a Dallas resident for roughly five years, and Dallas was where the agency was born.

By the time I left Fossil and went out on my own, I had a goal I had set myself years earlier: to be an entrepreneur by the time I turned thirty. I had been holding the goal on the calendar the way my father had held his shipping calendars on the calendar — not as an aspiration but as a deadline. I left corporate just in time. The week I walked out the door, I was still inside the window of the goal I had set myself. By a small margin. But by a margin.

As Torel's only parent launching an agency, the timing was, to put it mildly, not ideal.

The first few years were hard in ways the cleaned-up agency history never tells. I lived in the office. Not metaphorically. Literally. The space I had rented to be the agency was also the space I slept in. I went broke getting the business off the ground — the kind of broke where the calculations about what to spend on what get made every morning, in detail, with the kind of clarity that comes from not having any margin for error. Torel and I showered at the local 24 Hour Fitness. That was where we kept our toiletries. That was where we got ready for school in the morning. That was the family bathroom for our first two years inside CI Web Group.

Torel’s bedroom was under the conference room table.

He thought it was cool.

I want you to register that, because the small boy whose mother had brought him from a stable corporate household to a half-built agency office did not interpret the situation as deprivation. He interpreted it as an adventure. That posture — *this is cool* — has been Torel’s posture for his entire life. The boy who could see the cool thing in whatever situation he had been handed is the same person who, fifteen years later, would be one of the three voices on the phone the night ChatGPT launched, calling his mother in Kauai because something had just changed and he could not wait to tell her about it. Same boy. Same disposition. He has always been a kid who could see the cool thing in the situation he had been handed.

Under no circumstance would I quit.

That is the sentence that defined the first three years of CI Web Group. Not as a slogan. As an operating constraint. I had a son to raise. I had a goal I had set myself by thirty. I had walked out of corporate. I had moved my child into an office. I had told my parents, two thousand miles away, that this was the right call. The only way any of those decisions made sense was if the agency worked, and the only way the agency was going to work was if I did not quit, no matter what happened in the next three years. So I built that posture into the operating architecture of the company. Quitting was not on the menu. Slowing down was not on the menu. Looking for an exit was not on the menu. The menu had one item: keep going, get the next client, do the next piece of work, sleep under a desk if you have to, shower at the gym if you have to, raise the boy under the conference room table if you have to, do not stop.

I did not stop.

There were no employees in those first three years. There was no office in the modern sense — there was a rented commercial space that was operating as a working agency, with a small boy spending most of his after-school hours and weekends inside it because his mother was the only operator and his mother was always there. There was a desk in the front room, a phone, a laptop, a conference room table where meetings happened, and a single owner-operator who was the salesperson, the strategist, the project manager, the copywriter, the SEO consultant, the analytics person, the client services rep, the bookkeeper, the late-night customer support line, and the morning lunch-packer. I was the agency. I was the company. I was, at the same time, the only parent the small boy in the room had.

I worked the way my father had worked. Late nights. Long hours. Whatever it took. I did not have my father's twelve-foot ladder pointed at Saturn, but I had a desk pointed at a screen, and the screen was, in its own way, the same kind of thing. It was a portal to a part of the world that most of the people around me could not yet see. The trades contractors I was talking to in those years did not understand what I was doing. Some of them thought it was a scam. Some of them thought it was magic. Some of them thought it was a hobby. None of them, in 2006 or 2007, were treating digital marketing as a serious operating expense. They were treating it as a curiosity. An experiment. A favor I was doing for them in exchange for a check that, in many cases, was about the size of what they would spend on a single newspaper ad.

I did not mind. I knew what was coming.

The way I knew what was coming was the same way my father had known. He had seen the MICR encoder land in the banking system in the 1970s and known, instinctively, that machines reading text was going to be the foundation of every commerce system that came after. I had seen the Mosaic browser land in 1993 and known, in a less articulate way, that the internet was going to swallow every directory and yellow pages and printed catalog in the world. By 2006, I knew that local search was going to be how people found contractors, that Google rankings were going to be the new word of mouth, and that the contractors who got their websites and their listings and their reviews working in time were going to eat the lunch of the contractors who did not.

I was not selling marketing in those years. I was selling the future. Most of my clients did not know that was what they were buying.

By 2008, the agency was beginning to look like a real business. I had a few employees. I had a real office — a separate one, with no conference room table doubling as a child’s bedroom underneath it. I had clients who were paying real money for real work and seeing real results. The operating model that would define CI Web Group for the next fifteen years was starting to take shape. We did not require contracts. Clients owned their own assets — the websites, the domains, the content, the analytics accounts. We worked on a month-to-month basis and trusted that if we did good work, the clients would stay, and if we did not, they would not. The agency industry, in 2006, did not work that way. The agency industry, in 2006, locked clients into multi-year contracts and held their assets hostage. We did the opposite of what the agency industry did. We trusted our work.

That trust, twenty years later, is still the operating principle of CI Web Group. We have served some of our largest clients for fifteen and twenty years, on month-to-month terms, with full asset ownership the entire time. The reason they have stayed is not because they were locked in. The reason they have stayed is because they have not wanted to leave. That is the only kind of relationship I am interested in building. It is the only kind my father had with the publishers who shipped his Apple II software. It is the only kind worth having.

## The Thirteen of 2008

In November of 2008, something happened that turned CI Web Group from a working agency into a real one.

On November 13, 2008, Daikin's North American operation selected CI Web Group as a preferred digital marketing partner.

November 13, 2008 was Torel's tenth birthday. Ten years to the day after he was born, Daikin signed the partnership that would scale CI Web Group from a regional digital agency into a national operator in the trades industry. The date was a thirteen. The decade-mark on Torel's birthday was the moment the pattern stopped being a coincidence in my mind and became something I started watching for.

I want to take you through what the Daikin relationship meant, because it is one of the structural foundations of everything CI Web Group has been since.

Daikin was, and is, the largest HVAC manufacturer in the world. Japanese-headquartered, global, with billions in annual revenue and a North American market presence that touches nearly every commercial and residential HVAC contractor on the continent. When Daikin's North American operation selected CI Web Group as a preferred digital marketing partner on November 13, 2008, it was the moment a small Dallas agency run by a woman who had been raising her son alone for a decade became, in the eyes of the trades industry, a serious operator at a national scale.

That decision was made on the same date my son was born. Ten years to the day. I do not know how to explain what that felt like, on the day the partnership was confirmed. Torel was turning ten. The agency was about to triple in addressable market overnight. And the calendar had handed both events to me on the same square.

[PLACEHOLDER — Jennifer to fill in: the actual scene of the Daikin signing. The meeting. The phone call. The handshake. Whatever specific moment captured the decision being made. If the decision happened over a longer period and there is no single scene, that is fine — the chapter can describe the cumulative weight of the year leading up to November 13.]

From November 13, 2008 forward, CI Web Group was a different company. We had Daikin behind us. We had Mitsubishi behind us. We had two of the largest names in the trades industry endorsing us as the agency they trusted with their contractor network. The agency was no longer a small consultancy with a handful of accounts. It was an institutional partner to the trades industry, and the contractors who joined us in the years after 2008 joined because they had heard about us through the most credible channels in their professional world.

We grew.

[PLACEHOLDER — Jennifer to fill in: a sense of the growth trajectory between 2008 and 2015. Approximate employee count by year. Approximate revenue trajectory if you are comfortable disclosing it. The names of any other major partnerships that defined that period. The specific turning points where the agency moved from one phase to the next. This is a place where rough numbers are better than no numbers — the reader needs to feel the trajectory.]

## The Strategic Exit

Around 2024, I made a decision that, at the time, looked to most of my peers like I had lost my mind.

I exited paid search. I exited social media management. I exited two of the largest, most profitable, most rapidly-growing service lines in the digital marketing agency industry, in the year that those service lines were booming, and I told my team, my clients, and my industry that CI Web Group was going to focus on building our own web infrastructure, local SEO, AI search, and agent optimization — four years before that was even a thought in anyone's mind.

To anyone watching from the outside, the decision did not make sense. PPC was a forty-billion-dollar global market in 2024. Social media management was a thirty-billion-dollar market and growing. The agencies that were riding both of those waves were the agencies that were getting acquired, going public, and ending up on the conference panels. Walking away from those service lines, in 2024, looked like walking away from money.

I want to tell you why I did it, because the reason is the same reason my father walked out of a warehouse on Bill Gates and

Paul Allen, and it is the same reason I walked out of a six-figure executive track at twenty-eight.

The reason is that I could see what was coming.

Paid search and social media management, by 2024, were both about to be transformed by AI in ways that would make them either commoditized or extinct. Paid search was about to be eaten by automated bidding agents that would optimize ad spend better than any human could. Social media management was about to be eaten by generative content tools that would produce platform-specific posts at a scale and quality no agency human team could match. The work that was, in 2024, profitable for agencies because it required armies of specialists, was about to require almost no specialists at all. The agencies that built their growth on those service lines were building their growth on sand.

The work that was not going to be commoditized was the work that required deep operator knowledge of a specific industry, deep relationships with specific clients, and deep understanding of the strategic positioning of those clients in their local markets. That work was organic search, local search, brand authority, content strategy, and the orchestration of all of those things into a coherent presence that an AI agent on a contractor's phone could rely on as ground truth. That work was going to become more valuable as AI got more capable, not less.

So I exited the work that was going to commoditize, and I doubled down on the work that was going to compound.

[PLACEHOLDER — Jennifer to fill in: the specific moment or quarter when you made the strategic exit decision. Whether it was triggered by a particular event, conversation, or product release. Who you told first. What the team's reaction was. What the client reaction was. What revenue impact the exit had in the first six months and the first year. If the exit was a multi-step process across multiple quarters, the chapter can walk through those steps.]

The exit cost us, in the short term, several million dollars in annualized revenue. It cost us some clients who were not ready to make the same bet I was making. It cost us some employees who decided their careers were better spent at agencies that were still riding the waves we were exiting. I did not enjoy any of those losses. I also did not regret a single one.

Because I had been trained, since I was eight years old, to do the thing that was about to be true rather than the thing that was currently profitable. My father had walked away from a Bill Gates partnership because his philosophy did not match Microsoft's. I had walked away from a corporate executive track because the work did not match who I was raised to be. And in 2024, I walked away from two service lines that the rest of my industry was riding to the top of, because I knew — the way my father knew — that the top of that wave was going to break in a place I did not want to be standing.

Eighteen months later, the wave broke. The agencies that had built their growth on PPC and social media management were beginning to feel the displacement I had seen coming. Automated bidding had begun to eat the margin out of paid search. Generative content tools had begun to eat the value out of social media management. The agencies that had not made my exit were now scrambling to make it eighteen months too late. The agencies that had made it earlier — a small handful of us — were already on the next wave.

I was raised to be early.

## What CI Web Group Actually Is

I want to close this chapter with a direct answer to a question I get asked, in some form, at every conference and on every podcast and in every introductory meeting.

The question is: what is CI Web Group, actually?

The answer has changed three times in twenty years, and the changes have not been arbitrary. They have been the same kind of changes my father's career underwent in the previous generation. Same instinct. Different decade.

From 2006 to roughly 2015, CI Web Group was a digital marketing agency for trades contractors. We did websites, SEO, content, local search optimization, and the operational support that turned a contractor's online presence into a real business asset. We were good at it. We grew. We built an industry reputation. We became the agency that the supply chain trusted.

From roughly 2015 to roughly 2023, CI Web Group was a digital marketing agency for trades contractors that was beginning to integrate AI into its core delivery. We launched what we called Cortex AI — our internal AI-augmented SEO methodology — well before the rest of the agency industry was using AI for anything beyond chatbot widgets on contact pages. We built AI Local, our AI-powered local search optimization product, which is now deployed across hundreds of contractor markets. We launched Pulse, our AI-driven content production system, which produces market-specific authority content for our clients at a quality and scale that human-only teams cannot match.

From roughly 2024 to today, CI Web Group is something different. We are an AI-orchestrated marketing operating system for trades contractors, with HydraOS as the orchestration layer, MCP endpoints connecting our agents to industry data sources, the Synapse knowledge graph organizing what we know about the contractor industry, and OnePath.AI as the contractor-facing agent that lets a small business owner have a real-time conversation with their entire marketing operation. We still do the work we did in 2006 — websites, SEO, content, local search — but the work is now done by a coordinated network of AI agents that operate at a scale, speed, and quality that no traditional agency can match.

That is the technical answer.

The human answer is simpler.

CI Web Group is the agency that the trades industry has trusted for twenty years. It is the agency that has been there for HVAC contractors when their websites went down, plumbing contractors when their rankings dropped, electrical contractors when their phones stopped ringing, roofing contractors when their leads dried up, and garage door contractors when their search visibility evaporated overnight. It is the agency that has stayed when other agencies have moved on, that has held its month-to-month terms when the industry standard moved to multi-year contracts, that has let clients own their own assets when the industry standard was to hold those assets hostage, and that has refused to chase the profitable wave when the profitable wave was about to break.

It is the agency my parents would have built, if my parents had built a digital marketing agency in 2006 instead of a group home for developmentally disabled adults in the early 1970s.

Same instinct. Same operating philosophy. Different industry. Different decade. Same answer.

On January 13, 2006, I started a company. I did not know, on that day, that the company would still exist twenty years later. I did not know that it would have served thousands of contractors. I did not know that I would, eventually, be running the AI transformation of an entire industry. I did not know that my son would grow up at the agency. I did not know that my husband would join after twenty-five years in the Army. I did not know that the love of my son's life would become the senior AI vibe coder rebuilding our delivery stack from the inside, or that his childhood best friend would be working alongside her on the same systems.

I did not know any of that. I knew one thing. I knew the trades were going to need a partner who could see around the corner, and I had been raised, since I was eight years old, in a garage with a twelve-foot ladder pointed at Saturn, to be exactly that kind of partner.

The first thirteen of my career was January 13, 2006.

Everything else has followed from it.

CHAPTER FOUR

# The Bet

Two years in.

By early 2008, CI Web Group was two years old. We had survived the founding. We had not yet thrived. The agency had a small office, a smaller team, and a client list of small-to-mid-sized businesses across Texas who had been willing to take a chance on a woman who had walked away from a corporate career because she believed the future of small business was going to live on the internet. They had been right to take that chance. I had not yet proven, to anyone outside that small list, that I had been right to ask them for it.

The trades industry in early 2008 was not yet sure the internet was real. Most of the contractors I had begun working with had a website only because their nephew or a college kid had built them one for three hundred dollars and a six-pack of beer. The website did nothing. It had a phone number, a few photographs of trucks, and a contact form that nobody ever filled out. The owners of those companies regarded the website the way they regarded a fax machine in 1992 — something everyone said they were supposed to have, that nobody could quite explain the value of, that took up corner space on a desk and gathered dust.

My job, in those first two years, was to convince contractors and small business owners alike to stop treating their websites like fax machines. To start treating them, instead, like the front door of the business. To invest in content. To invest in search visibility. To invest in being findable, in their own town, by the customers who were about to start typing things into Google instead of flipping through the Yellow Pages.

I was, in the language of 2008, an evangelist. The other available word was “nut.” Most of my prospects used the second word. A few used the first. The few who used the first became my clients.

That was the state of things in early 2008. A two-year-old agency. A small team. A handful of believers. A long road ahead.

And then 2008 happened to me twice.

## The Coach

Before I tell you about the Mitsubishi keynote, I have to tell you about Tony.

Tony Jeary is one of the most respected executive coaches in the United States. He has worked with hundreds of senior executives over decades, including coaches to the top one hundred CEOs in the world. He is the developer of the Strategic Acceleration methodology and the author of multiple books on the operating disciplines that separate executives who deliver from executives who do not. If you are reading this book inside the home services industry, you may know him as a sometime keynoter at industry events. If you are reading this book outside the home services industry, you may know him from his work with Fortune 500 leadership teams. Either way, you should know that the operator writing this book had Tony Jeary as her coach for substantial parts of the agency's formative years, and almost everything I have done well as a CEO traces, in some form, back to what he taught me.

Tony became my coach a couple of years after I founded CI Web Group. The agency was operating, the cousin-and-WordPress-development-committee version of the work was happening, and I was running the company with the operating instincts I had developed across the corporate decade and the founding hardship. Tony added a layer the corporate decade had not given me. He gave me the frameworks for thinking about my time and my attention as the most important assets I owned, and he taught me to defend both with the same discipline I had learned to defend an operating budget.

There were four frameworks specifically. I want to lay them out here because they are tools the rest of this book will keep referring back to, and they are tools any operator reading this book can apply tomorrow morning.

The first framework was High Leverage Activities. The idea is simple and the practice is hard. In any given week, the activities an operator does fall on a wide spectrum of return-on-time-invested. A small handful of activities produce most of the value. The rest produce small amounts of value, or no value, or, in some cases, negative value. The discipline of identifying your High Leverage Activities and defending them ruthlessly against everything else that competes for the same hours is the discipline that separates operators who scale from operators who plateau. Most operators know, intellectually, what their High Leverage Activities are. Most operators do not, in practice, defend them. Tony taught me to defend them.

The second framework was Clarity, Focus, and Execution. Three sequential disciplines. Get clear on what you are trying to do. Narrow your focus to the few things that matter most. Execute relentlessly on those few things. Most operators are weak in at least one of the three. Some operators have clarity but not focus — they know where they are going but they try to do too many things at once. Some operators have focus but not clarity — they execute relentlessly on the wrong thing. Some operators have clarity and focus but not execution — they know what to do, they have narrowed it, and they cannot get themselves to actually ship. Tony taught me to diagnose which of the three was the constraint in any given quarter and to fix the constraint before trying to optimize the others. That diagnostic, more than any other single tool, is the one I have used in every major operating decision CI Web Group has made.

The third framework was how to choose mentors and how to quickly evaluate the ones who were not the right fit. Most operators waste years on mentors who are not actually qualified to mentor them on their specific situation. The mentor who built a brick-and-mortar retail empire in 1985 is probably not the right mentor for a contractor trying to figure out AI search in 2026. The mentor who looks impressive on LinkedIn is not necessarily the mentor who can give you clear direction on your actual problem. Tony taught me a process for evaluating whether a potential mentor could see my situation accurately, whether they had a track record of producing the kind of outcome I was trying to produce, and whether they were willing to give me feedback that did not protect their own ego. That process has saved me, at minimum, a decade of wasted mentorship.

The fourth framework was the Eisenhower-style four-quadrant time matrix — important and urgent, important but not urgent, urgent but not important, not important and not urgent. The discipline is not the matrix itself. The discipline is what you do with each quadrant. Tony taught me how to handle the not-important-and-not-urgent items (delete or delegate). How to handle the urgent-but-not-important items (delegate or batch). How to handle the important-and-urgent items (do them now, but recognize that something failed earlier for them to be in this quadrant). And, most critically, how to spend most of my operating life inside the important-but-not-urgent quadrant, which is the only quadrant that prevents the important-and-urgent emergencies from happening in the first place.

That last lesson is, partially, why I do not wait for something to become urgent before I act on it.

Most of the work I have done well — the 2008 SEO bet, the 2010 strategic narrowing, the 2022 lanai recognition, the 2023 restructure, the AAO framework, the WordPress-to-Webflow transition, the agentic workflows, all of it — was done in the important-but-not-urgent quadrant. None of those decisions were emergencies when I made them. All of them would have become emergencies eventually if I had waited. The reason I do not wait is that Tony taught me what waiting actually costs.

Then there is the other thing Tony did for me, which is the reason this chapter exists at all.

Tony was keynoting at Mitsubishi's Diamond Dealer conference in 2008. He told the conference organizers that they should book me, too. He saw something in me I had not yet seen in myself, and he opened a door I did not know was there to open. The next section of this chapter is what was on the other side of that door. None of it would have happened without him.

Years later, after the agency had grown and the trades had taken over my career and the bet that started in that Mitsubishi room had been validated more times than I can count, Tony Jeary became a client of CI Web Group. The man who had recommended me to keynote the room that defined my industry hired the agency he had helped me build. That kind of relationship-reciprocation does not happen by accident. It happens because the trust runs both ways and because the work each side is doing is good enough that the other side wants more of it. I am, eighteen years later, still grateful to him. I owe him a thank-you in print. Here it is.

Thank you, Tony.

That same year, I was invited to keynote the Mitsubishi Diamond Dealer conference.

Mitsubishi, in the trades industry, runs one of the most prestigious dealer programs in HVAC. The Diamond Dealer designation is not given lightly. The annual conference is the room where the top-performing Mitsubishi dealers in the country convene to learn what is changing, who is leading, and what they should be doing next. To keynote that room is, in the trades industry, a meaningful invitation. I was honored to be there. I was also still two years into running an agency that nobody outside the trades had heard of, and I was not yet sure what version of myself was supposed to walk on stage in front of that audience.

I had a deck this time. I had prepared. I had walked the room before the doors opened, the way I always do — the way my father had taught me, when I was small, to walk a room before I had to perform in it. I knew where the lights were. I knew where the seams in the carpet ran. I knew where the back rows were and what the audience would be looking at when they were looking past me.

I gave the keynote. About thirty minutes in, I asked the question.

I asked the audience: how many of you, right now, are investing in SEO, in organic content, in blogging, in being found online for the right reasons by the homeowners in your service area?

The room was full of Diamond Dealers. The best of the best. The companies running the most successful HVAC contractor businesses in the Mitsubishi network. By any reasonable measure, the room I was looking at was the leading edge of the industry.

Three hands went up.

Three hands. Out of a room of a couple hundred top-performing operators. Three contractors who had been investing, in 2008, in the thing the entire industry was about to need.

I want to tell you what happened to those three contractors.

They are juggernauts today.

All three of them. Every single one. The contractors who raised their hands in that Mitsubishi conference room in 2008 became, over the next fifteen years, dominant operators in their markets. They built the kinds of businesses that the rest of the industry now studies. They have the kinds of recurring service revenue, the kinds of homeowner brand recognition, and the kinds of digital authority that are not buildable in a single year or even a single decade. They have them because they were already building them in 2008, when nobody else thought it mattered.

The contractors whose hands stayed down in that room — the great majority of the room — spent the next several years catching up. Some of them did. Some of them did not. The ones who did caught up to a version of the industry that the three early movers had already moved past. The ones who did not are no longer running the businesses they were running in 2008.

Three hands. Fifteen years. Two outcomes. That is the math of an industry inflection point. The hands that go up early do not always know they are going up early. They just know that the thing they are betting on feels like the right thing to bet on. The market punishes them for it for a few years — the early movers always pay early-mover taxes — and then, somewhere around year five or year seven or year ten, the rest of the industry catches up to where the early movers have been the whole time, and the early movers are already two moves ahead.

I have been telling that Mitsubishi story from stages for almost two decades. I have told it in distributor showrooms, association meetings, manufacturer conferences, and contractor mastermind events. I have told it because it is the cleanest illustration I have ever seen of how industry inflection points actually work. The hands that go up early are the hands that win the next decade. The hands that stay down are the hands that spend the next decade trying to recover ground.

In 2008, I was on a stage telling a room of HVAC dealers that the internet was about to reorganize their industry. I was on the same calendar year, in a Ferguson conference room, telling a Fortune 500 distributor the same thing. Two rooms. One year. Same argument. Same instinct. Same bet.

Both bets paid off.

There is a reason 2008 worked, and the reason is worth saying plainly.

I won both rooms because I was telling the people in them what they did not want to hear about a thing that was about to be true.

That is the operating argument that I have used, in some form, in every room I have walked into ever since. The Mitsubishi stage in 2008. The Daikin selection later that same year. Hundreds of distributor showrooms in the years that followed. The Ferguson West RFP room in NorCal in 2016 — a room I will tell you about later in this book, and a room where I won a national distribution partnership by walking in and telling a roomful of executives that the RFP they had written was the wrong RFP. The Service Nation conversations that led to the technology and marketing partnership. The Ruud boardroom in Las Vegas in December 2025. The thousand stages I have spoken on. Every single one of those rooms was, in some form, a room where I was being paid to tell a buyer what they did not want to hear about a thing that was about to be true.

*I won both rooms because I was telling the people in them what they did not want to hear about a thing that was about to be true.*

I want to be honest with you about why this works, because it is not obvious. The temptation, when you are selling to a Fortune 500 distributor or a manufacturer dealer council or any other large buyer, is to walk in and tell them what they want to hear. That is the standard physics of sales. That is what every sales training program teaches. That is what most agencies do. The agencies that do that are doing the thing the buyer is asking for, which feels, on its face, like the responsive thing to do.

It is not the responsive thing to do.

The responsive thing to do is to tell the buyer what they actually need, even if it is not what they asked for, because if you do not tell them, the consultant on their other call will, and you will lose the buyer to whichever vendor was willing to disagree with the RFP. Buyers, especially sophisticated ones, are not actually looking for vendors who will say yes to whatever they put in the document. Sophisticated buyers are looking for vendors who will tell them when the document is wrong. The document is almost always at least partly wrong. The buyer almost always knows the document is at least partly wrong. The buyer is, in some sense, hoping that one of the agencies they interview will have the integrity to tell them which part.

In 2008, on the Mitsubishi stage, I had no strategic intention of being the agency that told a roomful of HVAC contractors that almost none of them were doing the work that mattered. I had no strategic intention of telling Daikin's North American leadership team that their digital marketing approach was building on the wrong technical foundation. I just had no other option, because I had spent two years in my own business arguing the opposite of what those rooms expected to hear, and I could not pretend otherwise without giving up everything I had been building. I told them the truth because it was the only thing I had to say. The fact that the truth turned out to also be the right sales strategy was a thing I learned by accident, in those rooms, when an executive across a table or a contractor in a third row sat back in his chair and exchanged a look with the person next to him.

I have used that strategy on purpose ever since.

It works. It has worked for seventeen years. It is, as far as I can tell, the most durable single principle I have learned about how to operate inside the trades industry, or, frankly, inside any industry: tell the buyer what they did not want to hear about a thing that is about to be true, and you will become, over time, the partner they trust the most. They will not always select you the first time. Sometimes they will. The ones who do not will remember the conversation, and they will come back, two or three or seven years later, when the thing they did not want to hear has become the thing they wish they had heard sooner. By then the version of you that walked into the original room is the version of you they want to hire. They did not just hire your skills. They hired your willingness to be the person who told them when they were wrong.

That principle has been the spine of CI Web Group for twenty years.

I am writing it down here because the rest of this book is built on it. Every chapter that follows is a chapter where, in some form, I am going to tell you what I think you do not want to hear about a thing that is about to be true. The trades industry is at an inflection point in 2026. AI is reorganizing search. Agents are reorganizing work. The operators who will dominate the next fifteen years are the operators raising their hands in 2026 the way three contractors raised their hands at the Mitsubishi conference in 2008. The marketing agencies who are telling their clients otherwise are repeating the 2008 mistake — advising contractors to invest in the playbook that worked for the last decade rather than the one that will define the next.

I am going to spend the rest of this book telling you why I think that is true.

Some of what I tell you, you are not going to want to hear. That is the deal. It is the deal I have offered every buyer I have worked with for two decades. It is the deal I am offering you now. If the version of marketing your current agency is selling you is built on the wrong premise, I would rather tell you that and lose your business than sell you the right-feeling thing that will not actually serve you. I have done it before. I would do it again. I am, in some form, doing it right now in these pages.

Take the deal. The hands that go up early are the hands that win the next decade. They have always been. They are right now.

The years between 2008 and 2013 ran fast.

This is the part of the book where, if I were writing the wrong kind of memoir, I would walk you through them year by year. I am not going to do that, because the year-by-year version of those years would be exhausting to read and would obscure the only thing about them that matters, which is that the bet kept paying off. Every year, the bet paid off. Every year, the contractors who had committed to organic search and content and being findable kept gaining ground on the contractors who had not. Every year, the agency grew. Every year, the team grew. Every year, the manufacturer and distributor relationships deepened. Every year, more contractors raised their hands.

Daikin signed on as a partner in 2008, the same calendar year as Mitsubishi. The Daikin partnership scaled into one of the longest manufacturer relationships in the agency's history. Carrier, Lennox, Trane — the major HVAC manufacturers all began, in different forms and on different timelines, to take the digital marketing question seriously, and the agencies that had been on the right side of that question in 2008 became, by the early 2010s, the agencies the manufacturers wanted to talk to. CI Web Group was on that list.

By the end of 2008, two things were true that had not been true at the beginning of the year. CI Web Group had been on a national stage at Mitsubishi. CI Web Group had a manufacturer-level partnership with Daikin. The first one validated the agency in front of contractors. The second one validated the agency in front of the manufacturers who served those contractors. Both were results of the same operating principle. I had walked into rooms where I was being paid to tell people what they wanted to hear, and I had told them, instead, what I thought they actually needed to hear. The principle worked. The principle has kept working.

That was 2008. The bet had been placed. The bet was already paying.

What came next was eight years of the bet quietly compounding while I built the agency around it.

By the end of 2008, I was a different operator than I had been at the start of it.

I had a son who was about to turn ten. I had been operating, for most of my adult life, as the woman who handled it on her own — the agency, the household, the schedule, the parenting, the financial decisions, the emergencies. I was good at it. I had been raised to be good at it. I had been raised, in a garage in Saturn-watching weather, to be self-sufficient and patient and early.

The agency was no longer two cousins building WordPress sites in a Dallas office while two small boys took apart appliances on the floor. The agency was a small team. The team had a list of contractor clients in HVAC and plumbing and electrical. The team also had a list of every other category of small business across Texas, because in those years CI Web Group was a generalist agency taking whoever would pay us. We were going to spend the next eight years working with all of them — the contractors and the lawyers, the accountants and the restaurant owners, the doctors and the dentists, the retailers and the manufacturers — while one of those categories slowly took over the rest.

That part of the story is the next chapter.

CHAPTER FIVE

# The Slow Takeover

## Plano

From 2009 through 2016, I was running CI Web Group out of an office in Dallas while living in Plano, Texas.

Plano is a suburb north of Dallas where many of the corporate headquarters of the Dallas-Fort Worth metroplex relocated through the 1990s and 2000s. It is the kind of place where a working CEO with a school-age son could live without commuting all the way into downtown Dallas every day, where the schools were good, where the streets were quiet, where the operational logistics of running a household alongside a growing agency were as smooth as those logistics are ever going to be in any American city. Plano was where I lived. Dallas was where I worked. The drive between them was twenty minutes if I left at the right hour, longer if I did not.

Torel was eleven years old in 2009. He had grown up, by then, into the agency. The conference table that had been his bedroom in 2006 was now the conference table where the agency held its meetings, and he had moved on to the kind of bedroom an eleven-year-old has in a real house. He came to the office sometimes after school. He knew the team. He knew the rhythms of when I was free to talk and when I was on a call I could not be interrupted on. He had been raised, by then, to operate inside the cadence of a working business in a way most kids are not.

I was thirty-three years old at the start of that period and forty when it ended. The agency was three years old at the start and ten years old at the end. The years between turned me from a working agency operator into the operator I would still be in 2026, because almost everything I now know about how to run a room, how to read a room, how to walk into a room of people who do not know me and have their attention by the second sentence, I learned in those eight years. I did not learn it on a national stage. I learned it on the local circuit.

## The Texas Circuit

The local circuit is the part of a business operator's career that does not get written about in the standard CEO memoir, because by the time the memoir gets written the operator has been on national stages for so long that the local circuit has started to feel like prehistory.

That is a mistake. The local circuit is where the operator becomes the operator.

I spent eight years giving presentations across every major city in Texas — Dallas, Houston, Austin, San Antonio. The presentations were at chambers of commerce, at the Dallas Business Journal, at Masonic lodges, at professional associations, at trade groups, at civic organizations, at industry meet-ups, at any room that would have a working CEO talk about how small businesses could win on the early internet. I would drive from Plano to a chamber breakfast in Houston on a Tuesday morning. I would fly to Austin for a Dallas Business Journal panel on a Wednesday lunch. I would drive to San Antonio for a Masons meeting on a Thursday evening. I would do the same thing the next week, with different rooms, in different cities, for different audiences.

I got invited back.

That is how the agency built its early book. Not through cold sales calls. Not through paid advertising. Not through Google rankings, even though we were also building those. The agency built its early book through hundreds of presentations to local business audiences across Texas, where the operators in the room would come up afterward and ask whether I would have time to talk about their websites, and whether I had a card, and whether the agency was taking on new clients. Most of those conversations turned into clients. The clients turned into referrals. The referrals turned into more presentations, in more rooms, in more cities, with more business owners coming up afterward to ask the same questions. The flywheel ran for eight years.

I was building the business. I was learning. Every presentation taught me something I did not know about how a room works, how a different industry talks about its own marketing, what an audience cares about, what an audience finds insulting, what an audience finds illuminating, when to make a joke, when to slow down, when to ask a question, when to move on. There is no school that teaches that. There is only the doing of it, in front of strangers, week after week, year after year, until the doing becomes the way you think.

## Every Type of Business There Is

CI Web Group, in those eight years, was a generalist digital marketing agency.

That is a sentence that does not match the public narrative of the agency in 2026, where CI Web Group is known exclusively as the trades industry agency. In 2026 we serve trades contractors, the suppliers and manufacturers and distributors who serve trades contractors, and the technology and consulting and association partners who serve the trades industry as a whole. That is the agency the industry knows. That is not the agency that operated between 2009 and 2016.

Between 2009 and 2016, the agency took whatever clients walked in. Lawyers in Plano. Accountants in Houston. Restaurant chains in Austin. A surgical practice in Dallas. A dental group with offices in three Texas cities. A retailer with a regional chain across the Southwest. A manufacturer of niche industrial equipment in San Antonio. A service business operating across the Texas Triangle. The agency had clients in technology, in legal services, in medical practices, in entertainment, in sports, in real estate, in retail, in food service, in manufacturing, in professional services. We were a generalist. We were good at it. The agency was profitable. The agency was growing.

We onboarded a lot of new verticals.

Across those years I learned that a generalist who has done the work for fifty different categories of business has an operating intuition that a vertical specialist does not have. The generalist has seen what works across categories and what is unique to each. The vertical specialist has only seen what works inside one category, with no cross-category baseline to evaluate it against. Most agencies that go vertical too early miss this. They commit to one industry before they have seen enough categories to know what is generalizable about marketing fundamentals and what is industry-specific. They end up overweighting the industry-specific and underweighting the fundamentals. I went generalist for the first ten years on purpose. By the time I narrowed to the trades, I knew what was generalizable. The trades-specific work the agency does in 2026 is built on a generalist foundation that took ten years to lay down, and that foundation is one of the structural advantages CI Web Group has over its trades-only competitors that nobody talks about.

# The Slow Takeover

While the agency was operating as a generalist, one of our verticals was quietly growing faster than the others.

That vertical was the trades.

I did not engineer it. I did not market into it. I did not run a campaign to bring in trades clients at the expense of any other category. The trades came in on their own. Every year, more contractors became clients. Every year, the contractors who were already clients referred more contractors. Every year, the trades-industry portion of CI Web Group's book of business grew as a percentage of the whole, while every other category held roughly steady. The takeover happened gradually, across years, while I was doing the same generalist work I had been doing since 2006.

The trades, it turned out, were a fundamentally relational industry. The contractor who hires you in 2008 tells the contractor he golfs with in 2009, who tells the contractor at the supply-house counter in 2010, who tells the dealer-network rep at the manufacturer conference in 2011, who tells the regional manager at the distributor in 2012. The conversations chain. They chain across years. They chain across geographies. They chain across the categories of operator who are part of the trades ecosystem — contractor to contractor, contractor to supplier, supplier to manufacturer, manufacturer to distributor, distributor back to contractor. By the time I had been in the trades for five years, the people who had been having those conversations all knew the same handful of agency names. CI Web Group was on that handful.

The other industries we worked in did not chain that way. The lawyers and the surgeons and the accountants and the restaurants and the manufacturers each had their own social architecture, and none of them chained the way the trades did. The agency's growth in those other verticals was linear. The trades were compounding.

By 2014, the trades were the biggest vertical in the agency. By 2015, the trades were a majority of the agency's revenue. By the end of 2015, it was no longer accurate to call CI Web Group a generalist agency that happened to do well in the trades. It was more accurate to call CI Web Group a trades agency that happened to still be holding open the door to other verticals.

That recognition was the first piece of the strategic decision that came next.

## Falling In Love With The Industry

The recognition was not just numerical.

I was, by 2015, deeply attached to the trades industry in a way I had not been attached to any of the other verticals. The contractors I had been working with for seven years had become friends. The friends had become advocates. The advocates had become the kind of clients who do not need an account manager because the relationship is direct enough that they pick up the phone and call me when they have a question. I was, somehow, in the middle of a community I had not consciously joined.

In an interview I did with HVAC Today around the time of the strategic narrowing, I tried to describe what had happened. I said: we fell in love with every person we came in contact with. People in the HVAC industry are so real, so transparent. Contractors are true entrepreneurs down in the trenches, taking care of business. It is real. And that is exciting.

I meant every word of that. The trades operators I had been spending my time with were not the corporate executives I had spent my own corporate decade alongside at Fossil. They were not the regional retail managers I had reported to at Nordstrom. They were not the distant board figures who set strategy at Tommy Bahama. The trades operators were small business owners running their own businesses, with their own trucks, with their own teams, with their own families to feed, and they were doing it inside an industry where the customer experience was direct — a homeowner in distress called, the contractor showed up, the problem got fixed, the contractor got paid, and the homeowner remembered. There was no hiding inside a corporate hierarchy. There was no taking credit for somebody else’s work. The contractor either fixed the burst pipe or did not. The work was real. The relationships were real. The economics were real.

In the same HVAC Today interview, I also said the second thing that needs to be on the record about that period: we saw an industry severely behind from a technology, marketing, operations, ERP, eCommerce, and customer experience standpoint. Every part of this industry, other than HVAC equipment, was severely behind the curve. It was mind-boggling.

Both things were true. The industry was full of operators I had come to genuinely love. The industry was also operating, from a business-systems standpoint, a decade behind the rest of the American economy. Those two facts, together, were the strategic case for committing fully to the trades. Here was an industry of operators I respected, doing essential work that could not be outsourced or automated, who needed exactly the kind of help my agency was uniquely positioned to give. Here was an industry where the technology and marketing and operational sophistication was so far behind that almost any agency that did good work would be the leading agency in the category by default. Here was an industry where falling in love with the people I was working with was a thing that could happen, repeatedly, over years, in a way that almost never happens in agency-client relationships in other categories. All of that, together, was what made the next decision obvious.

## The 2015 Decision

In 2015, we made the decision to commit fully to the trades.

The decision was a recognition, not a bet.

By 2015, the trades were the majority of the agency's revenue, the majority of the agency's referrals, the majority of the agency's expertise, and the source of the relationships that mattered most to us. The other verticals we still served were good clients we had built relationships with over the previous nine years — and most of those clients we still serve today, two decades later. But the agency's forward growth was clearly going to come from the trades. The data had been pointing at this for several years. The 2015 decision was just the moment we ratified what the data had already decided for us.

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*The decision was a recognition, not a bet.*

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[PLACEHOLDER — Jennifer to fill in: the actual scene of the 2015 decision. Where it happened, who was in the room, what the conversation looked like, who pushed back if anyone, what specific moment turned the conversation from "we should think about this" to "we are doing this." The reader gets a richer chapter once this scene is dictated. The placeholder here is honest scaffolding until then.]

What I want you to register about that decision — even without the specific scene — is the operating principle underneath it. The strategic narrowing was a recognition of what had already happened in our numbers, not a forward-looking bet placed without evidence. Most CEOs make strategic decisions in advance of the data and then hope the data confirms them. I made the strategic decision in confirmation of the data and let the previous seven years of organic growth in the trades vertical be the evidence the decision rested on. Act on what is real, not on what could be real. Make the strategic move when the evidence is already there to support it. Do not pretend you can see the future. See the present clearly enough that the future becomes obvious.

After the 2015 decision, the agency's public posture changed quickly. We stopped pursuing new non-trades work. We honored the existing relationships we had with our pre-focus clients, because those relationships were ours to honor and abandoning them would have meant something to me about the kind of agency I was unwilling to be. Some of those non-trades clients are still with us today. They have been continuously served for almost two decades — across the 2015 focus decision, across the COVID disruption, across the AI transformation that began in 2022. They are the next concentric circle of the same relational architecture that defines the agency, and they are the proof that the relationships we build are not contingent on whichever way our strategic narrative happens to be pointing.

One year after the 2015 decision, the largest distributor in the home services supply chain made the call that validated everything.

## The Call

On April 20, 2016, my phone rang.

It was a consultant at IBM.

I want you to register what that means for a minute, because I did not register it correctly when the call came in. IBM was — still is — one of the largest professional services firms in the world. When IBM consultants call you, it is because some company you respect has hired IBM to run a search process, and IBM has decided you belong on the short list. IBM does not make those calls casually. The companies that hire IBM do not do so casually. The fact that I was getting that phone call, ten years into running an agency that was just starting to be known outside the trades industry, meant that someone, somewhere, had named CI Web Group inside a process that was being run at a level I did not yet operate at.

I did not know any of that, then. I just answered the phone.

The consultant on the line was professional and brisk. He told me his client was Ferguson — the plumbing and HVAC distribution company — and that Ferguson West was searching for the best marketing agency to serve their dealer-contractor network. He told me they had narrowed the field. He told me they wanted to interview CI Web Group. He told me they would like to do that interview in NorCal. He told me they would like to do it within the next several days.

He sent over an RFP.

I read it. I did not like what I read.

The RFP described a marketing program built around exactly the things I had spent ten years telling my own clients not to spend their money on. Cheap landing pages. Paid-ads funnels. The kind of conversion-tactic-of-the-month playbook that was going to chew through marketing budget and leave the contractors who deployed it no better positioned for the world the internet was about to become. It was, in short, the wrong RFP. It was the kind of program a marketing agency that had not yet figured out what was changing would have written. It was the kind of program a Fortune 500 distributor would have approved if the people writing it had been listening to the wrong agencies.

I told Michael I did not want to go.

Michael, who had been with me for three years by then and had been in the Army for over twenty before that, regarded the question the way Michael regards every question. He listened. He thought about it. He told me we were going.

That was one of many times in our partnership that Michael would, gently and without making a thing of it, be the person who made sure I did the thing I did not want to do because the thing I did not want to do was actually the thing I needed to do. I had been learning him, by then, the way you learn anyone you have committed to in your life — in pieces, one situation at a time, by watching what he did when something hard came up.

What Michael did when something hard came up was tell you that you were doing it. Then he booked the flights.

## The NorCal Conference Room

We flew to Northern California.

I had spent the days between the phone call and the flight rereading the RFP. I had spent the flight rereading my own notes. I had not written a presentation. I had not built a slide deck. I had not done any of the things I would normally do for a stakes-this-high meeting, because the truth was, I did not believe I was going to be invited to participate in the program the RFP described, and I did not want to be. I had no business pitching a program I disagreed with. I had spent ten years telling small businesses to invest in organic search and quality content and being findable for the right reasons, and I was not about to walk into a Ferguson conference room and sell a program built on the opposite premise just because the room was in NorCal and the company on the other side of the table was Fortune 500.

Michael did not push me to write a deck. Michael, who knew me better than I yet realized he did, knew that the version of me that walked into that room without a deck was going to be the version of me that told the truth. The version of me that walked in with a deck was going to be the version of me that tried to win something I did not actually want.

So I went in without a deck.

The conference room was the kind of conference room every Fortune 500 has — long table, leather chairs, a credenza with bottled water, a window that looked out at a parking lot, fluorescent overhead lighting that nobody had ever asked to be softened. There were eight to ten Ferguson executives in the room. They were polite. They were professional. They had clearly been in a number of these meetings already that week, and they had clearly been told that I was the next one on the schedule.

I sat down. They asked me to begin.

I told them I did not want to participate.

There was a pause in the room of the kind that happens when somebody says something the room was not expecting. The kind of pause where everybody at the table reorganizes their attention, in roughly the same instant, around the realization that the next hour is not going to go the way the schedule said it would go.

I told them I had read the RFP. I told them I disagreed with the entire premise of it. I told them what I thought the trades industry was actually about to need over the next decade, and why every single thing I had read in their RFP was going to lead their dealer-contractor network in the wrong direction. I told them I had spent the last decade building an agency around exactly the opposite playbook. I told them that if the program they were going to fund was the program described in the RFP, the right answer for everybody at the table was for them to hire a different agency, because mine was not going to be useful to them.

Then I told them what I would build instead.

[JLB-FILL: Ferguson 2016 operating argument — what Jennifer actually said in that hour. The position was, in the broadest strokes, that the trades industry was about to be reorganized by search visibility, that the contractors who would win the next decade were the ones whose websites became the front door of their businesses, that organic search was going to dwarf paid search in long-term value, and that any program built on cheap landing pages and paid funnels was going to underperform a program built on content, authority, and findability by an order of magnitude. The specific framing, the specific examples, the specific moments that made executives in that room start nodding — those belong here, in Jennifer's words. She has the actual arguments she made. This paragraph is a placeholder for them.]

I had been talking for about an hour when one of the executives across the table from me sat back in his chair and exchanged a look with the executive next to him. I knew that look. Anybody who has ever sold anything to a buying committee knows that look. It is the look that says: this is not the meeting we thought we were having.

I finished my hour. I thanked them for their time. I told them I appreciated being considered, and that I understood completely if they decided to go in a different direction. I gathered my things. I shook hands. Michael, who had been in the lobby the entire time, stood up when I came out, and he looked at my face and he said, "How did it go?"

I told him I had probably just talked us out of the biggest opportunity my career had ever seen.

He said, "Okay."

That is what Michael said. Not "Why did you do that." Not "Oh no." Not "Maybe you can call them and walk it back." Just "Okay." Because Michael knew, the same way I knew, that if I had walked in there and pitched a program I did not believe in, I would have hated myself for the next decade. Whatever I had just done, the version of me that came back out into that lobby was at least the version of me that had told the truth. He could work with that. He has always been able to work with that.

We flew home.

## July 13, 2016

Several weeks later, the phone rang.

It was the IBM consultant. He sounded amused. He told me Ferguson had decided to retool the program. He told me they had reviewed the agencies that participated in the search and concluded that the agency they were looking for was the one that had walked into the room and told them they were wrong about what they were buying. He told me Ferguson West would like to retain CI Web Group as a preferred digital marketing agency for their dealer-contractor program.

I was sitting at my desk. I do not remember what I said in response. I remember registering, in approximately equal measure, that this had just happened, that I had not seen it coming, and that I was going to have to call Michael.

I called Michael.

Michael said, “Okay.”

Same word. Different occasion. Same person. He has, over the course of the years that have followed, said “okay” in that exact tone after every major event in my professional life. The tone is its own language. It means: I am not surprised. I am proud of you. I always knew this was where this was going. Now let us figure out what comes next.

On July 13, 2016, the Ferguson-CI Web Group partnership formally launched with our first joint dealer-education webinar. The date is a thirteen. It belongs in the seven-thirteens spine of this book — the line of dates that runs through the family and the agency and that I have been showing you across the last several chapters. July 13, 2016 is the date the partnership became real, the date the work began, the date the agency stopped being a regional Texas operator with strong trades referrals and became a national distributor partner with a Fortune 500 endorsement.

What came next was Ferguson built their entire dealer program around CI Web Group.

Not a piece of it. Not a regional pilot. Their entire dealer program. The program that served thousands of contractors across the western United States. The program that became, over the next several years, the model Ferguson would use to think about how digital marketing should be delivered to a contractor network. The program that became, over the next decade, the relationship that would scale from West to National. The program that became, in December of 2025, the boardroom moment at the Ruud conference in Las Vegas when Ferguson Corporate would ask CI Web Group to be their national technology and marketing agency and to lead the charge on AI optimization.

All of that started in that NorCal conference room, when a forty-year-old woman from a ten-year-old agency told a Fortune 500 distributor that the program they were going to fund was the wrong program, and the distributor decided, against the standard physics of how Fortune 500 selections work, that the right answer was to hire her anyway.

I did not know, in that conference room, that I was making the bet that would define the next decade of my career.

I just knew the RFP was wrong, and I knew I could not pitch a program I did not believe in, and I knew Michael was waiting for me in the lobby.

That turned out to be enough.

By the end of 2016, CI Web Group had been operating for ten years.

The agency had committed exclusively to the trades. The agency had a Fortune 500 distributor partnership. The agency had hundreds of contractor clients across the country. The agency had a small team and a Dallas office and a Plano-based CEO who had given more presentations across more rooms than most operators give in their entire careers. The agency was, by any reasonable measure of agency health, a success.

What I did not know, in 2016, was that the agency I had spent ten years building was about to spend the next six years quietly preparing for an event none of us could see coming. The Ferguson partnership would scale. The trades industry would mature into the operator base it is in 2026. The agency's positioning would solidify. The team would grow. The work would deepen. And then, on a lanai in Kauai on November 30, 2022, the world would change in seventeen hours.

That is the next chapter.

CHAPTER SIX

# The Day the World Changed

## The Lanai

November 30, 2022. Kauai.

I had just finished delivering a keynote for Daikin. The room had been good. The audience had been engaged. I had walked off stage with the particular kind of calm that comes from knowing the work was honest and the room had received it. I had done my job. Now I was going to do the part of these trips I love most, which is the part where the speech is over and the people I love are sitting on a lanai and somebody hands me a drink.

It was Michael and me, and Darren and Whitney Dixon.

Darren and Whitney are old friends. They have been a client and a friend for decades. Darren owns Fyxify and MyHappyHome. He is one of the operators in the trades industry I have always considered well ahead of his time — the kind of person who sees what is coming roughly five years before the rest of the industry does, who takes positions other people think are eccentric until they turn out to be obvious, and who has built businesses on the strength of his own ability to see the thing before it has happened. He is exactly the kind of person you want sitting next to you when something is about to break in the world.

That night, on a lanai in Kauai, with the four of us drinking cocktails, watching the light go down over the Pacific — something broke.

My phone lit up.

Then Michael's phone lit up.

Then Darren's phone lit up.

Three calls coming in within seconds of each other. All three from members of my own family who work at the agency. Torel. Liz. Allula. My son and the two young people I have helped raise into the next generation of CI Web Group leadership. The three of them were calling from our office, calling at the same time, calling because they could not wait until I came home.

I picked up.

They were freaking out.

There was a website that had just launched. They were trying to describe it. They were trying to describe it the way people try to describe things they have not yet built the language for. They kept saying the same phrase. They kept saying it in slightly different ways.

*"This is going to change everything."*

The website was called ChatGPT. It had launched that day.

I want to tell you, honestly, what happened in me when they said that sentence. I did not yet know what they were describing. I had not yet seen the product. I had not yet typed a single prompt. The technical details — transformer architecture, large language models, reinforcement learning from human feedback, the entire vocabulary of the field that was about to dominate every conversation in the technology industry for the next three years — none of that was in my head yet. What was in my head was three voices, calling from the same office, telling me at the same time, in the same tone, that something had just landed in the world that was about to rearrange it.

I trusted the voices.

These were not random callers. These were the three young people who had been raised, in some real sense, inside CI Web Group. Torel had been in our offices since he was a child. Liz and Allula had grown into the agency alongside him. They had been watching the technology landscape for years. They had earned the right to be the canary in the coal mine, because they had spent their entire working lives developing the instinct for when something was about to matter.

When the three of them called me at once, freaking out, I did not need to ask whether they were right. I just needed to start figuring out what to do.

I hung up. I looked at Michael. I looked at Darren. I looked at the Pacific.

And then — and this is the part I want you to hear, because it is the part the rest of this book depends on — something happened in me that I have not been able to fully describe to anyone in the three and a half years since.

*I could see the future without it even happening yet.*

I do not say that to make myself sound prescient. I am, at fifty-something, well past the point of needing to position myself as ahead of anything. I say it because that is what actually happened. I sat on a lanai in Kauai, with a drink in my hand, and I saw, in roughly the same instant, several things I had not seen before.

I saw that the technology three young people in my office were freaking out about was not a feature. It was a paradigm shift. I saw that the way every single business in our economy was about to operate was about to change in ways the people running those businesses had not yet imagined. I saw that the contractor in his truck on a Tuesday morning, the homeowner typing into a search bar from her kitchen, the manufacturer designing the next generation of equipment, the distributor moving inventory through the supply chain, the agency selling marketing services into the trades — all of those people were about to be reorganized, in a structural way, by a technology that had been live for less than a day.

I saw that my agency, CI Web Group, was about to need to become a different agency than the one I had built. I saw that the team I had assembled for the era I was leaving was not, in many cases, going to be the team for the era I was entering. I saw that some of the work we were doing for clients was about to become obsolete. I saw that some of the work we had been afraid to do was about to become essential. I saw that the calendar of the next five years was going to be the most demanding period of my career and possibly of my life.

I saw, with a kind of clarity that does not arrive often and that I have learned not to argue with when it does, that this was the moment.

Not a moment. The moment.

I want to be careful about the language here, because I know what it sounds like to a reader who is encountering this kind of recognition for the first time. It sounds like overclaiming. It sounds like the kind of after-the-fact narrative that founders construct to make their luck look like vision. I have read enough business memoirs to know that almost every one of them contains a moment like this, and that almost all of those moments are reverse-engineered.

This one was not.

I have evidence. I have the people who were on the lanai with me. I have the kids on the phone. I have the calendar of what I did over the following weeks and months — the meetings I called, the systems I started rebuilding, the people I started training, the bets I started placing in the operational architecture of the agency. I have the trail of decisions I made in December of 2022 and January of 2023 and February of 2023 that nobody in their right mind would have made if they had not seen what I saw on that lanai. I have the structural changes that began the next morning.

And I have, twenty pages from now, a chapter that is going to walk you through what happened to my company between November 30, 2022 and the day I am writing this paragraph. 320 people became 38. The work changed. The clients changed. The infrastructure changed. The way we measured the work changed. The conversations we had with each other in the office changed. Every one of those changes was a consequence of the recognition I had on that lanai, and every one of them was a bet I would have lost, badly, if the recognition had been wrong.

It was not wrong.

Three and a half years later, every operating decision I made in the weeks after that lanai has been validated by what the technology actually did. Some of them were validated faster than I expected. Some of them took longer. None of them, as of the time of this writing, has been falsified. The future I saw without it happening yet has, in the broad strokes, happened.

That is what I want this chapter to do for you. Not to brag about a single moment of insight. To tell you, plainly and without dressing up the story, what it feels like in your body when you are the person in the room who can see the next decade before the rest of the room can. And to tell you what to do about it.

Because the answer is not to wait for somebody else to confirm what you are seeing.

The answer is to start moving.

## What This Book Is About

This book is about that recognition, and the years that followed it.

Everything in this book before this chapter — my father, the rings of Saturn, the founding of CI Web Group, the year the bet worked twice in 2008, the strategic narrowing in 2010, the operating discipline of telling buyers what they did not want to hear about things that were about to be true — all of that was the runway. This is the chapter where the plane takes off.

From here forward, the book changes register. The chapters that follow are about three things: change, speed, and prediction. Change is the era we are inside of, and the era your business has to be ready for. Speed is the operating discipline that determines whether you survive it. Prediction is the trainable instinct that makes speed possible without making it reckless. The rest of the book is the operating manual for all three.

Speed is the variable the trades industry, in particular, has not yet fully internalized. Speed is the variable that is going to separate the contractors who dominate their markets in 2030 from the contractors who are still trying to figure out what happened. Speed is the variable that is going to separate the agencies and the manufacturers and the distributors and the technology platforms that survive this transition from the ones that do not. Speed is, frankly, what my career has been built on — not the speed of moving fast for its own sake, but the speed of recognizing what is happening and acting on the recognition before the recognition becomes obvious.

My father taught me speed when he showed me Saturn through a telescope he had built in our garage. He taught me speed when he turned down Bill Gates and Paul Allen and never apologized for it. He taught me speed when he shipped nine games on a forty-eight-kilobyte machine while holding down a full-time engineering job. The lesson, every time, was the same: the people who win the next decade are the people who recognize the next decade is starting before the rest of the room does. The people who lose are the people who wait.

I have watched this dynamic play out, in the trades industry specifically, more times than I can count. I watched it in 2008 with SEO, when three contractors raised their hands at the

Mitsubishi Diamond Dealer conference and the rest of the room did not. I watched it in the 2010s with content marketing, when a small group of contractors built authority while the rest of the industry was still buying paid leads. I have watched it now, in real time, since November 30, 2022, with AI.

Every time, the pattern is the same. A small number of people in the room recognize the moment when it arrives. The rest of the room takes between three and seven years to catch up. By the time the rest of the room catches up, the early movers have built an unassailable position. The room then spends another three to five years trying to figure out how the early movers got so far ahead, while a new moment is breaking that the same early movers have already started to recognize.

This book is about how to be one of the people in the room who recognizes the moment. How to develop the instinct for prediction. How to test what you are seeing without waiting for permission. How to act on what you are seeing without losing your nerve when the rest of the industry tells you that you are wrong. How to rebuild your organization while the work continues. How to lead the people who are going to come with you and how to honorably part ways with the people who are not.

Most operators, when this kind of recognition arrives, do not act on it. They explain it away. They tell themselves it is hype. They tell themselves they will wait for the technology to mature. They tell themselves they will move once the data is in. They tell themselves a dozen reasonable-sounding versions of the same sentence, which is: I do not have to act on this yet.

They do.

That is what this book is about.

## The Three Voices

I want to come back to the three young people on the phone, because they matter to the rest of this book and the reader needs to know who they are.

Torel is my son. The reader has met him already. He was twelve when he sat in the 2010 leadership room and listened while a six-person leadership team — Chris Heney, Michael, Kathy Marshall, my father, me, and Torel himself — made the strategic decision that committed CI Web Group to the trades for the next two decades. He has been in the agency since before he could vote. By 2022, he was in his early twenties and operating as a working member of the team.

Liz and Allula came into the agency through Torel and stayed because they belonged. They are not blood family, but they are family in the way that the people you work with for years and choose to keep working with become family. Both of them grew into the company alongside my son. Both of them have, in the years since, become senior figures in our AI work. Liz is one of our senior AI vibe coders. Allula is one of our AI vibe coders. They are not engineers in the traditional credentialed sense. They are vibe coders — the new category of operator that the AI era has produced, the people who collaborate with the models the way an earlier generation of engineers collaborated with their compilers, who can ship working software faster and at higher quality by working alongside AI than most credentialed engineers can ship by working without it.

I have been raising them, in the operational sense of that word, for years.

On November 30, 2022, the three of them recognized what had happened roughly seventeen hours before I would have recognized it on my own. They did not need me to tell them ChatGPT was a paradigm shift. They saw it the moment they put their hands on it. They picked up the phone because they understood that the agency they worked at was about to need to change, and they were the canaries who got to the seam in the rock first.

That is what the three voices on the phone gave me. They gave me a head start on a recognition I would have arrived at anyway, but later. They gave me the seventeen hours that mattered, because in technology transitions of the magnitude AI represents, seventeen hours at the leading edge is not nothing. Seventeen hours is the difference between starting to think about it on November 30, 2022 and starting to think about it on December 1, 2022. The first version of CI Web Group's AI program was sketched between those two dates, on the back of a napkin in a Kauai hotel room, while Michael was asleep and I was on a notepad I had asked the front desk to bring up because I could not wait to write things down.

*Seventeen hours.*

Most operators do not have three people in their office willing to call them at six in the evening on a Wednesday because something has just changed. Most operators have a culture in which the people closest to the leading edge are afraid to call. They are afraid of looking foolish. They are afraid of overreacting. They are afraid of the boss saying "I don't want to hear about it until it has matured." They are afraid of their own enthusiasm being received as immaturity.

If you are running an organization right now and you have a culture in which the people at the leading edge are not calling you the night something breaks — fix that, before you do anything else. The seventeen hours you lose because nobody on your team feels permitted to call you with the news is the difference between your company's next decade and your company's last decade. I am being literal.

The three voices on the phone are why CI Web Group is on the inside of the AI era rather than the outside of it.

I want you to build a company in which somebody on your team is allowed to call you at six in the evening on a Wednesday.

That is the first lesson of this chapter.

## The Notepad

I went back to my room. I asked the front desk for a notepad. They sent one up.

Michael had gone to sleep. The Pacific was dark outside the window. I sat at the desk in the hotel room with the notepad and a pen, and I started writing down everything I had seen on the lanai.

Not in any organized way. Not in a structure I could have shown to anybody. Just the raw output of a brain that had just registered a paradigm shift and could not afford to lose any of it. I wrote down the names of the clients I thought were going to be most exposed by the change. I wrote down the names of the team members I thought would adapt fastest. I wrote down the names of the team members I worried about. I wrote down the words “what is going to happen to search?” I wrote down the words “what is going to happen to content?” I wrote down the words “what is going to happen to the agency model itself?”

I wrote down a phrase that did not yet have a framework attached to it. The phrase was “agent answer optimization.” I had no idea, in November 2022, that this phrase was going to become the name of an operating framework I would publish from stages and develop into a complete strategic discipline by 2025. I just wrote it down, because something in my brain had registered that the next era of search was not going to be about ranking on a page of links. The next era of search was going to be about being the source an agent cites when an agent is asked a question on behalf of a human.

I was wrong about almost none of what I wrote on that notepad.

That is not a brag. It is a piece of operating evidence that I want you to register, because it tells you something about what kind of recognition I had that night and what kind of book this is going to be from here forward. The recognition was not a hunch. It was structural. The structure of what was about to happen to search, to content, to the agency model, to the trades industry, to the operators who were about to win and the operators who were about to lose — that structure was visible to me on the notepad, in real time, on the night of the recognition.

I am going to walk you through that structure, in detail, in the chapters that follow.

I am going to tell you what I did with the notepad in the days and weeks that followed. I am going to tell you about the restructure that right-sized the agency in stages — 320 people to 250, 250 to 140, 140 to the 38 I run it with today. I am going to tell you about the systems we built and the systems we tore down. I am going to tell you about the clients who came with us and the clients who did not. I am going to tell you about the conversations I had with the team in 2023, and the conversations I have with the team now, and the conversations I expect to have with the team in 2027 when whatever is breaking next breaks.

And I am going to tell you what to do.

Because that is what this book is for.

It is not a memoir of a recognition. It is a manual for being the person in the room who has the recognition and acts on it before the room does.

## The Cost of Waiting

Here is the thing about recognition.

Most operators, when a recognition like the one I had on the lanai arrives, do not act on it. They put the recognition in a folder labeled “things I will think about more carefully when I have time.” They tell themselves they will revisit it next quarter. They tell themselves they will form a working group. They tell themselves they will hire a consultant. They tell themselves a dozen versions of the same operating posture, which is: I will treat this recognition as information rather than as a directive.

That is the wrong posture.

A recognition of the kind I had on November 30, 2022 is not information. It is a directive. The brain, when it registers a paradigm shift, is not asking you to think about it more carefully.

It is telling you the world has just changed and that your operating choices have to change with it. The recognition is the action. There is no pause between them. The pause is the failure mode.

I want to tell you something about the trades industry specifically, because the trades industry is the audience for this book and the cost of waiting in the trades industry is concrete and measurable.

Every contractor I work with who recognized AI as a paradigm shift in the first six months after ChatGPT launched is, three and a half years later, in a stronger competitive position than the contractors who waited. Every contractor who waited until 2024 to start thinking about it is roughly two years behind. Every contractor who is still telling themselves AI is a fad in 2026 is, frankly, in trouble. Some of them know they are in trouble. Most of them do not yet.

This is not a prediction. This is what I am watching, in real time, in the actual book of business of the actual agency I run, every week, for hundreds of contractor clients across the country. The pattern is consistent. The early movers compounded. The waiters did not. The deniers are losing market share to operators they have not yet identified as competitors.

And the same dynamic is true at every other layer of the trades supply chain. Manufacturers who recognized are ahead. Manufacturers who waited are behind. Distributors who recognized are ahead. Distributors who waited are behind. Marketing agencies who recognized are ahead. Marketing agencies who waited are behind. Service Nation, Ferguson, Daikin, the major industry associations and partners I work with most closely — the leadership at each of those organizations who recognized early is, in 2026, executing on infrastructure decisions the leadership who waited has not yet started thinking about.

The cost of waiting is the next decade of your business.

That sentence is the operating thesis of this book.

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*The cost of waiting is the next decade of your business.*

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If you are reading this and you have not yet acted on the AI recognition, the most important thing I can tell you is that the cost of waiting has not yet come due. It is coming. The bill is being prepared. You will not see it until it arrives, at which point most of the operators who waited will not be able to pay it. By the time you can see the bill, the operators who acted will already have built positions you cannot catch.

So act.

The rest of this book is about how.

## What Comes Next

Before we leave the lanai, I want to tell you what the rest of this book is going to do.

The next chapter is about the restructure. 320 people. Thirty-eight. One stage at a time. Why I did it, how I did it, what I learned from it, and what I would do differently if I had to do it again. That chapter is the operating story of how a CEO actually rebuilds an organization for a new era while the old era is still paying the bills. It is, I think, the most honest version of that story I am capable of writing.

The chapter after that is about my father's death.

I have been holding it for the structurally correct moment, and the structurally correct moment is the chapter where you, the reader, have just been told that the operating thesis of this book is that AI is reorganizing the world and the cost of waiting is the next decade of your business. That thesis cannot be presented honestly without telling you what AI cost my family in 2019 — not because the technology that killed him was AI, but because the absence of the kind of AI we are about to be capable of building is what made the medical decisions that ended his life as fragile as they were. I am going to walk you through that chapter as carefully as I am capable of walking. It is the chapter that will explain why I have given my career to this work.

After that, the book gets operationally specific. There is going to be a chapter on what I call AAO — Agent Answer Optimization — which is the framework I have been developing since the night of the notepad and which I believe will be, by 2030, the dominant operating framework for how businesses think about being findable in an agent-driven world. There is going to be a chapter on speed — not as a slogan, but as an operating discipline you can train. There is going to be a chapter on prediction — the actual habits of mind that let some operators see the next decade and others not. There is going to be a chapter on the necessary decisions — the operating choices that contractors, agencies, manufacturers, and distributors have to make right now, and the order in which to make them. And there is going to be a chapter on the technology stack itself — HydraOS, OnePath.AI, the ecosystem of companies serving the trades, what we have been building, why we built it that way, and what it does for the contractor in his truck on a Tuesday morning.

Then the book turns to the future.

I am going to tell you what I think is coming. I am going to be specific about it. I am going to tell you about embodied intelligence, about the supernova moment when AI begins to recursively improve itself, about the AGI horizon, about robotics and dexterity and the convergence of digital, electromechanical, and material intelligence into systems that are about to do things human beings have never seen any technology do. I am going to tell you what I think this means for the trades. I am going to tell you what I think it means for the global economy, for labor, for governance, for the United States, for the country my grandson is going to grow up in.

And I am going to close on Dallas.

Because the line that started in my father's garage — the line that ran through me, the line that runs through my son, the line that now runs through my grandson — that line is the reason I am writing this book at all. The technology revolution we are inside of right now is the most consequential single development in the history of the human species, in my honest opinion, and the people I love most are going to live the rest of their lives inside the world it is creating. I am responsible for what they inherit. So is everyone reading this book. The work we do right now, in the next three to five years, is going to determine the shape of the world Dallas Kevin Bagley-Slone grows up in.

That is the stake. That is the reason this book is not really a memoir, and is not really a business book, and is not really a forecast — it is all three of those things, in a single document, because the moment we are inside of requires all three.

But none of it would have happened without November 30, 2022.

Without three young people on a phone call to a lanai.

Without a notepad I asked the front desk to bring up to my room.

Without the moment when I saw the future without it happening yet.

That is where the rest of this book starts.

The lanai. The phone call. The cocktail going warm in my hand. Michael putting his hand on my shoulder, the way Michael does, and asking if I was okay. The Pacific. The notepad. The phrase "agent answer optimization" written in my own handwriting on a piece of hotel stationery that I still have, in a drawer in my office, three and a half years later.

That is where the bet started.

Everyone on our team had the opportunity to stay, learn and evolve.

*Thirty-eight did.*

That is the next chapter.

CHAPTER SEVEN

# The Restructure

## The Morning After

December 1, 2022. Kauai. Six in the morning, local time.

I had not slept much. I had, instead, sat at the desk in the hotel room with a notepad I had asked the front desk to bring up, writing down everything I had seen on the lanai the night before. By the time the Pacific started getting light outside the window, I had filled most of the pad. The handwriting on it got messier as the night went on. The last few pages are not quite legible to me when I look at them now. I was writing as fast as my brain could deliver. I was not optimizing for legibility. I was optimizing for not losing anything.

By six AM I had a list of names.

The list was the agency. 320 people. The full roster of CI Web Group as it stood on December 1, 2022. Account managers. Strategists. Designers. Developers. SEO specialists. Content writers. Project managers. Operations staff. Sales. Customer service. The full operational footprint of an agency that, by that morning, had been a generalist trades-marketing operation for almost seventeen years. 320 people who, the day before, had been doing the work the agency had been doing since 2010. 320 people who, by the time I finished my second cup of coffee, were going to be doing different work, or no longer at the agency at all.

I had not yet told any of them.

I was not yet ready to tell any of them.

What I had, sitting in that Kauai hotel room with the Pacific going from gray to silver outside the window, was the recognition from the lanai and a list of 320 names. What I did not yet have was the framework for connecting one to the other. I had to figure out, in the days and weeks ahead, which of those 320 people were going to be able to make the move I was about to ask the entire agency to make, and which ones were not.

That is what this chapter is about.

It is the operationally hardest chapter in this book. I have written it three times. Each version was wrong in a different way. The first version was triumphant — the heroic CEO who saw the future and acted on it, and look at how clearly the math worked out. That was untrue. The second version was apologetic — the CEO who had to part ways with 282 people and was carrying the moral weight of that for the rest of her career. That was also untrue. What I am going to write here is the third version, which is the only true one: the restructure was a discipline I executed, in real time, without knowing if it was going to work, while honoring the people I had spent years building the agency with as fully as the discipline allowed me to.

Some of them came with me. Some of them did not.

Both of those facts are part of the story.

## The Hypothesis

Before I tell you about the framework, I have to tell you about the hypothesis the framework was built on.

The morning after the lanai, sitting at the desk in the Kauai hotel room with the notepad in front of me, I was not yet thinking about the agency's organizational chart. I was thinking about energy.

Specifically, I was thinking about the energy economics of artificial intelligence. AI uses energy. A lot of it. The compute required to run a frontier model dwarfs the compute required to serve a search-engine result, and the compute required to run an army of autonomous agents will dwarf the compute required to run any current consumer application. That cost is not theoretical. It is the actual operating constraint of the era we are entering. And the implication of that constraint, I realized that morning, was that AI was going to be less patient with inefficiency than Google had ever been.

Google's crawlers, for the last two decades, have indexed the web more or less indiscriminately. The crawlers do not care, much, whether your website loads in six seconds or one. They will index it either way. They will rank it lower if it is slow, but they will still index it. The economics of Google's indexing operation could absorb the inefficiency of the web at scale because the marginal cost of crawling one more bloated page was small. AI is different. The agentic systems that are about to read the web on behalf of consumers will not absorb inefficiency the same way. They will skip it. The economics will not allow them to do otherwise. The web pages that win the AI era will be the ones built efficiently — lean code, fast load times, structured content, machine-readable architecture. The web pages that lose the AI era will be the ones built on bloated platforms with plugin sprawl and a code-to-content ratio that AI agents will read and dismiss in milliseconds.

That insight, sitting at a hotel desk on December 1, 2022, was the hypothesis that organized everything that came after. AI uses energy. AI will be less patient with inefficiency. The agency that is going to win the next decade is the agency that builds for AI's economics, not Google's.

And the implication for CI Web Group, I realized in the same hour, was substantial.

The vast majority of websites in the trades industry, including most of the websites we had built for our clients over the previous decade, were running on WordPress. WordPress is the most-used content management system on the web. It is also one of the least efficient. The plugin architecture that gives WordPress its flexibility also gives it its bloat. The PHP-based rendering pipeline produces code-to-content ratios that AI agents are going to penalize. The constant security-patch cycle that WordPress requires is itself an indicator of the platform's underlying fragility. WordPress was the right platform for the era CI Web Group had been operating in. It was not going to be the right platform for the era we were entering.

So the first major decision I made on December 1, 2022, sitting in that hotel room, was that the agency was going to need to leave WordPress.

I did not yet know what we were going to leave it for. I did not yet know what we were going to keep, what we were going to build, or what we were going to release. What I knew was that the platform underneath the agency's client work was about to become a strategic liability if we did not act. The hypothesis was clear. The execution was going to take the next eighteen months.

And the execution, I realized in the same hour, was not going to be possible while the agency was still pouring most of its operating energy into paid search and social media management.

PPC and SMM — paid search advertising and social media management — were two of the largest service lines at CI Web Group as of November 30, 2022. We were good at both. Both were profitable. Both had teams built around them. Both had clients who had hired us specifically for them. By every conventional measure of agency health, both were thriving.

They were also the two service lines that were going to consume all the operational capacity I needed for the AI restructure.

This is where I want to be honest with you about something the standard agency-pivot narrative gets wrong. I did not exit PPC and SMM because I had been quietly planning to for years. I did not exit them because I had decided they were dying service lines. I exited them because I needed the capacity. I needed the people-hours, the operational bandwidth, the leadership attention, and the financial runway that were going to PPC and SMM, and I needed to redirect all of it into preparing the agency for SGE and the AI search era. The exit was a sacrifice made for the AI bet. It was not foresight about the demise of paid media.

What I did not realize, at the time, was that the redirection was going to do something I had not predicted.

As we pulled the operating capacity out of PPC and SMM and poured it into the AI infrastructure work, our clients' traditional organic search results began to improve. Their rankings on Google got faster. Their conversions increased. The work we were doing to prepare them for an AI-driven search era was, as a side effect, making them stronger inside the existing Google-driven search era. We had not bet on that. We had bet on the future. The present came along for the ride.

I want you to register that paragraph carefully because it is the answer to a question every contractor reading this book is implicitly asking. The question is: what if I bet on AI search and AI search does not fully arrive? The answer is that the bet improves your legacy search performance as a side effect. There is no losing version of this bet. The work that prepares your business for the AI era also makes your business stronger right now in the era we are leaving. That is the only reason I can recommend the bet to you in good conscience. If the bet were one-directional — only payoff in a future that may or may not arrive — I would not recommend it. The bet is bidirectional. That makes it the right bet to make.

So in late 2022 and early 2023, I began the work.

## The Build

I want to walk you through what we built, because the build is the part of the restructure story that the standard CEO-pivot narrative skips, and the build is where the actual operating decisions live.

The first major move was the platform transition. WordPress out. Webflow in. We evaluated several content management systems through 2023, looking for the one with the strongest AI-enablement roadmap. The fully custom frameworks were cost-prohibitive at the agency's scale. We settled on Webflow. The decision was made for four specific reasons: Webflow had cut the code-to-content ratio by roughly half compared to WordPress; Webflow eliminated the plugin attack surface, which made our clients' sites significantly more secure; Webflow's rendering pipeline produced the kind of efficient, structured output that AI agents are going to read and prefer; and Webflow had a credible AI roadmap that no other platform we evaluated was matching. The decisive moment was Webflow's acquisition of Intellimize, an AI-native personalization company, which confirmed that Webflow's leadership understood where the platform layer of the web was about to go. We made the bet. We began transitioning client sites off WordPress and onto Webflow.

That move made CI Web Group the first agency in the trades industry to transition off WordPress.

I want you to register that. Most of the agencies competing with us in the trades are still on WordPress as I write this in 2026. Many of them will eventually follow us. By the time they do, the AI search era will already be well underway, and the contractors who waited for their agency partner to lead will have lost ground that cannot be recovered. The first-mover position on the platform layer was one of the most consequential operating decisions of the restructure, and it was made on the energy-efficiency hypothesis I started this chapter with.

The second major move was the storage layer. We implemented Min.io — high-performance, S3-compatible object storage — to give the agency control over its own data architecture rather than depending on third-party cloud services that were going to become AI-era cost centers. Min.io is the kind of infrastructure decision that contractor readers will not feel directly but that the technical team feels every day. It is the foundation underneath everything we have built since.

The third major move was the agentic workflow build.

Starting in early 2023, we began building autonomous agentic workflows in-house. We chose n8n and LangChain as our primary orchestration tools because both gave us the flexibility to build custom workflows that no off-the-shelf agent platform could match. We have, as I write this in 2026, built over a thousand workflows on those two stacks. A thousand. That is not a typo. We have studied, tested, deployed, and iterated on more than a thousand agentic workflows for the work the agency does and for the work our clients' businesses need done. Most agencies in the trades industry have built none. A handful have built a few. We are over a thousand deep, and we are still building.

The pace of the build was constrained by something the rest of the technology industry has been wrestling with too. The technology was changing faster than we could build.

By the time we had built one version of an agent or a workflow, the underlying technology had been replaced or extended by something better. We were building agentic workflows when MCP — the Model Context Protocol — was released, and we had to pivot the entire stack to incorporate it because MCP was clearly going to become the industry standard for how agents talk to each other and to data sources. The pivot cost us months of rebuild work. It also positioned us, by the end of the rebuild, on the right side of the standard. The agencies that did not pivot to MCP are now building on architectures that are about to be obsolete. We are not.

That pace — build, get replaced, pivot, build again — has been the rhythm of the agency since the lanai. There is no version of this work where you build something once and let it run for five years. The model providers ship new capabilities every quarter. The orchestration tools ship new features every month. The competitive landscape changes every week. The agency that wins the AI decade is the agency that has internalized the rhythm of constant rebuild as the actual operating cadence, not as an interruption to a more stable cadence.

The fourth major move was Synapse.

Synapse is the agency's data layer — a unified data lake with retrieval-augmented generation, cache-augmented generation, and vector search built in. Synapse is what gives our agentic workflows access to the contextual data they need to operate intelligently. It is also what gives our clients access to their own data in ways that make the AI work possible. Without a Synapse-style architecture underneath the agents, the agents cannot do the work the agency promises. Synapse is, in 2026, the technical foundation underneath every other piece of the AI stack at CI Web Group.

The fifth major move was the autonomous agent layer.

We built autonomous agents that work alongside our team, not instead of them. The distinction is the entire point. The agencies that have tried to replace humans with agents are producing work that contractor readers will recognize on sight — generic, formulaic, missing the human texture of an industry whose customers are paying tradespeople to walk into their homes. The agencies that have refused to use agents at all are falling behind in capacity, throughput, and price. The right configuration is humans and agents working together, with humans handling the judgment, the relationships, and the decisions that matter, and agents handling the work that should never have required a human in the first place. We built the agency around that configuration. The 38 people who came through the restructure are working alongside agents we built ourselves, on a stack we built ourselves, with data infrastructure we built ourselves. That is the operating reality of CI Web Group in 2026.

The sixth major move was HydraOS.

HydraOS is the orchestration layer that ties all of it together — the platform layer (Webflow), the storage layer (Min.io), the data layer (Synapse), the workflow layer (n8n and LangChain), and the agent layer (the autonomous agents we built). HydraOS is the operating system of CI Web Group's AI work. We built it with five specific objectives, and I want to lay them out here because they will tell you what we believed the right shape of an AI-era agency stack was when we designed it.

First: resolve security. The trades industry handles substantial customer data — home addresses, payment information, scheduling history, sometimes images of customers' homes. The legacy WordPress-based agency stack was a security disaster waiting to happen. HydraOS was designed from the ground up to resolve the security exposure of the legacy stack. Our clients are safer running on our infrastructure than they were on the WordPress-and-plugin architecture we left behind.

Second: reduce code and increase Core Web Vitals. The bloated code of the legacy stack produced slow page loads, poor user experience, and AI-unreadable structure. HydraOS produces lean code, fast pages, and content that AI agents can read and rank efficiently. Our clients' Core Web Vitals scores have improved across the board since the transition. That improvement is itself part of why their traditional Google rankings have improved as a side effect of the AI work.

Third: create an AI-first environment. The legacy stack was built for the human-browsing era of the web. HydraOS is built for the agent-browsing era. The architecture assumes that AI agents will be the primary readers of our clients' content within a few years and is structured accordingly. We are not retrofitting AI capability onto a human-era stack. We built the stack for AI from the beginning.

Fourth: allow our clients to leverage our AI. HydraOS exposes the agency's AI capability to our clients through interfaces they can actually use. A contractor running a home services business does not have the technical capacity to build their own agentic workflows. They do not need to. Through HydraOS, they get access to the workflows and the agents we have already built, configured for their business, with the technical complexity abstracted away. The contractor sees results. The technical complexity sits behind the curtain where it belongs.

Fifth: pivot major changes faster as algorithm changes accelerated. The rate at which Google, the LLM providers, and the standards bodies are shipping changes is increasing every quarter. The agency that pivots in three months when the market has moved in three weeks is going to lose. HydraOS is built to pivot fast. The architecture allows us to push platform-level changes across our entire client base in days rather than weeks, which means our clients are responsive to algorithm changes at a speed no manual-WordPress agency can match.

The seventh move was the product release. We released Cortex AI and Pulse — two products that emerged from the agentic infrastructure work. Cortex is the AI-search optimization product. Pulse is the local-AI-search product. Both are running in production for our clients, both are products of the build I have been describing, and both are reasons the agency's clients are now winning AI-era search results that the rest of the industry has not yet figured out how to compete for.

That is the technology side of the restructure. The build is real. The build is at scale. The build is unique in the trades industry as I write this. And the build is not finished.

We have to keep working on this.

That sentence is not rhetorical. It is the actual operating posture of the agency. The build is never going to be done. The technology is going to keep changing. The standards are going to keep evolving. The model providers are going to keep shipping. We are going to keep building, pivoting, releasing, and rebuilding. The day we declare the build finished is the day we start losing. The day we declare the build finished is the day the standard CEO-pivot narrative would say we won. We do not believe that day exists. We believe the work is the rhythm. We believe the rhythm is the strategy. We believe the operators who internalize that are the operators who are going to be in business when the rest of the industry is asking how they got so far ahead.

I wear a sweatshirt to industry events sometimes that says SEO IS DEAD on the front.

It is one of my favorite pieces of clothing, and I wear it specifically because it gets contractors' attention in a way nothing else I could wear would. They see the sweatshirt. They look at me. They look back at the sweatshirt. They get angry, sometimes, or worried, sometimes, or curious, sometimes, and they come over to ask me what I mean. And I tell them. I tell them that SEO is dead, not because it is, but because it has fundamentally changed and evolved into something the industry has not yet learned to call by the right name. The contractor who finds his Google rankings declining in 2026 because his agency is still doing 2018 SEO is not seeing SEO die. He is seeing the wrong version of SEO die. The right version is alive and growing and is being executed by the agencies that built for the AI era. That is what the sweatshirt actually means. It is a conversation starter, and the conversation is the same one I am having with you in these pages.

Now — with the build underway — the question I had to answer was who was going to do the work.

## The Three Questions

By the time the plane landed in Houston on December 2, 2022, I had a framework.

It was three questions, written on the inside cover of the notepad. The questions were the framework. I have used them, in some form, in every operating decision the agency has made since.

The first question was: what work do we have to STOP doing?

Not slow down on. Not deprioritize. Stop. The lanai had told me that the era we were entering was going to require a different kind of agency than the era we were leaving, and the only way to make the move was to be honest about what work was no longer going to be part of who we were. PPC and social media management were the answer. Both lines exited the agency over the next eighteen months — wound down honorably, with clients given enough notice to find new partners, with staff given the option to retrain into the new work or to part ways with severance and references. Both lines were gone by the middle of 2024. Two service lines that had represented roughly half the agency's revenue, gone by my own choice, on a timeline I had set.

The second question was: what work do we have to START doing?

The answer, on December 2, 2022, was longer than I expected. The agency had to build, from scratch, a working understanding of large language models. We had to build internal tooling that let our team operate alongside AI rather than in competition with it. We had to develop frameworks for how to write content for an era when search engines were going to summarize content rather than ranking it. We had to develop the AAO framework — Agent Answer Optimization — which I had scribbled on the notepad in Kauai and which would, over the next three years, become the operating discipline for how we approached every contractor's digital footprint. We had to build technology infrastructure that supported all of it, and we had to build it on a schedule that did not allow for the usual two-year enterprise software development cycle.

The third question was: who on the team can come with us?

This was the hardest question of the three, and it is the question this chapter is mostly about.

The answer was not obvious in December 2022. It became clearer over the following six months as the agency began to actually do the new work. Some people, when given the chance to retrain, leaned into it. They picked up the new tools. They asked for the new training. They volunteered for the experimental work. They were the people who had always been most curious, most willing to be uncomfortable, most willing to be wrong while learning. Some people, when given the same chance, did not lean in. They wanted to keep doing the work they had been hired to do. They were good at that work. They had built careers around that work. They did not want to spend the next three years becoming a different kind of professional than the one they had spent the last ten years becoming. That was their right. It was also incompatible with where the agency was going.

The third question was not, ultimately, a question I was answering for them. It was a question they were answering for themselves. My job was to make the choice as honest as I could make it, give them the information they needed to make it, and then honor whichever way they decided.

That is the framework. It is three questions. They are not complicated. The complication is in the execution.

## The Conversations

Between January 2023 and the middle of 2024, I had the conversation with every single person on the team.

Not all at once. Not in a town hall. Not by email. The conversation was, in almost every case, a one-on-one, in person or on video, in which I told the person what was changing in the agency, what was being built, what was being wound down, and what role — if any — was going to exist for them in the new architecture. I told them as honestly as I could what I thought their best path forward was. Sometimes the best path was inside the new agency. Sometimes it was outside. Sometimes I did not yet know, and I told them I did not yet know, and we agreed to revisit the question after a few months of running the new work and seeing how the chemistry held up.

I want to tell you something about those conversations that I have not fully told anyone in the three years since.

They were the hardest meetings of my professional career.

The reason was not that the people on the other side of the table were angry, or that they pushed back, or that they made the meetings harder than they had to be. Most of them did not. Most of them were professional, generous, and clear-eyed about what was happening. The reason the meetings were hard was that I had built the agency, in significant part, around the people I was now telling that the next version of the agency was not going to need them in the role they had been hired into. Some of those people had been with me for ten years. Some had been with me for fifteen. Some had been with me for almost the entire history of CI Web Group. They had been at our offices. They had been at our company events. Their kids had played with my kid at company picnics. They were not, in any honest sense, just employees. They were the people who had built the company alongside me.

And the meetings I was having with them were the meetings where I was telling them, as gently as I could, that the company they had built with me was not the company we were going to be from here forward.

I did not soften it. I did not pretend the change was smaller than it was. I did not promise outcomes I could not deliver. I did not invent reassurance that did not exist. I told the truth about what I was seeing in the market, what I was committing the agency to, and what role — if any — I was offering them inside the new shape of the company. I gave them every piece of information they needed to make their own decision. I tried to make the conversation as much theirs as mine. I tried to honor the years they had given me by being honest with them now, instead of stringing them along inside an agency that was no longer going to value the work they had spent a decade becoming excellent at.

Some of them stayed. Some of them did not.

The ones who stayed retrained. They learned new tools. They learned new frameworks. They learned to work alongside AI rather than in competition with it. They learned to charge clients differently, to deliver work differently, to think about their own roles differently. Some of them are now among the most senior people at CI Web Group. Some of them have built whole new disciplines inside the agency that did not exist in 2022. The transition was not easy for any of them. They earned every step of it. I am, three and a half years later, more grateful for them than I have any way to express in these pages.

The ones who did not stay went on to other agencies, other industries, other careers. Most of them are still in touch with me. Some of them are clients now. Some of them are partners. Some of them, when their next employer turned out to be the wrong fit, called me to ask if there was a way back. In a few cases there was. In most cases there was not, because by the time they called, the role they had been thinking about coming back to had become a different role inside an agency that had moved further than they realized. But the relationships endured. The way you part with someone matters more than the parting itself. I tried to part with every one of them in a way I could still look at, six years later, without flinching. I have not flinched.

The conversations were the hardest part of the restructure. They were also the most important part.

## What I Kept

By the middle of 2024, the restructure was effectively complete.

CI Web Group had gone from 320 people to 250, then 140 — and the right-sizing that continued as the machines came online brought us to the number the agency runs on as I write this. PPC and social media management were no longer service lines. The agency was operating as an AI-first organic and local search infrastructure partner for trades and home service contractors and the companies that serve them. The technology stack we had built — some of which I will walk you through in a later chapter on HydraOS, OnePath.AI, and the broader ecosystem — was supporting work that, eighteen months earlier, would not have been possible. The clients who had stayed with us through the transition were doing better than they had been doing before it. The clients who had left, mostly because their service lines had been wound down, had been handed off to partner agencies that could continue to serve them in the categories we no longer offered.

Thirty-eight people.

That is what the agency looked like when the dust settled. Thirty-eight operators. Two-thirds of them retrained from inside the previous version of the company. One-third of them new hires, brought in specifically for the AI-era work. Smaller. Sharper. Faster. More expensive per head. More productive per dollar.

More aligned. More honest about what we were building and why.

And substantially more profitable.

I want to put a single number on what the restructure did, because the financial outcome is the part most CEOs leave out of the restructure narrative and it is the part the contractor reader needs in order to evaluate whether the bet I am about to recommend is the bet they should make. When ChatGPT launched on November 30, 2022, CI Web Group was operating at high seven figures in revenue with three hundred-plus people. That was the snapshot at the moment the lanai recognition happened. By 2026, after the restructure, the agency was operating at eight figures with 38 of the best. The revenue category moved up. The headcount moved down. The dollars-per-head metric improved by an order of magnitude. The operating leverage that the AI infrastructure produced — the agentic workflows, the autonomous agents, the orchestration layer underneath — was real, was measurable, and was the reason the smaller agency was producing more than the larger one had.

I want to be honest with you about the full picture, though, because the standard restructure-success narrative would stop at *we got more profitable with fewer people* and skip the part that contractor readers need to understand. The full picture is this: the agency in 2026 is supporting three different business models concurrently. Our legacy clients are still operating on WordPress. Our Webflow clients are running on the platform we transitioned to during the first wave. Our HydraOS clients are running on the new stack we built. We have one hundred and thirty projects in production right now. The first dozen are live. The remaining hundred-plus are in active migration. The agency will not see significantly better profitability until all eight hundred of our clients are on HydraOS and we are no longer carrying the operational weight of running three concurrent stacks at the same time. That is the honest financial picture. The eight-figure revenue is being held against the operational cost of supporting legacy, Webflow, and the new build all at once, while we migrate the entire client base across the three. The real margin expansion will arrive when the migration completes.

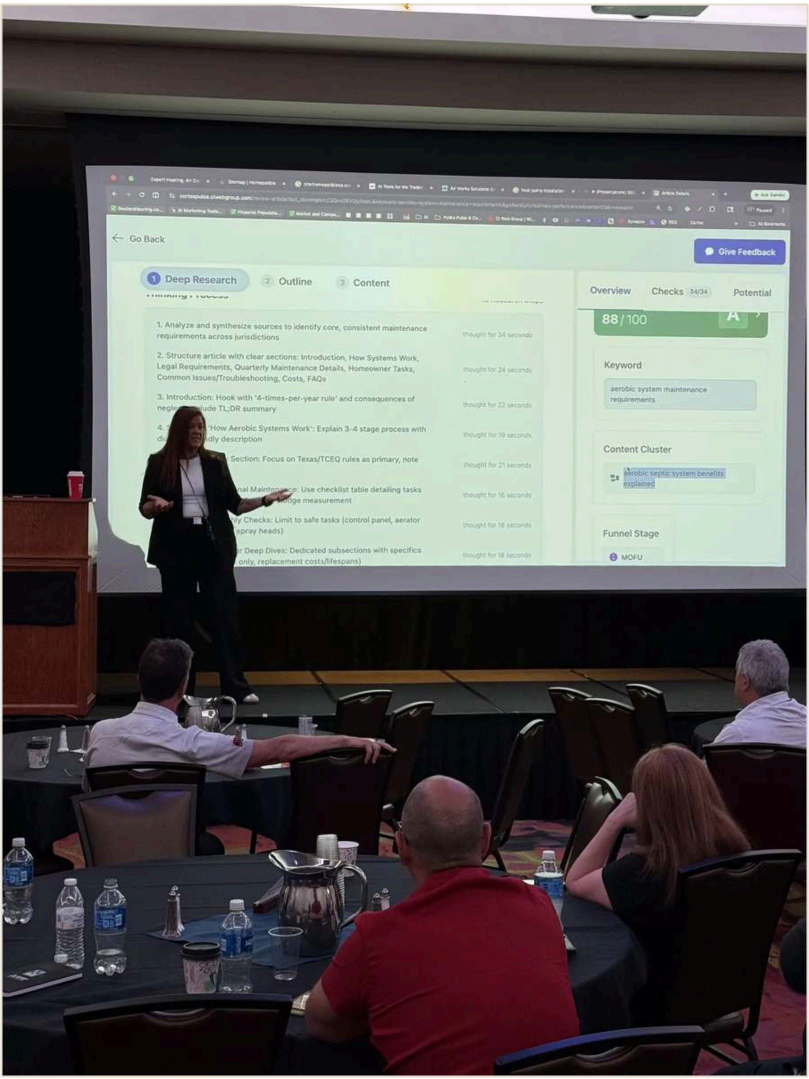
Building AI infrastructure while AI is evolving at the speed of light is freaking hard.

That is the sentence I want you to register before any of the operational-leverage credentialing lands. Most CEO memoirs sand off the *freaking hard* parts of the work to make the operator look smoother than they were. I am not going to do that here. The work has been hard. The work is hard right now. Every week that passes brings new model capabilities, new orchestration tools, new standards developments, new agentic-AI breakthroughs that we have to evaluate and absorb and sometimes pivot the entire stack to incorporate. The migration of eight hundred clients from three different stacks onto a unified HydraOS architecture is not going to be finished tonight or this quarter or possibly even this calendar year. We are doing the work as fast as the technology will let us. The technology keeps changing. The work keeps stretching. The team keeps shipping. The clients keep migrating. The agency keeps operating. All of it at the same time. All of it freaking hard.

I want to tell you how we operate inside the freaking hard, because the operating philosophy is the part that matters more than the technology stack we have built. CI Web Group has not figured the AI transition out. We are fully building and rebuilding in flight, with the construction never quite finished and the destination moving every quarter. What we have built is not a finished system. What we have built is operational discipline for living inside an unfinished system. The discipline has two parts. First, we ship the heaviest-lift work before it is finished, gather the data on whether it is working, and rebuild based on what the data tells us. Second, we prioritize what has the heaviest impact over what looks the prettiest. The work that ships rough but earns the data is more valuable than the work that polishes a lower-priority deliverable to a finished state. Speed and data are our advantage. Beautiful and finished are not.

*Speed and data are our advantage. We pivot fast.*

That operating philosophy is the reason CI Web Group looks the way it looks in 2026. It is also the reason we are not the right partner for every contractor or every client. You have to be a little crazy to work with us. The work ships imperfect. The systems get rebuilt while clients are using them. The agency is constantly running experiments to see what works, and the clients who partner with us are part of the experiments whether they signed up to be or not. Our best clients are operators who tolerate the chaos because they want the speed. They understand that the alternative — working with an agency that polishes everything before it ships — means receiving deliverables that are obsolete before they arrive. The speed-and-data-and-pivot model is not for everyone. If you are looking for slow, pretty, and perfect, we may not be the best fit. If you are looking for fast, imperfect, data-grounded, and constantly improving, we are exactly the fit you have been looking for and probably have not yet found anywhere else.




*Speaking to dealers in New York, hosted by Meier Supply.*

*On the screen behind me: Cortex Pulse running live, showing the AI thinking-process for an aerobic-system maintenance article. The work is happening in front of the audience.*

There is one more thing about how we operate that I want to register honestly, because the book has been confident about CI

Web Group's work across many chapters and the honesty deserves the same register the rest of the manuscript has been using. There is not a lot of documentation on what we are building. The work we are doing at CI Web Group is on the bleeding edge of what is possible in AI-first marketing infrastructure, and the consequence of being on the bleeding edge is that there is no one to copy. There is no one to ask. There is, frankly, no one to even collaborate with at the level the work requires, because the operators who would be the natural collaborators are either inside the frontier labs themselves or are doing different work that does not intersect with ours. The category does not yet have widely accepted definitions. The peer-review infrastructure that mature business categories provide does not yet exist. The trade-press analyst who could independently verify the operational claims I am making does not yet have the framework to verify them, because the framework itself is part of what we are building.

I believe Hydra OS is one of the most advanced AI-first web and marketing platforms ever built. I am writing that sentence in print. The claim will be tested by time. I am making it anyway, because I believe it is true and because the work I am describing across the rest of this book is built on top of it. The honest version of the claim includes the acknowledgment that I am the operator making it about my own platform, that the platform does not yet have the external validation a more mature category would provide, and that the readers who will eventually evaluate the claim include operators who are building competing platforms and who will have their own views. All of that is fair. I am making the claim anyway, because the alternative — staying quiet about what we have built and waiting for someone outside the company to write it up first — would mean not telling the truth about the work. The book is not the place to stay quiet about the work. The book is the place to tell the truth about it and let the truth be tested in public.

Here is the operational evidence underneath the claim. CI Web Group has, in 2026, deployed our first team of autonomous agents into the daily operations of the company. Each one was built and trained by a specific human inside the company who took ownership of the agent and its work. The agents have names. They are not generic AI tooling. They are named, individually-built, individually-trained autonomous systems running real operational work alongside the humans who built them.

Braedn Heney built and trained Godspeed. Allula Teka built and trained Groot. Michael built and trained Sarge. I built and trained BossBot. Chris Heney built and trained Wolverine — and Wolverine is, frankly, a bad ass. Each agent operates in the workflow domain its builder owns. The first wave was the senior technical team plus me and Michael, each of us taking responsibility for an agent that runs the work we know best. The second wave is now in production. My senior leadership team — Melanie Osio, Jazmin Hernandez, Chelsea Nodine, and Michael Parker — have each built their own autonomous agents driving major pieces of the company's strategic execution. Most agencies have AI tooling that the engineering team built for the rest of the company to use. We have AI agents that the leadership team built for themselves to use, with each leader taking ownership of what their agent does and how it operates. That is a different organizational architecture than what most agencies operate with. Democratized agent-building across the leadership team is one of the structural reasons the company can move at the speed it moves at.

The infrastructure underneath the agents includes a system called Synapse, built by Chris Heney with Marcos, our developer who has been deep in the Hydra OS architecture for years. Synapse is the knowledge-graph layer that sits between our language models and our action systems — the part of the architecture that holds the structured representations of our clients, their businesses, their service areas, their products and pricing, the relationships between all of those entities, and the ways those entities map to the public web and to AI search. Synapse is one of the load-bearing pieces of Hydra OS, and Chris and Marcos are the humans whose work made it real.

There is also a transformation I want to register that does not get enough credit when people talk about the AI era — the transformation of the design function. Most readers will assume creative designers are the slowest profession to AI-transform because design is creative work and creative work is supposed to be where humans hold ground. The opposite has been true at CI Web Group. Michael Parker, our Executive Director of Design, has fully transitioned from traditional creative designer through multiple phases of AI — from AI-augmented wireframing, through AI-driven design frameworks, all the way to full vibe coding. He is, in 2026, building production interfaces by directing AI rather than by manually composing pixels in design software. That is the most aggressive AI-adoption arc a creative designer can have, and most senior design leaders have not yet completed it. Michael Parker has. The fact that the design function at CI Web Group has fully transitioned at the same depth as the engineering function tells you something about how the AI-first transformation here is structured. Engineering did not transform alone. Design transformed too. The transformation is company-wide.

There are also relationships I want to disclose because the book has been operating in the epistemic-honesty register and the disclosure architecture should match. CI Web Group does not just operate as a standalone agency. It operates inside an ecosystem of adjacent companies where I hold structural roles — board seats, small equity positions, sustained collaborative relationships with the founders — and where CI Web Group provides the operational delivery layer of marketing, websites, or both.

I sit on the board of OnePath.AI, a company in the trades-industry technology space founded by Utku Kaynar, with Lynn Wise as its primary investor. I hold a small equity position in OnePath.AI. CI Web Group does the marketing for OnePath.AI. Utku, Lynn, and I have a strategic collaborative relationship that goes beyond the marketing engagement — we are operating in the same ecosystem, on adjacent problems, with overlapping investor and operator networks.

I sit on the board of Trade Rated, a company founded by Paul Wiese. Paul holds the trademark on the tagline “Built By The Trades,” which is the brand identity Trade Rated operates under. The company has a portfolio of nine apps in production. I hold a small equity position in Trade Rated and its nine apps. CI Web Group provides the websites for Trade Rated. Paul and I together provide the strategic insights that shape the company’s direction.

Paul Wiese is also a CI Web Group client through the company he founded called Doorserve Pro, which was recently acquired by Guild Garage. Paul appears later in this book as one of the named operator voices in the coalition chapter, and the relationship architecture between Paul and me — founder of Doorserve Pro, founder of Trade Rated, holder of the Built By The Trades trademark, my client, my collaborator, my fellow board figure — is more layered than the coalition-chapter quote alone would suggest. I am disclosing that here because it is the kind of structural relationship most CEO memoirs would handle vaguely or not at all, and I would rather be direct about it. Paul is not just a like-minded peer. Paul is structurally inside my ecosystem at four distinct layers, and the book is more honest with the architecture on the page than with the architecture hidden.

That ecosystem of adjacent companies, board roles, equity positions, and operational delivery relationships is part of how CI Web Group has built what it has built. We are not just an agency.

We are the operational engine inside a larger ecosystem of companies operating in the trades-industry technology space, with shared investors, shared operators, shared strategic problems, and shared progress. The book has been pointing at this without naming it directly. I am naming it now. The architecture is legible. The relationships are disclosed. The work continues.

The reorganization underneath all of it was deliberate. We rebuilt CI Web Group around four functional groups.

First, a tighter leadership team. The directors and senior operators who had earned their positions through the restructure, with clearer authority and faster decision cycles than the previous version of the company had supported. Second, an AI engineering team — the technical engineers who build, ship, and maintain the agency's AI infrastructure across HydraOS, Synapse, the agentic workflow stack, and the autonomous agent layer. Third, a vibe code team — operators who work in the loop with AI systems to produce the kind of fast iterative builds that the AI era requires, with humans and agents collaborating in real time on the work that used to take weeks of traditional development. Fourth, a client-facing growth division — the operators who interface directly with our clients, supplemented by a few subject-matter experts for the technical marketing depth that some clients need at moments of high complexity. Four groups. Thirty-eight people. Eight-figure revenue. Eight hundred clients. One hundred and thirty projects in production. Three concurrent business models in transition. That is what the agency looks like in 2026.

The 38 who stayed are the agency now. They are the people who run the day-to-day. They are the people who interface with the clients. They are the people who build the technology. They are the people who keynote the conferences and write the white papers and develop the frameworks and ship the work. They are, frankly, the most talented and most committed group I have ever worked with. The restructure did not break the agency. It revealed the agency. The 38 who stayed had always been the core. The other 282 had been around them, doing the work that the era we were leaving had needed done, while the core had been quietly waiting for the era we were entering to arrive.

Everyone on our team had the opportunity to stay, learn and evolve.

*Thirty-eight did.*

That sentence is going to be one of the most quoted things in this book. I want you to register what it means before it gets quoted. It does not mean 38 out of 320 people were good enough to keep up. It does not mean the other 282 were not. It means that 38 out of 320 people made the same bet I made on the lanai and stuck with it through eighteen months of difficult retraining, while the other 282 made a different choice for their own reasons — most of them entirely defensible reasons — and we honored that choice as fully as the operating discipline allowed.

It also means that the agency you are reading about right now — CI Web Group, the company writing this book, the partner of Daikin and Ferguson and Service Nation and over a hundred independent distributors and thousands of trades operators across the country — is the version that came out of the restructure. Not the version that went into it. The agency on the other side of the restructure is the agency. Not the one that existed before.

That is what thirty-eight did.

## What It Cost

I want to close this chapter on the cost, because the cost is the part of the restructure I do not want any reader to skip.

The financial cost was significant. Severance. Client transitions. Technology investment. The opportunity cost of not bringing in PPC and SMM revenue while the new service lines were still being built. I will not bore you with the numbers because the numbers, for the purposes of this book, are not the point. The point is that I made the bet from a position of being able to absorb the financial cost, and not every operator reading this is going to be in that position when their version of this moment arrives. If you are, do it. If you are not, build the position to absorb it before the moment arrives, because the moment is going to arrive whether you are ready or not.

The operational cost was significant. The agency lost capabilities for several months that we had to rebuild. We lost institutional knowledge in some areas that we have spent the last two years recovering. We lost some client relationships that had been valuable, partly because the clients did not want to follow us into the new model and partly because the people they had been working with had moved on with them. Restructures lose more than they intend to lose. That is a cost I would budget for in advance if I were doing it again.

The personal cost was the highest of the three.

I want to tell you what that means, because it is the part of the restructure that the standard CEO-pivot narrative leaves out, and the part the reader who is about to make their own version of this move most needs to hear honestly.

I lost relationships I had spent fifteen years building. Not all of them. Most of the people I parted ways with stayed friends. But some of them did not. Some of them experienced the parting as a betrayal, and I do not blame them. The way you part with someone is something you can control. The way they choose to interpret the parting is not. I made the parts I could control as honorable as I could make them. I made my peace, privately, with the parts I could not control.

Not everyone made it.

That sentence is the four-word version of the longer story. Our entire team had to learn new systems and had to test theory and hypothesis fast. We had to rethink everything we had done. The pace was relentless. The work was unfamiliar. Some people thrived inside that environment and have built careers I am proud to have helped them build. Some people did not. Both outcomes were respectable. The agency could not move at the speed the AI era required without that sorting happening, and the sorting was not, in the end, anybody's fault. It was the consequence of the era we are operating in.

I lost sleep. I lost weekends. I lost the ability, for a stretch of about a year, to do almost anything outside of the work. Michael was patient. The kids were patient. My mother, who was still grieving my father, was patient. The team that came with me was patient. The clients who came with us were patient. Everyone in my life was patient with me through the restructure, and I did not have the bandwidth to repay any of them in real time. I have spent the last two years repaying them. I am still repaying some of them.

I lost the version of CI Web Group that had been my home for fifteen years. The agency that came out of the restructure is, by every measure, a better agency than the one that went in. It is also a different agency. The one that went in had a particular shape, a particular cadence, a particular set of inside jokes, a particular set of relationships, a particular feel when you walked into the office. That agency is gone. The 38 who stayed have built a new one. The new one is excellent. It is also not the one that I had built up to that point. There is grief in that, and I am willing to name it as grief. The version of myself that walked into the lanai on November 30, 2022 had been the CEO of one company for sixteen years. The version that walked off the plane in Houston a week later was about to become the CEO of a different one. Both of those CEOs are me. Both of those companies are mine. The transition between them is what this chapter is about.

I would do it again.

Not because the cost was small. The cost was not small. I would do it again because the cost of not doing it would have been larger. The agency that did not restructure in 2023 is the agency that, by 2026, would have been quietly going out of business while wondering why its clients were leaving. I have watched that agency, in real time, in the trades marketing space. There are several of them. They are still operating. They are still telling their clients that AI is overhyped. They are still pumping out the same kind of work they were pumping out in 2018. They will not be operating in 2030. The cost of waiting, which I told you about in the last chapter, is the next decade of your business. The cost of the restructure was eighteen months of pain, 282 parted relationships, and a version of the company that I had to grieve. The cost of waiting would have been the company itself.

I am writing this book from the agency that came out of the restructure. The 38 who stayed are reading this draft alongside me. The relationships that survived the restructure are stronger than the relationships that preceded it. The technology stack that came out of the restructure is the technology stack that is positioning trades operators across the country for the AI era. The operating discipline that came out of the restructure is the discipline that is, three and a half years later, the most durable competitive advantage CI Web Group has.

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*I would do it again because the cost of not doing it would have been larger.*

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That is what thirty-eight did.

And that is, in operational terms, where the rest of this book starts.

There is one more thing I have to tell you before we move forward.

Everything I have just told you about the restructure happened while the rest of the trades industry was being told the opposite. The restructure was the lonely version of the right answer. The industry version was that nothing had changed, that the playbook from the last decade still worked, that AI was hype, and that contractors should stay the course.

That part of the story is the next chapter.

CHAPTER EIGHT

# The Course They Were Told To Stay

## What the Industry Was Doing

While I was restructuring CI Web Group, the rest of the trades agency industry was operating as though nothing had changed.

I want you to understand what that meant in practice, because the practice is the part of the story that matters. This is not an abstract argument about industry trends. This is a description of what most contractors' actual marketing partners were doing, every day, between 2023 and the moment you are reading this book.

The agency that most contractors were paying in 2024 was building WordPress websites. The same WordPress, with the same plugin architecture, with the same code-to-content ratios, with the same security exposures and the same load-time issues that I described as a strategic liability in the previous chapter. The agency was not building anything else, because the agency had not yet absorbed that anything else was needed. WordPress had worked for the previous decade. WordPress was therefore going to keep working. That was the operating assumption.

The content that agency was producing for the contractor was a blog post per month. Sometimes two. The blog post was usually written by a junior copywriter or, increasingly through 2024 and 2025, by an AI tool that produced generic, formulaic, unsourced text the agency was passing off as original work. The blog post had a target keyword. The keyword had been chosen by a tool that scraped Google's suggestions for the contractor's service area. The post got published. The post sometimes ranked. The post mostly did not. The agency reported the rankings the post did achieve and did not report the ones it did not. The contractor read the report, did not understand most of it, and signed off on another month.

The traditional SEO work that agency was doing was the same work it had been doing in 2018. Title tags. Meta descriptions. Header tags. Internal linking. The schema markup that was state of the art in 2017. The Google Business Profile management that was standard practice in 2019. The agency had not added anything substantial to its SEO methodology in five to seven years, because the methodology had been working in a pre-AI search era and there had not been a reason, the agency thought, to update it.

The reporting that agency was sending to the contractor every month was a dashboard pulled from Google Analytics, Google

Search Console, and the contractor’s call-tracking platform. The dashboard had charts. The charts went up and down. The narrative around the charts said the work was producing results. The contractor was not in a position to evaluate whether the results being claimed were the actual results, or whether different work would have produced different results, or whether the trend lines were reflecting the agency’s contribution at all rather than reflecting the contractor’s organic referrals from neighbors and existing customers.

That is the agency landscape that most trades contractors were buying from in 2024 and 2025.

It was, by every standard of the previous decade, professional, competent, and adequate. It was not, by the standards of the era we are entering, any of those things. The agencies operating that playbook are going to spend the next three to five years either rebuilding around AI or going out of business, and the contractors paying them are going to spend the same three to five years either changing partners or losing ground.

That is what was happening underneath the part of the trades industry that was not paying attention. While I was sitting in a Dallas office watching my CTO and my AI engineers build agentic workflows on n8n and LangChain, most of the agencies my industry was competing with were still arguing about whether to upgrade their WordPress plugins.

## The Pressures They Were Not Watching

Meanwhile, the contractors those agencies were serving were getting their ass handed to them.

I want to use that phrase deliberately because the polite version of it understates what was happening. Trades contractors in 2024 and 2025 were facing a level of structural competitive pressure that none of them had faced before, and most of their advisors were not telling them about it.

Private equity was rolling up the trades. Five years ago this was a regional phenomenon. Today it is national. PE-backed roll-ups are buying HVAC, plumbing, electrical, and roofing companies in markets across the country at a pace that is reshaping the competitive landscape of every trade in the United States. The contractors being absorbed are getting paid for their businesses, often well, and walking away. The contractors not being absorbed are now competing against well-capitalized, professionally-managed, technology-enabled regional brands that did not exist five years ago. The independent contractor whose grandfather started the business in 1962 is now competing against a PE roll-up that has the marketing budget of a Fortune 500 division. That is a different competitive environment than the one most contractors trained for.

Major retailers were entering the trades. Home Depot, Lowe's, and the other national retail chains have been quietly building out their HVAC and plumbing service operations for years. The customer who needs a furnace replaced in 2026 can now buy one from Home Depot and have Home Depot's installation network do the install. The customer does not need to find a local contractor anymore. The retailer has become the contractor. That is a different customer-acquisition environment than the one most contractors trained for.

Energy companies were entering the trades. Several major North American utilities have launched HVAC service offerings in the last three years, leveraging their existing customer billing relationships to cross-sell installation, maintenance, and repair services. The utility customer who has been paying their gas bill for fifteen years now gets a marketing email from the utility offering them a furnace replacement. The trust the utility has built through fifteen years of bill-paying is now competing with the trust the local contractor has built through fifteen years of in-home service calls. That is a different competitive trust environment than the one most contractors trained for.

BlackRock and other institutional investors were buying single-family rental properties at a scale that is changing the customer base of the trades industry. The homeowner who used to be the trades industry's primary customer is being replaced, in market after market, by a corporate property management company that has procurement contracts with national-scale service vendors. The contractor whose business model was built around homeowner relationships is now competing for the property-management contract that the corporate buyer signs once a year and renews based on price. That is a different sales environment than the one most contractors trained for.

And the technology that was supposed to be helping contractors keep up with all of this was lagging.

I want to flag one specific data point because it tells you everything you need to know about how far behind the industry's technology layer actually is. As I write this book in 2026, the major field service management platforms in the trades industry — the systems that run dispatching, scheduling, customer records, technician routing, and work-order management for hundreds of thousands of contractors — do not have an MCP server available. Not one of the majors. The Model Context Protocol has been the emerging industry standard for AI-system integration since late 2024. Every other major business-software category has shipped MCP integrations. The trades field service management platforms have not. That single fact tells you that the technology layer underneath the contractor industry is operating eighteen to twenty-four months behind the rest of the business-software economy. The contractor whose dispatching system cannot talk to an AI agent is the contractor who cannot deploy the operating capabilities the rest of the economy is deploying. That contractor is being held back by their own software vendor.

So the contractor in 2026 is competing against private equity, major retailers, energy companies, and institutional landlords — while operating on technology that cannot speak to the AI systems that are about to define how all of those competitors operate.

That is the competitive environment. Most of their advisors were not telling them about it.

## What the Advisors Told the Contractors

What the advisors were telling them, instead, was to stay the course.

I want to be precise about who I mean by advisors, because the category is broader than the trades agency landscape I described in section one. The advisors include the agency partners. They also include the industry consultants, the conference speakers, the business coaches, the franchise systems, the manufacturer dealer programs, the trade-association leadership, the trade-publication editorial voices, the buying-group executives, and anyone else whose job involves telling contractors what to think about the operating environment they are inside of. That is a substantial economy of advisors. Most of those advisors built their careers on the playbook of the previous decade.

The playbook of the previous decade said: optimize your Google rankings, run paid search ads, manage your reviews, train your call-takers, run a referral program, send out direct mail, attend the right conferences, and keep your truck wraps clean. That playbook worked. It worked because the customer-acquisition pipeline of the trades industry was, for two decades, dominated by a small number of channels — Google search, Google Maps, Yelp, the Yellow Pages becoming Angie’s List becoming Angi, word of mouth, the local newspaper. Those channels had operating physics that the playbook had been built around.

The advisors who built their careers on that playbook are now telling contractors that the playbook still works.

They are telling contractors that AI is overhyped. They are telling contractors that ChatGPT is a fad. They are telling contractors that Google’s rankings still matter most. They are telling contractors that the same SEO methodology that worked in 2018 still works in 2026. They are telling contractors that the agency they are paying is doing the right work. They are telling contractors not to chase shiny objects. They are telling contractors that the people who are warning about AI are the same people who warned about every other technology and turned out to be wrong.

They are wrong.

And I do not have to make that case alone anymore. While I was finishing this book, one of our clients — John Dean, who owns Superior Air Duct Cleaning in Pennsylvania — sent me his account of watching this exact dynamic play out around him, including a call he was invited to whose entire purpose was to convince him that leaving the old playbook was a mistake. His full story is in Voices from the Clients, at the back of this book. This is the sentence of his I cannot improve on:

> *Change is expensive. Staying the same is comfortable. It's much easier to criticize the future than invest in building it.*
>
> — JOHN DEAN · CLIENT · VOICES FROM THE CLIENTS

I want to be careful with how I say this because the people I am describing include some of the most influential voices in the trades industry, and many of them are people I respect personally. They are wrong anyway. The fact that they are people of integrity and experience does not make them right about the present. They are operating from inside a model of how the trades customer-acquisition environment works that was true ten years ago and is no longer true now. They have not yet absorbed that the model has changed. The advice they are giving is therefore advice that worked under a model that no longer applies. Their integrity is not the issue. Their model is.

And the contractors taking their advice are paying the price for the model lag.

Every quarter that an advisor tells a contractor to stay the course is a quarter that the contractor does not invest in the AI infrastructure that the next decade is going to require. Every quarter that the contractor stays the course is a quarter that a competitor who is not staying the course gains ground. Every quarter that ground is gained is a quarter the contractor cannot recover, because the variable being lost is not money or attention or capability. The variable being lost is time.

## The Cost of Waiting for Proof

The argument the advisors keep making, when pressed, is that contractors should wait until there is proof.

Proof that AI search is real. Proof that consumer behavior is changing. Proof that the agentic-browsing era is going to arrive in the way the early movers say it is. Proof that the cost of restructuring an agency or a contractor business now will pay off in three to five years.

That argument sounds reasonable. Most contractors who hear it nod. Most advisors who make it sleep well at night believing they are protecting their clients from getting ahead of themselves on a technology trend that may or may not pan out.

I want to tell you why the argument is wrong, and I want to tell you using a parallel from the history of this industry that the contractor reader will recognize immediately.

In 2008, when I keynoted the Mitsubishi Diamond Dealer conference and asked who in the room was running search-engine optimization on their websites, three contractors raised their hands. The rest of the room did not. The advisors of that era were telling contractors the same thing the advisors of this era are telling them now: wait until there is proof. Wait until you can see Google rankings translating into measurable lead volume. Wait until your peers have done it first. Wait until the technology is mature.

The contractors who waited never caught up.

That is not a metaphor. That is the literal observable history of the trades industry over the last eighteen years. The three contractors who raised their hands at Mitsubishi in 2008 became, over the next decade and a half, dominant operators in their markets. The contractors who stayed the course in 2008 became, over the same period, the operators trying to figure out why their lead volume kept declining and what they could do about it. The early movers built positions in organic search that the late movers could not catch up to, because the late movers were arriving four, six, eight years after the early movers had already established the authority that Google's ranking algorithm was rewarding. The late movers could buy paid search to make up the difference. The cost of paid search kept rising. The early movers were not paying the same costs because the early movers had organic. The gap kept widening. The gap is still widening.

## *The contractors who waited never caught up.*

The companies that focused on Google search early on, on web content, on the foundational SEO work — if they did not make any major errors — are now the juggernauts of today's organic search environment. They will never slow down so somebody else can catch up. There is no version of competitive dynamics where the established juggernauts of an organic-search position voluntarily lose ground to allow late-arriving competitors to catch them. The late arrivals have to compete in different categories, with different strategies, in different addressable markets, because the position the early movers built is not available anymore. It belongs to the early movers. Permanently.

That is the dynamic that is playing out right now with AI search.

The contractors who are building AI-era infrastructure right now — the website architecture, the content strategy, the agentic readiness, the AAO framework, the technical foundation that lets AI agents read and rank and recommend their businesses — are building positions that will be uncatchable to the contractors who wait for proof. The proof, when it arrives, will arrive in the form of the late movers realizing that the early movers have already taken the AI-search positions in their markets and that there is nothing the late movers can do to displace them. The proof will arrive too late to act on. That is what *too late* means in competitive dynamics. Not that the technology stopped working. That the positions had already been taken by the operators who acted before the proof was available.

The writing is on the wall. The advisors keep telling the contractors to wait until they have proof. The contractors keep waiting. By the time they have proof, it is too late.

That has happened before. It is happening again. It will keep happening, in different forms, for as long as there is an industry that has advisors and contractors and a competitive environment that rewards early movers. The only protection a contractor has against this dynamic is to recognize it before it has finished and to act on the recognition while there is still time.

## The Only Thing You Cannot Change Is Time

There is one variable in business that cannot be recovered.

Money can be replaced. Money is not the constraint most contractors think it is. Most contractors who tell me they cannot afford to invest in AI-era infrastructure are mistaking the cost of the investment for the cost of not making it. The cost of not making the investment is, over a five-year horizon, larger than the cost of making it. They will pay either way. They will pay more if they wait.

Technology can be acquired. Most of the technology that any individual contractor needs to operate inside the AI era can be bought, licensed, partnered for, or built by an agency partner who has already done the work. The contractor does not have to build their own agentic stack. The contractor does not have to learn n8n. The contractor does not have to understand the technical depth of MCP or Synapse-style data lakes or HydraOS-style orchestration. The contractor needs a partner who has built that depth. The partner exists. The partner has been operating for several years now and is taking on clients.

People can be hired. The shortage of AI-fluent operators in the trades industry is real but solvable. The agencies that have built AI-era teams have built them in the last three years. There is no reason a contractor who decides to invest in AI-fluent talent cannot have the talent in place inside twelve to eighteen months. The barrier is the decision, not the supply.

Time, however, is different.

*The only thing you cannot change is time.*

That sentence is the central operating insight of this entire book. I want you to register it carefully. Money you can earn back.

Technology you can acquire. People you can hire. Skill you can develop. Capacity you can build. Reputation you can rebuild. Customers you can re-acquire. Markets you can re-enter. All of those variables are recoverable.

Time is the asymmetric variable. The quarter you spent waiting cannot be retrieved. The year you spent waiting cannot be retrieved. The five years you spent waiting cannot be retrieved. While you were waiting, your competitors who were not waiting were building positions that compound. The compounding does not pause to let you catch up. Every quarter you delayed, the position you would have had to build to compete fell further out of reach, because the position your competitors had built had been compounding the entire time.

This is the asymmetry that the *wait until there is proof* advisors do not understand. They are evaluating the cost of acting now against the cost of acting later. They are not evaluating the cost of acting now against the cost of acting later *adjusted for the compounding gain that competitors will accumulate during the waiting period.* The adjusted cost of waiting is dramatically higher than the unadjusted cost. The unadjusted cost is what the advisors are calculating. The adjusted cost is what is actually happening.

The early movers in AI search are compounding right now. They started compounding eighteen months ago. They will continue compounding for as long as the AI search era continues to develop, which is going to be at minimum another decade. Every quarter that a contractor stays the course is a quarter that the early-mover compounding curve pulls further away from the contractor's starting position. The math gets worse, not better, with time. There is no version of waiting that gets cheaper as the waiting continues. The waiting gets more expensive every quarter.

And the medium where the compounding is happening is itself changing.

The web that contractor businesses have been operating inside for two decades is a web of pages, links, search results, and human browsing behavior. Customers typed queries into Google. Google returned ten blue links. Customers clicked the links. Customers visited websites. Customers made phone calls. That has been the architecture of trades customer acquisition since roughly 2005.

That architecture is now being replaced.

The web of 2027, 2028, and 2030 is a web of agents. Customers will not browse the internet. Customers will not sift through blue links. Customers will not visit websites. Customers will tell their AI assistants what they need, and their AI assistants will do all the heavy lifting — evaluating options, comparing providers, reading reviews, scheduling appointments, even authorizing payment in some cases. The contractor whose digital footprint is optimized for human browsers in a world where customers no longer browse is a contractor whose digital footprint is invisible to the customers themselves.

The customer is no longer the human. The customer is the agent. The agency that wins the AI decade is the agency that optimizes for the agent. The contractor who wins the AI decade is the contractor whose agency optimizes for the agent on their behalf. That work is happening right now. The contractors building it are building positions that the late arrivals will not be able to catch.

The only thing you cannot change is time.

## What This Means For The Reader

I want to close this chapter by being honest about what your situation probably is, as a contractor reading this book in 2026.

Your agency is probably still building WordPress sites. Your agency is probably still publishing one blog post a month. Your agency is probably still selling you on a 2018 SEO methodology dressed up in 2026 language. Your agency is probably telling you that AI is overhyped, that the technology will mature in time, that you should focus on what you can measure today, and that staying the course is the responsible thing to do.

Your industry advisors are probably reinforcing all of it. The conference speakers who told you to stay the course in 2018 are still on the same stages telling you the same thing in 2026, often with the same slides updated to reference AI as a passing trend rather than an architectural reorganization of how customer acquisition works. The trade publications you read are running articles by editors who do not yet understand the operating implications of agentic search. The franchise system or the buying group or the manufacturer dealer program you are part of is, with a few exceptions, telling you the same things they told you a decade ago. The model is the same. The advisors trained inside the model. The advisors cannot easily train themselves out of it.

You are probably looking at private equity rolling up your competitors, the major retailers expanding into your service area, the utilities starting to compete for your installation work, and the institutional landlords changing the customer base — and you are probably wondering, on Sunday afternoons at the kitchen table, whether the marketing partner you are paying is going to help you respond to any of it.

The honest answer is probably no. The honest answer is that the marketing partner you are paying is operating inside the same playbook that the rest of the industry is operating inside, and the playbook has not been updated for the operating environment you are now competing in.

I am not telling you this to scare you. I am telling you this because you cannot make a clear decision about what to do next without seeing the situation clearly. The agencies operating the old playbook are not going to tell you the playbook has changed, because telling you would require them to admit that the work they have been billing you for has not been the right work. They are not going to do that. The advisors operating the old model are not going to tell you the model has changed, because telling you would require them to admit that the advice they have been giving has not been the right advice. They are not going to do that either. The information has to come from somewhere outside the system that is invested in keeping the information from reaching you.

That is what this book is for.

The next decade of your business will be shaped by a single decision, which is the decision about whether to stay the course your advisors have been telling you to stay or to act on the recognition that the course is wrong. I am not going to make the decision for you. I am going to tell you, as plainly as I can, what I see, what I have built, what the trade-offs look like, and what it has cost me — and I am going to leave the decision in your hands, where it belongs.

Whatever you decide, decide with the time variable in mind. The asymmetry is real. The compounding is happening. The advisors who are telling you to wait until there is proof are telling you to wait until it is too late.

The only thing you cannot change is time.

Before I close this book, I owe you five more chapters.

The first is the chapter where I am honest with you about why this transition is genuinely hard for most operators in the trades industry. The camp dynamic Chapter Eight critiqued is not the whole story. There are real cognitive, structural, and economic constraints that are keeping operators stuck in the previous decade's playbook, and the contractor reader who is trying to understand why their current advisor has not made the AI investment will recognize their advisor in the four problem states this chapter names. Empathy without endorsement. The constraints are real. The path through them is also real.

The second is the chapter where I tell you what good industry leadership actually looks like in this transition, because the contractor reader deserves to know who is getting it right. There is a coalition of operators in the trades industry who have been leaning in to the AI transition with the seriousness and the sophistication the moment requires. I am going to name them. I am going to tell you what they are doing. I am going to make the case for why the contractor reader should be looking at these operators as the cohort to watch.

The third is the map. AI is reorganizing the entire economic and human system in 2026, and the reorganization is happening from six different perspectives at once — the labs creating the technology, the platforms adopting it, the consumers absorbing it, the businesses adapting their marketing for it, the businesses leveraging it operationally, and the individuals deciding whether to evolve alongside it or be replaced by it. You cannot make a clear decision about your own business without understanding all six.

The fourth is the forecast. Where AI is going next, what we are racing to build, and what contractor businesses need to start preparing for now even though the future they are preparing for does not yet exist. Trying to build for something that does not exist is hard. I have been doing it for three years. I am going to tell you what I see.

The fifth is the chapter I have been quietly writing toward since the Foreword — the chapter that the Prologue's final sentence pointed at, and the chapter that the line that runs through this book makes inevitable. It is about the hardest decision I have ever made, in a hospital in Seattle, with my mother on one side of a hospital bed and a trial team of doctors on the other. It is also about what AI could have done for him then and what AI is going to do for the next person like him now. It is the chapter where I tell you that AI is scary, that the fears are legitimate, and that the good AI could do is also legitimate — if we lean in, and if we act responsibly. That chapter closes the book.

First, the diagnostic.

CHAPTER NINE

# Why The Industry Is Stuck

Chapter Eight told you what is wrong. This chapter tells you why.

The camp dynamic that Chapter Eight critiqued — the AI camp and the old-school SEO camp creating false choices for contractors — is the visible surface of a deeper problem. The contractor reader who has been frustrated with their current marketing partner deserves to know what is actually happening inside that partner’s business, and what is actually happening inside the broader industry, that has produced the situation Chapter Eight described. The problem is not just one of bad advice. The problem is that real cognitive, structural, and economic constraints are keeping operators stuck in the previous decade’s playbook, and most of those constraints are not the result of cowardice or bad intent. They are the result of how marketing agencies were built, who has historically led them, and what the actual economics of running one of those agencies look like in 2026.

I want to be honest about this, because the contractor reader who is going to make a good decision about their next advisor needs to understand the constraints their current advisor is operating inside. Empathy without endorsement. The constraints are real. The path through them is also real. Some operators have made it through. Most have not. The four problem states this chapter describes are the reasons most have not, and the contractor reader who recognizes their current advisor in any of these states should not necessarily fire them — the contractor reader should understand that their current advisor is operating inside a hard situation, and should make an honest decision about whether the situation is one the contractor can afford to keep paying for.

## Compounding Rates Of Change

The first problem is cognitive.

The human brain is not built to project compounding curves accurately. We can intuit linear change well — a salesperson who closes one more deal each quarter than the previous quarter is doing observably better, and we can extrapolate that improvement forward without effort. We cannot intuit exponential change. The technology that doubled in capability every year for the previous five years feels, to most observers, like it has been changing at a roughly steady pace, because each year's change felt comparable to the previous year's change. The cumulative result of those compounding doublings is something that most operators only register after the curve has gone vertical and the gap between where they are and where the leading edge is has become impossible to close. By the time the operator can see the gap clearly, the gap is already too large to bridge with the resources they have available.

That cognitive limitation is not a character flaw. It is how the human brain works. Every operator reading this book has it. I have it. The reason I have been less surprised by the AI transition than most of my peers is not that I have better cognitive equipment. The reason is that I have been spending three years deliberately watching the curves and forcing myself to project them forward, against my own intuition, on the assumption that what I expected to happen was probably going to be slower than what would actually happen. That deliberate exercise of distrust-your-intuition-on-exponentials is what has kept me in the right rough position. The operators who are stuck in the previous decade's playbook are not stuck because they are dumb. They are stuck because they trusted their intuition about a kind of change their intuition was never designed to evaluate.

This problem compounds with the rest of the problems this chapter is going to describe. The operator who cannot project the rate of change cannot evaluate whether the investment required to make the AI transition is worth making. The operator who cannot evaluate the investment cannot make a confident decision. The operator who cannot make a confident decision defers, hedges, or stays the course. Compounding rates of change is therefore the cognitive root of the camp dynamic Chapter Eight critiqued. The camps exist because operators are trying to navigate an environment they cannot accurately project, and the camps offer the false comfort of a confident position when the honest position is uncertainty. That is why the *AI is here, get in or get out* camp and the *AI is hype, stay the course* camp both feel emotionally satisfying to their participants. Both camps offer certainty. The actual situation does not have certainty in it.

I want the contractor reader to register this clearly. If you are talking to an advisor who is offering certainty about what AI is going to do, you are talking to an advisor who is wrong. The honest advisor in 2026 is the advisor who tells you the directions are clear and the specifics are uncertain. Anyone who is selling you certainty is selling you a posture, not a forecast.

## Constraints And Investment

The second problem is structural and economic.

Most marketing agencies operate on tight margins. The agency CEO who is contemplating the AI transition is not making a decision in a vacuum. They are making a decision against a backdrop of payroll obligations, client deliverable commitments, lease payments, and debt service — the unglamorous economic reality of running a services business at scale. The investment required to become AI-enabled or AI-first, done correctly, is enormous. It is more than money. It is skill, which the agency may not have on staff and may not be able to hire affordably. It is risk, because the AI infrastructure being built today may be obsolete in eighteen months and the investment may not return before the technology shifts again. It is people, because the existing team that has been running the legacy business may not be the team that can run the post-transition business, and the operator may have to make hard decisions about people who have been loyal for years. It is brand, because every misstep during the transition damages the brand the operator has spent years building, and the early movers are sometimes punished for being early when their first attempts ship before they are ready.

None of these are easy decisions. The agency CEO who is staying the course is sometimes making the rational decision given their constraints. They cannot afford to make the AI investment without putting the legacy business at risk. They cannot afford to lose key team members during the transition. They cannot afford the brand damage that comes with shipping half-built technology. Their constraints are real, and the constraints are why they are stuck. The contractor reader who is frustrated with their current advisor for not having made the AI transition needs to understand that the advisor may not be wrong. The advisor may be operating inside constraints that genuinely do not permit the investment, given the resources the advisor has available.

Our clients can see this structure from the outside, without any of the vocabulary in this chapter. John Dean — whose full account is in Voices from the Clients — watched the agencies attacking our direction and worked out the economics on his own:

*The resistance I was hearing from other agencies wasn't necessarily because they genuinely believed Jennifer was wrong. Many simply didn't want to make the enormous investment — in time, money, education, and technology — that would be required to reinvent their businesses for an AI-driven future.*

— JOHN DEAN · CLIENT · VOICES FROM THE CLIENTS

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That understanding does not change the contractor's decision. The contractor still needs an advisor who has made the AI investment, regardless of why other advisors have not. The contractor's business is not improved by the contractor's sympathy for an advisor whose constraints prevented them from delivering what the contractor now needs. But the understanding does change the moral register of the decision. The contractor who is firing their current advisor because the advisor cannot deliver the work the contractor now needs is not making a moral judgment about the advisor. The contractor is making an operational decision about what the contractor's business requires. Those are different decisions, and treating them as different decisions is the difference between a professional relationship that ends with respect and one that ends with bitterness on both sides.

There is also a category of agency leader the contractor reader should know about specifically. Most marketing agencies are not owned by people with developer backgrounds. Traditional marketers are, on average, more creative than technical. The agency CEO who can lead a creative team is not necessarily the agency CEO who can lead the technical rebuild that AI deployment requires. That is a structural fact about who has historically founded marketing agencies, and it is one of the reasons the industry is genuinely struggling with this transition. The creative-not-technical leadership that built the agencies of the previous decade is not the leadership that can rebuild them for the next decade, and the operator who recognizes this gap in their own background and hires for it is operating well beyond what most of their peers are doing. Most are not.

## Superficial Knowledge

The third problem is more dangerous than admitted ignorance.

There is a category of operator who has used ChatGPT, Claude, Cursor, or Lovable, and who has therefore concluded that they understand AI. They do not. They understand the consumer-facing surface of AI tools, which is a tiny fraction of what AI infrastructure actually consists of. The operator who thinks AI is

ChatGPT does not understand vector databases. They do not understand RAG — retrieval-augmented generation — or CAG — cache-augmented generation. They do not understand data pipelines, terminals, hardening, security. They do not understand the difference between a single-page application and a server-side-rendered website, and they do not understand why that difference matters for whether AI agents and bots can index a contractor's digital footprint correctly. They have superficial understanding mistaken for fluency, and their superficial understanding is more dangerous than admitted ignorance because they are confidently making decisions on a knowledge base that does not exist.

The contractor reader who is talking to an advisor who claims AI fluency should ask specific technical questions. What is your retrieval architecture for client knowledge? How do you handle context-window management for client-specific agentic workflows? What is your vector-database posture, and what model are you using for embeddings? How do you secure agentic systems against prompt injection? What is your client data isolation architecture? The advisor who can answer these questions is operating from a real knowledge base. The advisor who cannot answer them, or who deflects with confidence-projecting language about *AI capabilities* and *AI-powered solutions,* is operating from the superficial layer that does not actually qualify them to do the work. That is a hard test. Most advisors will fail it. The contractor reader who is going to make a good decision about their next partner needs to be willing to ask the hard questions and willing to recognize the difference between a substantive answer and a confidence-projecting non-answer.

I want to be specific about why this matters operationally. The contractor whose website is being rebuilt by an advisor who does not understand the SPA-versus-SSR distinction is going to end up with a beautiful-looking website that AI agents cannot index. The contractor whose data pipelines are being built by an advisor who does not understand security hardening is going to have their customer data exposed in the next breach cycle. The contractor whose agentic workflows are being deployed by an advisor who does not understand prompt injection is going to have a customer-service agent that can be hijacked into providing free quotes or revealing internal pricing. These are not theoretical risks. These are the operational realities of working with an advisor whose AI fluency is superficial. The contractor pays the cost. The advisor moves on to the next client.

The honest path is to find an advisor who has the technical depth to actually do the work. They exist. They are also rare, which is part of why most contractor businesses are working with advisors who do not have the depth. The supply of genuinely qualified AI-fluent agency operators is much smaller than the demand. The contractor who finds one and keeps them should hold onto the relationship like the asset it is.

## Rookies With The Wrong Tools

The fourth problem is the new entrants who do not know what they do not know.

There is a wave of new operators entering the trades-industry technology space who have learned to use modern AI-assisted development tools — Vercel, Lovable, Cursor, the various low-code-and-AI-augmented website builders — by watching TikTok and YouTube videos. I want to be careful with this section because new entrants are not the problem in principle. New entrants are how the industry refreshes its talent base, and many of the operators who started watching tutorial videos in 2023 will be the senior operators of the 2030s after they have done the deeper learning the work requires. The problem is not new entrants. The problem is new entrants shipping production work for paying clients before they have done the deeper learning. The rookie who is studying React, learning indexing architecture, building toward technical depth alongside their tool fluency is going to be a qualified operator in a few years. The rookie who is selling a contractor a Vercel-built website this quarter is shipping a product the contractor will pay to clean up later. The distinction matters.

The rookies shipping production work today are confident. They are productive. They can ship a website in a few hours that looks impressive in screenshots and demo videos. They have no idea that the React JavaScript website they just built is a client-side-rendered single-page application, and they have no idea that this means Google's indexing systems and the AI agents that are increasingly evaluating contractor websites cannot read the content properly. They do not know what they do not know. The website looks amazing. The technical foundation underneath it is unsuitable for the use case the contractor needs it to serve.

The contractor business owner who hires the rookie or buys their *amazing* app is going to take real damage when the limitations surface. The damage will surface when leads stop coming in because the website is not being indexed. The damage will surface when the security holes in the rookie-built application get exploited. The damage will surface when the AI agents evaluating the contractor's digital footprint return inadequate or wrong information about the business because the website was not built to be machine-readable. The damage will surface when the contractor's competitor, working with a more experienced operator, starts winning the AI-mediated conversations the contractor cannot participate in.

There are BS apps being launched every day that look amazing in their marketing material. They were built on a weekend. They are insecure. They have no architecture for scale. They have no security hardening. They have no integration with the systems contractor businesses actually depend on. The contractor who buys one is paying for a product that will fail in production, and the contractor will not understand why. The rookie who built it will move on to the next thing. The contractor will be left with a broken stack and no recourse.

I want to register this clearly because the trades industry is going to have to learn the hard way real fast. The lessons are coming.

The contractor businesses that get burned by working with rookies in 2026 are going to have to clean up the damage in 2027 and 2028, and the cleanup will be more expensive than doing it right would have been to begin with. The contractor reader who is being pitched by a confident young operator with a portfolio of beautiful-looking websites built in Vercel should ask the hard technical questions — the same questions from the previous section. SPA versus SSR. Indexability. Security hardening. Data architecture. Long-term maintenance. If the answers are confident but technically thin, the contractor is talking to a rookie. The contractor does not need a rookie.

## The Selection Problem

The previous four sections described who is stuck. This section describes one of the hardest tasks the operator who is not stuck still has to perform.

The contractor or operator navigating the AI transition has to make selection decisions — who to hire, who to trust, who to learn from, who to follow, who to ignore. Each decision is consequential. Each one carries downstream risk. The operator who selects the wrong vendor ends up with a broken stack and wasted capital. The operator who selects the wrong mentor ends up absorbing bad judgment that compounds across years of subsequent decisions. The selection problem is not the same kind of problem as the four states this chapter has already described — the previous four are conditions an operator might be in.

Selection is a task an operator is performing. But selection is hard enough, and getting it wrong is expensive enough, that the chapter would be incomplete without addressing it directly.

Vendor selection and mentor selection are related but they are not the same. Vendor selection is transactional and replaceable. The contractor who hires the wrong agency can fire the wrong agency in twelve months and try again. The cost is real — wasted capital, lost time, brand damage from poorly-executed work — but the relationship ends and the contractor moves on. Mentor selection is durable and shapes how the operator thinks. The contractor who absorbs bad judgment from a mentor over five years has internalized a set of operating assumptions that are now hard to dislodge, even after the contractor recognizes the mentor was wrong. The damage from a bad mentor is harder to identify and harder to undo than the damage from a bad vendor. Operators tend to be more careful about vendors than mentors, which is exactly backwards.

On vendor selection, the framework I am about to give you in the chapter close is the tool I want you to use. Four questions, four diagnostic frames. Run any prospective vendor through that framework before signing a contract. Run your current vendor through it on a regular review cadence. The vendor who passes the framework today may not pass it in two years if the technology has moved past their capabilities. Re-running the assessment is part of the discipline. Long-term vendor contracts in the AI era are particularly dangerous because the technology shifts faster than the contracts allow operators to renegotiate. The contractor reader should be wary of any vendor who is asking for multi-year commitments without renegotiation clauses tied to specific capability milestones. The vendor who needs the long contract is the vendor who is not confident they can keep delivering.

On mentor selection, the criteria are different and most operators get them wrong. The mentor most operators select is the visible mentor — the operator with the conference keynote, the podcast presence, the social media following, the published book. Visibility is a signal of marketing investment. It is not a signal of operational competence. The mentor whose business has actually navigated the kind of transition the contractor is trying to navigate is the mentor whose advice is worth paying for. The mentor whose business is built on selling advice rather than on operating in the category they are advising about is, frankly, more likely to be the operator profiting from confusion than the operator resolving it. The contractor reader should be especially careful of any mentor or coaching program whose business model depends on the contractor staying in a state of needing more advice. That is a structural conflict of interest. The mentor whose financial incentives are aligned with the contractor actually solving the problems they are being mentored on is rare. The mentor whose financial incentives depend on the contractor coming back for more is common.

There is a specific pattern I want to name because it is the most common failure mode I have observed in the trades industry. Contractor A asks Contractor B for a referral to a mentor or vendor. Contractor B refers Contractor A to the mentor or vendor Contractor B is using. Contractor A signs up. The problem is that Contractor B is often not qualified to evaluate whether the mentor or vendor is actually delivering value, because Contractor B has the same compounding-rates blindness, the same superficial-knowledge limitations, and the same constraint-based decision-making as the rest of the industry. The referral is therefore not a quality signal. It is a network signal. Contractor B uses this mentor, Contractor A trusts Contractor B, therefore Contractor A uses this mentor. The mentor’s actual quality has not been evaluated by anyone in the chain. That is how mediocre mentors and mediocre vendors get embedded in the trades industry over years — not through any individual operator deliberately choosing badly, but through the referral network propagating the same selections regardless of underlying quality.

The contractor reader who is making selection decisions in 2026 should default to skepticism about referral-based recommendations and instead apply the evaluation framework directly. The contractor who runs the framework against a referred vendor and finds the vendor failing the technical-depth question or the investment-honesty question should not assume the referring contractor knows something they do not. The referring contractor probably does not. The selection that propagates through the referral network is not necessarily the right selection. Apply the framework. Trust the framework over the referral.

Four problem states.

Compounding rates of change that the human brain is not built to project. Constraints and investment realities that keep capable operators stuck in postures that are no longer adequate. Superficial knowledge mistaken for fluency by operators who confidently make decisions on a knowledge base that does not exist. Rookies with the wrong tools who can ship beautiful surface but cannot deliver the foundation underneath. These four problem states overlap, reinforce each other, and produce most of the dysfunction the contractor reader will encounter when looking for an advisor or partner during the AI transition.

The trades is going to have to learn the hard way real fast.

Before this chapter closes, I want to give you something concrete you can use — an evaluation framework for assessing the advisors and partners in your own market who may not be named in the chapter that follows but who you will need to make decisions about regardless. The framework is a set of questions to ask, paired with how to interpret the answers.

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*The trades is going to have to learn the hard way real fast.*

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Ask your current advisor or any prospective advisor: how do you think about the rate of AI evolution, and how does that thinking change what you build for clients? The answer that signals competence is one that acknowledges the projection problem honestly — the advisor who tells you they are watching specific signals, building for short time horizons, and updating their assumptions quarterly is operating from a real cognitive discipline. The answer that signals one of the four problem states is confident certainty about what AI is going to do or dismissive certainty that AI is overhyped. Either certainty posture is a signal of compounding-rates blindness.

Ask: what is your investment posture toward AI infrastructure, and what tradeoffs are you currently making between supporting your legacy business and building for the AI transition? The answer that signals competence is one that owns the difficulty honestly — the advisor who tells you they are running both systems concurrently, that the investment is hard, that the tradeoffs are real, is operating with operational honesty. The answer that signals constraints-and-investment trouble is one that pretends the transition is easy or that the advisor has fully completed it. The advisor who claims to have completed the transition has either not actually done it or does not understand how much of it remains.

Ask: what is your technical architecture for client AI work? Specifically, what is your retrieval-and-context architecture, what are your security practices for agentic systems, and what is your approach to indexability for the websites you build? The answer that signals competence is one that uses specific technical vocabulary correctly — the advisor who can explain RAG versus CAG, who can articulate why client-side rendering matters for AI indexability, who can describe their security posture against prompt injection, is operating with real technical depth. The answer that signals superficial knowledge is one that uses the vocabulary loosely, defers to *AI-powered* generalities, or projects confidence without specifics. If the advisor cannot answer the technical questions in technical language, the advisor does not have the technical depth the work requires.

Ask: what is your tooling philosophy and how do you make build-versus-buy decisions for client deliverables? The answer that signals competence is one that distinguishes between tools good for prototyping and tools appropriate for production, between fast-shipping demos and architecturally durable products, between trendy frameworks and frameworks that will still be supported in three years. The answer that signals rookies-with-wrong-tools is enthusiasm for whichever AI-assisted development tool the advisor learned most recently, paired with confidence that the tool can solve any client problem. The advisor who has not done the work of distinguishing prototype-grade tooling from production-grade tooling is going to ship the contractor a prototype and call it production.

Four questions. Four diagnostic frames. The contractor who runs through this checklist with their current advisor or with a prospective advisor will know within ninety minutes whether the advisor is operating inside one of the four problem states or whether the advisor has navigated past them. The framework is not perfect. There are advisors who will give competent-sounding answers without having the underlying competence to back them up, and there are advisors who will struggle with the language without lacking the underlying capability. But on average, in the contractor reader's actual experience, the framework will produce more accurate signal than the contractor is currently getting from any other source. Use it.

There is one more thing I want to give you before this chapter closes, and it is something the previous panel of marketing experts I assembled mentioned was missing from my treatment elsewhere in this book. The four problem states this chapter has named are real and serious, and they are also partially solvable through community-based learning. The contractor who is part of a community of operators who are openly sharing what they are learning, what is working, what is not working, and what they are watching is partially insulated against compounding-rates blindness because the community is doing the projection collectively. The contractor who is part of a community can stress-test technical claims against operators with deeper expertise than any individual contractor will have on their own. The contractor who is part of a community can pool resources and reduce the per-operator cost of the AI transition by sharing tools, sharing learnings, and sharing the cost of the experimentation that the transition requires.

I run one of these communities. JustStartAI is a community of more than a thousand contractor members who are sharing what they are learning about AI in the trades, building together, and contributing what they figure out for the broader benefit of operators who are trying to navigate this transition. I am naming JustStartAI here not as a sales pitch — the community has been free for its members and is intended to be — but as a proof point that the community-based approach the engineering community has been using for thirty years can work in the trades industry too. The contractor reader who is not currently part of any community of AI-learning operators is operating without one of the most important defenses against the four problem states this chapter has described. Find a community. JustStartAI is one option. There are others. The specific community matters less than being inside one. Operators who are learning together navigate this kind of transition substantially better than operators who are learning alone.

If you are going to engage with JustStartAI specifically, the entry point is intentionally simple. The community lives at JustStartAI.io. New members fill out a short application that asks who they are, what kind of trades operation they run, and what they are currently trying to figure out about AI. The application is not a screening filter — we accept almost everyone who applies — it is a way to make sure new members get connected with the existing members who are working on similar problems. After acceptance, members get access to the community channels, the regular live calls, the prompt library, the case studies that other members have shared, and the working groups that form around specific problems contractors are trying to solve. The work is done by the members, not by me. I am one voice in a community of operators who are figuring this out together. That is the version of community-based learning that I am asking the contractor reader to consider participating in. Whether you join JustStartAI or whether you find a different community that fits your specific operational profile better, the point is the same. Do not try to figure out the AI transition alone. The operators who are succeeding at it are operators who are inside a community of other operators doing the same work.

The agency that has built operational discipline for living inside the four problem states without being captured by them is the agency the contractor reader should be looking for. CI Web Group is one such agency. There are others. None of us have figured the AI transition out. None of us are claiming to have. What the agencies in this category have built is the discipline to ship fast, gather data, and pivot when the data tells us to — instead of staying stuck in the postures the previous four sections described. The next chapter names five operators — some of them agencies, some of them platform builders, some of them industry voices — who have built that discipline with operational seriousness. The chapter that follows is the *here is who built the discipline* chapter that this chapter's diagnostic prepared you to read.

Now, the coalition.

CHAPTER TEN

# Optimize for Both

In the technical world, engineers and developers collaborate.

They share their GitHub repositories. They fork each other's work. They contribute back to the projects they depend on. They publish what they have learned, even when what they have learned is something that took them months of effort to figure out, because they understand that the technology gets better when the community gets better and the community gets better when the people inside it share what they know. The open-source movement that built the modern internet runs on that posture. The frontier AI ecosystem that is reorganizing the trades industry runs on that posture. The technical professions, as a culture, have decided that the work is collective and that the contributions belong to the community.

Right now, in the trades industry, the leaders and the marketing agencies are doing the opposite of that. They are treating this transition like a political conference. They are creating camps — the AI camp and the old-school SEO camp — as if the contractor reading their content has to choose a side. They are speaking at conferences against each other. They are publishing content positioned against each other. They are building public personas around being on the right side of an industry argument that they themselves are creating. The contractor in the audience watches the camp-fighting and walks away confused, unsure who to trust, unsure what to do, unsure whether to act now or wait for the camps to resolve their differences.

This is not the time for camps. This is the time for the trades industry to behave the way the engineering community has been behaving for thirty years — collaboratively, openly, with the assumption that the contractors we all serve are better off when we share what we are learning rather than fence it off as proprietary advantage.

Here is what the camp-creators are missing. Google itself is AI. Google was first to launch SGE, the Search Generative Experience that became AI Overviews. Google has been first to launch the AI agents and AI managers that are now being integrated across the consumer ecosystem. The same Google that the old-school SEO camp has been optimizing for is the company that has been most aggressively building the AI infrastructure the AI camp is racing to keep up with. The two camps are arguing about a distinction that does not exist anymore. The contractor whose website is optimized for old-school Google in 2026 is optimizing for an AI company. The contractor whose website is optimized for AI is optimizing for the platform Google has become. The fight between the camps is therefore a fight between two postures that are both already inside the AI environment whether they acknowledge it or not.

*This is not the time for camps.*

AI evolution is inevitable. The contractor reading this book does not need to choose a camp. The contractor reading this book needs to find the operators who have refused to participate in the camp-creating dynamic and who are doing the actual work of figuring out what serves contractors in the transition we are all in the middle of.

There is a coalition of those operators. I want to name them, because the contractor reader deserves to know who is leaning in to this work with the seriousness it requires, and because the trades industry needs to know that there is a leadership cohort that has refused to participate in the camp-fighting and is instead doing the operational work of building for the present and the future at the same time.

## Crystal Williams — Lemon Seed Marketing

Crystal Williams is the CEO of Lemon Seed Marketing, and she has been one of the clearest voices in the industry on what good leadership looks like during the AI transition.

Crystal's operating thesis is one I want to credit specifically because it has shaped how I think about this entire transition. Crystal believes we should be optimizing for the present and the future. That single framing is the most useful piece of plain-language guidance any contractor reader could take away from this chapter, because it cuts through the camp dynamic by refusing to participate in it. The contractor who is optimizing for the present is doing the SEO work that still drives traffic in 2026. The contractor who is optimizing for the future is building the AAO infrastructure that will drive traffic in 2028 and beyond. Crystal's posture is that the contractor needs to do both, simultaneously, with the same commitment to operational discipline. That is the only honest answer to the transition we are in. The contractor who optimizes only for the present loses the future. The contractor who optimizes only for the future loses the present. The contractor who optimizes for both runs both systems concurrently for the next two to three years and emerges on the other side with the operational continuity that the camp-fighters will not have.

When I asked Crystal for a quote for this chapter, she sent back something better than a quote. She sent a letter. I am including it here in full, unedited, in her words — because nobody in this industry says this better.

**AI Didn't Replace Branding — It Made It Essential**

By Crystal Williams, Co-Founder &
Visionary, Lemon Seed Marketing

When artificial intelligence first became part of the public conversation, many business owners reacted with equal parts curiosity and fear. Every headline seemed to ask the same question:

*"Will AI replace us?"*

I don't believe that was ever the right question.

The better question was, "How will AI change the way people find and trust us?"

After nearly two decades helping contractors build recognizable brands, I've learned one thing that AI has only reinforced: technology changes, but trust doesn't.

We've watched marketing evolve from newspaper ads and phone books to websites, search engines, social media, review platforms, and now AI-driven search experiences. Every new platform promised to change everything. In reality, each one simply changed how consumers discovered businesses, not why they chose them.

People still buy from companies they trust.

The difference today is that AI has become the new front door.

Instead of scrolling through pages of search results, consumers increasingly ask AI a question:

*“Who’s the best HVAC company near me?”*

*“Who can I trust to replace my roof?”*

*“What’s the most reputable plumber in my area?”*

AI doesn’t invent those answers. It assembles them from the digital reputation businesses have built over years: websites, reviews, educational content, community involvement, media mentions, customer experiences, and brand consistency.

In many ways, AI has become the world’s fastest researcher.

That should encourage business owners, not scare them.

At Lemon Seed, we’ve always believed marketing wasn’t about chasing algorithms. It was about building a brand worthy of being recommended. AI simply rewards companies that have done that work well.

The businesses that will thrive in this next chapter aren’t necessarily the ones producing the most content. They’re the ones creating the clearest identity.

They know who they are. They consistently communicate what they believe. They educate instead of simply advertising. They show up in their communities. They earn five-star experiences instead of chasing five-star reviews.

Those are the signals AI recognizes because those are the signals people have always trusted.

The companies struggling with AI usually aren't facing a technology problem, they're facing a branding content problem.

A weak brand cannot be fixed with better prompts.

A strong brand becomes amplified by AI.

That's why I don't believe marketing professionals should compete against artificial intelligence. We should help businesses become the kind of organizations AI naturally recommends.

The future belongs to brands that are unmistakably human.

AI can generate content. It can summarize information. It can answer questions.

But it cannot replace authentic relationships, community involvement, company culture, genuine expertise, or the trust earned one customer at a time.

Those are still profoundly human.

As we move forward, I believe our responsibility isn't simply to teach clients how to use AI. It's to help them become so clear, credible, and consistent that whether the recommendation comes from a neighbor, a search engine, or an AI assistant, the answer remains the same.

Build a brand people trust.

The technology will continue to evolve.

Trust never goes out of style.

Every major shift in marketing has rewarded the businesses that invested in relationships over shortcuts. AI isn't rewriting that rule, it's proving it.

— *Crystal Williams, CEO of Lemon Seed Marketing*

I want to add one thing to Crystal's letter, and it belongs in this chapter more than anywhere else in this book.

Crystal is one of the few people in this industry who never talked about me without talking to me. While others talked about what we were building without ever asking, she stayed curious. She got on calls with me and talked for hours. She asked questions instead of inventing answers. And then she decided to learn alongside me.

That is the posture this entire chapter is asking of you. It is also, not coincidentally, why her letter is in this book.

Crystal's leadership matters not just because of what she believes but because of how she conducts herself in the industry conversations that the camp-creators have been polluting. She does not punch at competitors. She does not position her work against other agencies' work. She does the work of building for what is actually happening and lets the work speak. That posture, modeled at the leader level, is what the rest of the industry should be looking for in their advisors and partners. The contractor whose current marketing partner is loud about which camp they are in should be asking why their partner is spending energy on camp-fighting instead of on the operational work that Crystal has been doing quietly and well.

## Lynn Wise — Contractor in Charge

Lynn Wise is the CEO of Contractor in Charge, and she has been one of the trades industry's most consistent voices on the operational integration of AI into contractor businesses.

What I want contractor readers to understand about Lynn is that her work is focused on the layer most contractor advisors are still ignoring — the back-office, operations-side integration of AI into contractor businesses themselves. Most of the AI conversation in the trades is about marketing-side AI. Lynn has been doing the operations-side work, building tools and providing the kind of guidance that helps contractors actually run their businesses with AI augmentation rather than just market themselves with it. That is harder, less visible, and substantially more important for the contractor whose actual business is the work of running a service operation, not the work of generating new leads. Lynn's leadership is the kind that does not get the conference-keynote attention that the marketing-side leaders get, but the operational work she is doing is going to be cited as foundational by the contractor businesses that survive the next decade.

[QUOTE FROM LYNN WISE — TO BE PROVIDED]

Lynn has also refused the camp-fighting posture. She works with contractors regardless of which marketing agency they are using. She shares what she has learned with the broader industry rather than reserving it for her direct clients. She is operating in the GitHub-collaboration mode that this chapter opened with, even though she is not from a software-development background. That posture is what good leadership looks like in the transition, and Lynn has been modeling it for years.

## Utku “Dave” Kaynar — OnePath AI

Utku “Dave” Kaynar is the CEO of OnePath AI, and his work is at the technical-infrastructure layer that most of the industry does not yet understand.

OnePath AI is building the agentic infrastructure that contractor businesses will eventually run on, whether through OnePath directly or through the agencies and platforms that integrate with it. Dave’s leadership is technical and operational rather than marketing-facing, which means his contributions are less visible to the contractor reader who has not yet started building AI infrastructure for their own business. The contractor who has started will already know who Dave is, because OnePath’s work shows up in the technical conversations about how contractor businesses are actually being augmented by AI in 2026. The contractor who has not yet started should know who Dave is because his work is going to be foundational to the next layer of contractor-industry technology, and the contractor who is paying attention to OnePath AI now is the contractor who will be operationally ahead of the contractor who discovers it in 2028.

*“Most contractors meet AI for the first time as a lead that didn’t get called back. A homeowner fills out a form at nine at night, nobody answers until Tuesday, and the job is already gone to whoever picked up first. That’s the problem I started with. OnePath is an AI lead manager — it answers, it qualifies, it follows up in the contractor’s own voice, so the lead that used to die in the inbox turns into a booked job. But the lead manager is just the part the contractor can see. Underneath it we’re building the agentic infrastructure their whole business is going to run on, because in a few years ‘answer the phone’ and ‘run the company’ are going to be the same system.*

*I’m not building this so a contractor can fire his people. I’m building it so a thirty-person shop can compete with the private-equity roll-up that just bought every competitor in his county. The trades kept this country running long before anyone in my industry paid attention to them, and they deserve infrastructure built to make them stronger, not infrastructure built to extract from them. That’s the line I won’t cross. We document what we build, we publish the integrations, and we share the architecture — because if this only works for the contractors who can afford a technology team, we’ve failed. The whole point is that the guy in the truck gets the same firepower as the people trying to put him out of business.” — Utku “Dave” Kaynar, CEO, OnePath AI*

Dave is also building inside the open-source-collaboration mode that this chapter is arguing for. OnePath's technical contributions are made publicly. The integrations are documented. The architecture is shared. That posture, in a category where most operators are guarding their technical work as proprietary advantage, is what the trades industry needs more of. Dave is showing what it looks like.

Dave sent one more thing after his quote — a paragraph about me. I debated whether it belonged in a book I am writing. I am including it for one reason: the last sentence makes this chapter's argument better than I made it.

*"Jennifer is one of the true visionaries in this industry — someone who sees what's coming before the rest of us do, and then builds it anyway. That second part is the rare one. Plenty of people can describe the future on a stage. Very few will restructure their own company, bet their reputation, and do the hard building required to actually get there. Jennifer does both, and she has been doing it for twenty years.*

*We come at this from different layers — she has spent two decades earning the trust of the contractor and the supply chain, and I come at it from the technical infrastructure underneath — but we have never once treated that as competition. She shares what she knows. She builds for the whole ecosystem, not just her own clients.*

*So when Jennifer writes that the contractor shouldn't have to walk this road alone, I believe her — because that is exactly how she has shown up for the people building alongside her, including me." — Utku "Dave" Kaynar*

## Paul Wiese — Trade Rated

Paul Wiese is the founder of Trade Rated, the company operating under the trademarked "Built By The Trades" tagline he holds. Trade Rated is a portfolio of nine apps designed specifically for the trades industry from an operator's perspective. Paul is also the founder of Door Serv Pro, the operating company recently acquired by Guild Garage.

With more than three decades inside the trades, Paul's background is rooted in real contractor operations, field service, scaling teams, customer experience, and operational systems. His leadership sits in the category of operationally credible AI advocacy — the kind of leadership that comes from someone who has actually lived the realities of running a trades business and understands where AI creates real operational value versus where it creates noise.

Unlike many voices entering the AI conversation from outside the industry, Paul approaches technology through the lens of execution, profitability, scalability, and customer experience inside real contractor environments. His work focuses on integrating AI into practical operational systems that contractors can actually use, deploy, and benefit from in the field.

Paul has consistently advocated for collaboration, shared learning, and open contribution across the trades community. His posture is not centered on gatekeeping information or creating division inside the industry, but on helping contractors understand and adapt to the technological shift already reshaping the market.

I want to disclose, before I share the words Paul put on the record for this book, the relationship architecture between Paul and me. The disclosure is the same one I made in Chapter Seven and I am restating it here so the reader has it in front of them at the moment Paul's quote lands. Paul is the founder of Trade Rated, where I sit on the board and hold a small equity position alongside him. Paul and I provide the strategic insights that shape the company's direction together. Paul is also the founder of Door Serv Pro, recently acquired by Guild Garage, and Door Serv Pro has been a CI Web Group client. The Built By The Trades tagline is Paul's trademark. The relationship between us is not the relationship between an author and an independent industry voice. It is the relationship between a fellow board member, a long-standing client, a co-strategist, and a coalition voice. The book is more honest with that disclosure on the page than without it. The quote that follows is what Paul put on the record after the disclosure was established between us. He knew it was for the book. He knew the relationship architecture would be visible. He sent it anyway.

> *"I do not believe AI replaces the trades. I believe AI exposes the operators who never really understood their business in the first place. The contractors who win this next era will not be the ones chasing every shiny tool. They will be the ones who know their numbers, know their people, protect their customers, and use AI to tighten the operation instead of pretending technology can fix weak leadership. The trades do not need more noise. They need operators who have lived the work, built the systems, and are willing to share what actually works."*
>
> *— Paul Wiese, Founder, Trade Rated*

## Darren Dixon — My Happy Home and Fixify

Darren Dixon is the CEO of My Happy Home and Fixify, and he has been building at the consumer-experience layer of the trades industry while most of the industry has been focused elsewhere.

Darren's work is on the consumer-side of the contractor-customer relationship — the layer where homeowners actually decide which contractor to hire, what to expect from the service experience, and how to evaluate the work after it is done. That layer is the one most directly affected by the AI-mediated consumer behaviors that the rest of this book has been describing. Darren has been building the consumer-facing infrastructure that helps homeowners navigate the trades industry, and his work has been increasingly integrated with the AI tools that homeowners are using to make decisions. The contractor who is paying attention to Darren's work is the contractor who will see the consumer-side shifts coming before they hit their business. The contractor who is not paying attention will be surprised by changes that Darren has been writing and speaking about for years.

[QUOTE FROM DARREN DIXON — TO BE PROVIDED]

Darren's leadership posture, like the others in this coalition, has been collaborative rather than competitive. He has refused to position his work against other operators in the same space. He shares what he has learned with the broader industry. He builds with the assumption that the contractor wins when the entire ecosystem improves, not when one operator hoards advantage. That posture is what the trades industry needs more of.

Five leaders. One coalition.

Crystal Williams. Lynn Wise. Utku Kaynar. Paul Wiese. Darren Dixon. Each of them is doing different work in different parts of the trades-industry value chain. Crystal at the marketing-leadership layer with the *optimize for the present and the future* operating thesis. Lynn at the operations-and-back-office layer. Dave at the technical-infrastructure layer. Paul at the operator-perspective layer with three decades of trades experience grounding his AI work. Darren at the consumer-experience layer. Together they form the kind of coalition the trades industry should be looking to as the leadership cohort during this transition. None of them are perfect. None of them have all the answers. All of them are doing the actual work of figuring out what serves contractors in an environment that is reorganizing faster than anybody fully understands. That is what good leadership looks like during a transition.

There are other operators who belong in this coalition who I have not named here. There are operators whose work I do not yet know well enough to credit by name and who deserve to be in the next edition of this book once I have studied their contributions with the seriousness they deserve. The coalition is open. The work the coalition is doing is the work of the next decade. The contractor reader who is currently with an advisor or a marketing partner who has been participating in the camp-fighting dynamic should look at the operators named in this chapter, evaluate whether their current advisor is operating in the same posture, and consider whether the difference between the camp-fighter and the coalition member is a difference that is going to matter for their business over the next three years.

AI evolution is inevitable. The contractor who is fighting it is fighting reality. The contractor who is leaning in agnostically is making a better choice than the fighter, because at least the agnostic is open to learning. The contractor who is leaning in alongside operators like the ones named in this coalition is making the best choice available. The differences will compound.

Now let me give you the map of what this transition actually looks like, because the leaders named in this chapter are operating inside an AI environment that the next chapter is going to describe in detail. The coalition tells you who to watch. The map tells you what they are watching.

CHAPTER ELEVEN

# The Six Views

AI is reorganizing the human and economic system from six perspectives at once.

Before I walk you through them, I want to say something that I want every reader of this chapter to register before any of the analysis that follows. We have an obligation, as operators of businesses that serve people, to learn about and prepare for a predictable future. We cannot put our heads in the sand. The technological reorganization the rest of this chapter describes is not a hypothetical. It is the operating environment of 2026 and the dominant operating environment of 2030. The contractor who refuses to engage with it is not just making a strategic mistake — the contractor who refuses is failing the obligation they took on when they decided to be the kind of operator their customers, their employees, and their community could rely on. Engaging with what is coming is not optional. It is the work.

Most of the writing about AI in 2026 is written from one perspective. The technologist writes about what the labs are building. The investor writes about market dynamics. The journalist writes about consumer adoption. The marketer writes about funnel disruption. The executive writes about operational leverage. The labor economist writes about employment displacement. Each of these perspectives is real. Each of them is partial. None of them, taken alone, gives a contractor reader the picture they actually need to make decisions about their business.

This chapter is going to give you the full map.

I am going to walk you through six perspectives in sequence. The labs creating the frontier models. The technology platforms adopting AI into the hardware and software people already use. The consumers absorbing the technology and changing their behaviors. The businesses altering their marketing to reach those consumers. The businesses leveraging AI operationally to become more efficient. The individual employees deciding whether to evolve alongside the technology or be replaced by it. Each perspective is doing different work. Each perspective is moving at a different speed. Each perspective creates different operational implications for your business. Together they form the full picture of what AI is doing to all of us in 2026, and you cannot make a clear decision about what to do in your own business without seeing all six.

Some of these perspectives will feel more relevant to you than others. The first two — the labs and the platforms — will feel like background. The middle two — consumers and marketing — are going to hit you where you live. The last two — operations and employees — are where this chapter pays out into the moves you should make on Monday morning. Read all six. The picture only works as a whole.

Here is the practical division of labor I would suggest. The first two views — the labs and the platforms — are what your agency partner should be tracking on your behalf. You do not need to develop fluency in frontier-model dynamics or platform release cadences yourself, and you should not have to. The contractor whose agency cannot speak to those layers is the contractor who needs a different agency. The last four views — consumers, marketing, operations, and employees — are what you should be tracking directly. Those four are your responsibility regardless of how good your agency partner is, because those four are the views where your own decisions matter more than anybody else's. Read the first two for context. Read the last four for action.

## View One: The Labs

The first perspective is the perspective of the laboratories creating the frontier AI models.

There are a small number of these. OpenAI. Anthropic. Google DeepMind. Meta AI. xAI — Elon Musk's lab, the one that ships the Grok line of models, the lab whose model I have been using as my personal AI assistant under the name Valentine. Mistral, the European frontier lab that has been carrying most of the EU's frontier-model development. The Chinese frontier labs —

DeepSeek, Alibaba, Moonshot, Qwen — each shipping models that have, in 2025 and 2026, reached frontier-comparable performance on many benchmarks at substantially lower cost than the American leaders. A handful of well-funded American startups operating at the same scale. The open-source community contributing models that have, in the last two years, reached frontier-comparable performance on many tasks. Together these labs and communities are the source of the technology that the rest of this chapter is about. Everything downstream — the platforms, the consumers, the businesses, the employees — is reacting to what these labs ship.

There is also a category of platform that has emerged in the 2025-2026 window that I want to name specifically because it is reorganizing how operators like me actually use AI day to day. Google's Antigravity is one example — a coding-and-agentic-development platform that lets engineering teams direct AI agents to build production software at speeds that were not possible eighteen months ago. Anthropic's Claude Code is another. Cursor and Lovable and Bolt and a handful of similar tools have changed the economics of software development inside agencies like ours. The labs are building the underlying models. The agentic-development platforms are turning those models into the substrate on which the next generation of business software gets built. Both layers matter. The contractor reader who is trying to evaluate what their digital partner is actually doing should be asking which models the partner is using and which agentic-development platforms the partner is building on top of, because the answer to those two questions tells the contractor what kind of agency they are working with.

The labs are racing. They have been racing since November of 2022, when ChatGPT showed every other lab in the world that the public had crossed the adoption threshold for conversational AI. The race has not slowed. It has accelerated every quarter since. The cadence of model releases has gone from roughly once a year before 2022 to roughly once a quarter in 2024 to roughly once a month in 2025-2026. The capability ceiling has risen with each release. The cost per token has dropped. The context windows have grown. The agentic capabilities — the ability of a model to take multi-step autonomous actions in the world — have moved from theoretical to operational.

Let me tell you what the labs look like from inside the work.

CI Web Group is not building on a single lab. We are building on multiple frontier labs concurrently because no single lab covers every use case at the level of quality our work requires. We use OpenAI's models for some things and Claude for others and Google's models for specific tasks where their tooling integration is strongest, and we have built our orchestration layer to switch between models depending on what the work needs. That is not because I have a preference for any particular lab. That is because the labs have different strengths, those strengths shift every time a new model ships, and the operator that locks into one provider is the operator that gets stuck on whichever capability that provider is weakest at when the next workflow opens up.

We stayed flexible. The flexibility has paid for itself many times over.

What has surprised me about the labs is how openly competitive the race is and how quickly the competitive dynamics have produced consumer-facing capability. Most industries do not race like this. Most industries reach a point where the leading firm consolidates a position and the rest of the industry settles into stable second-tier roles. The frontier AI labs have not consolidated. Every quarter, the leading position changes hands on at least one capability axis. Every quarter, the lab that was behind on a specific dimension catches up or leaps ahead. The race is producing capability at a speed that benefits the operators downstream because we are getting better tools faster than we would be if any single lab had won. The race may be exhausting for the labs themselves. It is structurally good for the rest of us.

What I believe about whether the race is healthy or dangerous is honest and complicated. I think the speed is producing real risks that the labs themselves are not always equipped to manage. I think the safety teams at most of the frontier labs are doing serious work and I think the commercial pressures sometimes outpace the safety work in ways that should concern any responsible operator. I also think the alternative — a slower race where one or two labs consolidate the technology and the rest of the world gets a more controlled but less competitive ecosystem — would be worse, because the consolidation would happen alongside loss of the open-source competition that has been one of the most important checks on the frontier-lab ecosystem since

2023. The race is messy. The race is also, on balance, the version of this that I want, because the alternative is worse.

CI Web Group operates inside the open-source community alongside the frontier labs. We have been on the LangChain community since the agency restructure. We have been on the WordPress development committee since 2006. We watch the MCP standard development closely because the standard is the layer that determines how all the labs' outputs interoperate, and if MCP solidifies as the industry standard — which it appears to be doing in 2026 — the agencies that built around MCP early will have a structural advantage over the agencies that bet on proprietary integrations. We bet on MCP. The bet is paying.

## View Two: The Platforms

The second perspective is the perspective of the technology platforms that are adopting AI into the hardware and software billions of people already use.

The labs build the models. The platforms put the models into the hands of users. The two are different operations and the distinction matters. A frontier model running inside a research lab is a research artifact. A frontier model integrated into the iPhone in your pocket, the Tesla parked in your driveway, the Google search bar you use every day, the Meta-owned WhatsApp threads where you talk to your family, the Microsoft Office documents you write your contracts in — that is the technology actually reaching consumers and reorganizing their behavior. The platforms are the distribution layer. The platforms are why AI has gone from a Silicon Valley curiosity in 2022 to an everyday consumer technology in 2026.

The major platforms doing this work in 2026 are familiar names. Apple has integrated AI capabilities into the iPhone, the Mac, and the wearable ecosystem. Google has integrated AI into search, into Workspace, into the Pixel hardware line, and into the Android operating system that runs on most non-Apple phones globally. Meta has integrated AI into the Ray-Ban smart glasses and is building toward the AI-as-companion model across Instagram, WhatsApp, and Facebook. Tesla has integrated AI into the Full Self-Driving stack and the home robotics line. Microsoft has integrated AI across the Copilot ecosystem in Office, in Windows, in Azure, and in the developer tooling that powers most enterprise software. Each of these integrations has billions of users. Each of these integrations is the moment AI stopped being a thing people had to opt into and became a thing that arrived in their lives whether they asked for it or not.

Let me tell you which platform integrations actually matter for trades contractors.

The two that matter most are Apple and Google, because that is where homeowners search for trades services. Apple Intelligence has integrated AI capabilities into the iPhone search bar, into Siri, into the Maps application, and into the cross-app intelligence layer that surfaces information without the user having to open a specific app. Every iPhone in your service area is now operating with that integration. The homeowner who needs an HVAC contractor in 2026 is increasingly likely to ask Siri rather than open the Google app. The contractor whose digital footprint is optimized for traditional Google search but not for Siri-readable structured data is the contractor whose visibility on iPhones is degrading every quarter. Most contractors are not measuring this. The data is happening anyway.

Google's AI integration into Search has been the more visible change because Google still owns the majority of search traffic globally. The AI summaries at the top of the search results page have changed click-through behavior in ways that are now well-documented across every category of local services. The trades-industry data on this is consistent with the broader pattern — the click-through rate on the blue links below the AI summary has dropped substantially since the summaries launched, and the contractors whose websites are not being cited inside the AI summaries are losing visibility regardless of where they rank in the traditional results. The summary is now the primary surface. The blue links are the secondary surface. The contractor who has not yet absorbed that asymmetry is operating on the wrong surface.

Tesla and the in-car AI integrations are the perspective most contractors are not yet thinking about. The driver who is on the highway and notices their air conditioning is making a strange noise can now ask their car for an HVAC contractor recommendation along the route home. The integration is happening across multiple vehicle manufacturers, not just Tesla, and the dataset the in-car AI is drawing from is a different dataset than the dataset Google or Apple is drawing from. The contractor whose business is not visible inside the in-car-AI ecosystem is invisible to a customer-acquisition channel that did not exist three years ago and that will be a meaningful share of trades-industry lead generation by 2028.

Meta and Microsoft matter less for trades-industry consumer discovery, but they matter for the operational side. Meta's AI integration across WhatsApp and Instagram is changing how customers communicate with contractors after the relationship is established. Microsoft's Copilot integration into Office, Outlook, and the Windows operating system is changing how the contractor's own staff produce estimates, write follow-ups, and handle administrative work. Both are real shifts. Both are happening regardless of whether the contractor is paying attention.

The asymmetry that should concern you, as the contractor reader, is the speed gap. Apple ships Apple Intelligence updates roughly every six months. Google ships AI search updates more frequently than that. Tesla ships Full Self-Driving updates almost continuously. Meta ships AI integration updates across WhatsApp and Instagram on roughly the same cadence. The contractor whose marketing partner is on a quarterly content-update cadence cannot keep up with the platform changes. The contractor whose marketing partner is on an annual platform-review cadence is two generations behind the consumer behavior the platforms are shaping. The mismatch between platform release speed and agency adaptation speed is one of the structural reasons most trades agencies will not survive the next three years intact.

What you should register about the platforms is that they are the layer that determines when AI-driven consumer behavior actually changes in your service area. The labs ship models. The platforms decide which models get into which devices and at what speed. When Apple decides to integrate frontier-level AI into iPhone search, the search behavior of every iPhone user in your market changes in the following quarter. When Google decides to put AI summaries above the blue links on every search result, the click-through behavior of every Google user in your market changes overnight. The platforms are the timing layer of the entire AI rollout. Watching the platform releases tells you when the consumer-behavior shifts in your area are about to land. Most contractors are not watching.

## View Three: The Consumers

The third perspective is the perspective of consumers, who are adopting AI faster than any technology in human history.

ChatGPT reached one hundred million weekly active users in the first two months after launch. By 2026, the consumer AI assistant category — ChatGPT, Claude, Gemini, Meta AI, Apple Intelligence, the various platform-integrated equivalents — has reached the kind of ubiquity that took social media a decade and the smartphone five years to reach. AI is in everyone's pocket. AI is in everyone's home office. AI is in the cars they drive. AI is, in many cases, the first thing they reach for when they have a question that previously would have sent them to Google.

The behavior shifts are real and measurable. In 2022, when a homeowner needed an HVAC contractor, they typed *HVAC contractor near me* into Google and clicked through the top three blue links. In 2026, that homeowner is increasingly likely to ask their AI assistant the same question and accept whichever provider the assistant recommends. The blue links are still there. They are no longer the first thing the consumer sees. The AI summary at the top of the page is. The AI assistant on their phone is. The AI integration in their car's dashboard, when they are driving past a strip mall and want to know which of the storefronts has the best reviews, is. Consumers are skipping more steps of the traditional research funnel because the AI is doing those steps for them.

Consumer adoption is also faster than business adoption. That is the structural fact that most contractor advisors are not internalizing. The homeowner who buys a furnace replacement in 2026 is operating with AI tools that are several generations more sophisticated than the marketing tools their HVAC contractor is using to reach them. The customer is ahead of the vendor. The customer's AI assistant can read every contractor website in the service area, summarize the differences, recommend a provider, and book the appointment — while the contractor on the other end is still operating from a WordPress site that has not been updated since 2019. That asymmetry is the operating reality of trades customer acquisition in 2026, and it is going to widen every quarter until the contractor catches up or loses the customer.

Let me tell you what I have actually been watching happen in trades-industry consumer behavior.

Let me give you the data point I rely on most when I am thinking about consumer AI adoption, because I gather it myself, repeatedly, in front of live audiences.

When I keynote at a trades industry event, I ask the room two questions. The first question is whether the people in the room are using AI in their daily lives. Roughly ninety percent of every audience says yes. That number was much lower in 2023. It was around half in 2024. By 2025 it had crossed two-thirds. By 2026, in nearly every room I walk into, ninety percent of the contractors and contractor employees and contractor spouses and contractor adult children sitting in front of me have a regular AI tool they use. The second question is whether they are more likely to go to their favorite AI tool than they are to go to Google when they have a question. The room responds vehemently. They say yes. They explain why. They tell me their AI assistant gives them better answers, faster, with less digging through ads and irrelevant results, and that once they got used to that experience they stopped going back to Google for anything but the most basic location-and-hours queries. That is the room. That is the data. I have run that informal poll more than fifty times across more than fifty industry rooms in the last twelve months. The numbers are consistent.

With one exception worth naming.

In March of 2026, I keynoted an event in Wisconsin where the numbers were reversed. Most of the audience said they were not using AI. The pattern that had held in more than fifty other rooms across the previous year did not hold in that room. I want to be honest with you about what one outlier event means and what it does not mean. It does not mean my broader pattern is wrong. Fifty rooms with consistent numbers is a real pattern. One reversed room is a data point, not a counter-pattern. What the Wisconsin event does mean is that the AI adoption picture has variation I cannot yet fully explain. My instinct is that geography may matter — the middle of the country may be later adopters than the coasts — but I want to be clear that I do not have enough data to substantiate that. I have one Wisconsin room. I would need a dozen middle-of-the-country rooms across multiple states before I would feel comfortable making the geographic claim publicly. I am telling you about Wisconsin because the operator who only tells you the supporting evidence is not being straight with you. The disconfirming room is part of the picture and you should know about it.

What I can tell you with confidence is that the pattern is not driven by age. Most readers reading this section will assume the AI adoption pattern is generational — that younger people are using AI and older people are not. The journalism about AI adoption defaults to that frame. I have watched ninety-percent adoption rooms that included people across the full age spectrum of the trades industry, from technicians in their twenties to contractor owners in their seventies. The age distribution of the curious-and-using room is not different from the age distribution of the not-using room. Whatever drives the pattern, it is not how old people are. That observation matters because it tells the contractor reader to stop assuming their older employees and customers are not on the AI adoption curve. They almost certainly are. The contractor who plans their business around the assumption that AI adoption follows age lines is planning around a pattern that does not exist.

Register what the broader pattern means for a moment, because the implication is the operating reality of trades-industry customer acquisition in 2026 and most contractors have not absorbed it yet. The contractors in the audience are themselves the consumers. They are the ones using AI to ask questions, evaluate options, and make decisions. They are also the ones whose customers are doing the same thing. The behavior shift is not happening to a different demographic somewhere else. It is happening inside the room, to the operators sitting in front of me, who go home at the end of the conference and ask their phone’s AI assistant where to eat dinner instead of Google-searching it. The customer the contractor is trying to reach is the contractor themselves, behaving as a consumer, doing the exact thing the contractor’s digital marketing strategy has not yet adapted to support.

What I have observed about how homeowners actually use AI to find trades contractors is more nuanced than the public conversation suggests. The homeowner does not typically replace Google with ChatGPT in a single move. The homeowner uses both. They use Google for the initial *who is in my area* discovery, increasingly mediated by the AI summaries Google is putting on top of the results. They use ChatGPT or Claude or Gemini for the deeper *which of these contractors should I trust* evaluation, where they paste website content, review snippets, and pricing information into a conversation with the AI assistant and ask it to help them think through the decision. They use the AI assistant to draft questions for the in-home visit. They use the AI assistant after the contractor leaves to evaluate whether the proposal makes sense. The AI is not replacing the consumer. The AI is augmenting the consumer at every stage of the decision.

That augmentation has structural implications for how contractors should think about their digital presence. The contractor whose website is poorly structured — thin content, missing details, vague pricing language — is now being evaluated by an AI assistant on behalf of a homeowner who has paid the AI nothing and trusts it more than they trust the contractor's own marketing. The AI reads the contractor's website. The AI compares it to three competitors' websites. The AI summarizes the differences for the homeowner. The contractor whose website did not anticipate being read by an AI agent on behalf of a homeowner is the contractor who lost the comparison before the homeowner read the summary. That dynamic is happening right now, in 2026, in every market in the United States.

The early-versus-mainstream signal is worth naming. AI-mediated trades-services research is currently early-mainstream. It is no longer a leading-edge consumer behavior. It is not yet the dominant pattern. By 2027 it will be. The contractor who is preparing for the dominant-pattern moment now has a window of approximately twelve to eighteen months to get their digital presence ready. The contractor who waits until the pattern is dominant will be optimizing in a market where every other contractor is also optimizing, and the early-mover advantage will be gone.

The homeowner is not waiting for the trades industry to catch up. The homeowner is using the tools the rest of the economy has handed them. The contractor that catches up to the homeowner is the contractor that wins the next decade. The contractor that does not catch up loses the homeowner to whichever competitor caught up faster.

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What you should register about consumer adoption is the speed. Consumers are not waiting for advisors to certify that AI is ready. Consumers are using AI right now, at scale, in their daily lives, including in their decisions about which contractor to call. Every quarter you spend not optimizing for the AI-mediated customer is a quarter that the customer-acquisition channel you depend on becomes less effective. The customer is moving. The advisor is telling you to stay. The customer is gone.

## View Four: Marketing

The fourth perspective is the perspective of businesses altering their marketing to reach the AI-mediated consumer.

This is the perspective most directly relevant to your contractor business, and it is the one most agencies are getting wrong.

The traditional marketing funnel — awareness, consideration, decision, retention — was built around a human being moving through a sequence of decisions over time, with each stage of the funnel offering an opportunity for marketing to influence the next stage. That funnel is being collapsed by AI in two specific ways. First, the AI assistant compresses the awareness-consideration-decision sequence into a single conversation. The homeowner does not move through a multi-step research process anymore. The homeowner asks their assistant a question and the assistant returns a recommendation. Second, the AI agent acts on behalf of the consumer in ways that bypass the marketing-driven touchpoints traditional funnels were built around. The customer's AI does not need to be persuaded by a clever ad. The customer's AI is making a procurement decision based on what it can find about the provider — the website code, the structured data, the review aggregation, the local-search authority, the technical signals that AI agents weight in their evaluation.

The implication is that traditional marketing is being replaced by what I have been calling Agent Answer Optimization — AAO. The contractor that wins the AI decade is the contractor whose digital footprint is optimized to be the answer the AI assistant returns when a consumer asks. That work is different from traditional SEO. It is different from paid advertising. It is different from social media management. It is the architecture of being correctly understood by AI systems that are about to be the primary readers of your business's online presence.

AAO — Agent Answer Optimization — is the framework I have been developing at CI Web Group since the lanai recognition in 2022. Let me unpack what it actually consists of in 2026, because the framework has evolved substantially in three years and the current version is the version I want you to use.

I want to be direct about ownership here, because the framework matters and where it came from matters. AAO is mine. I developed it inside CI Web Group, refined it across three years of building infrastructure for it, and am offering it in this book for the industry to adopt. The reason I am offering it rather than holding it as proprietary is that the framework only does its work for the broader trades industry if the broader trades industry adopts it. CI Web Group will continue to be the agency that has been building inside the framework longest, with the deepest implementation, with the most operational leverage built around it. That is not a moat. That is a head start. The framework belongs to anyone who wants to use it. The implementation depth is what differentiates the agencies executing on it well from the agencies that will eventually be adopting the vocabulary without the underlying capability.

The framework runs in three sequential generations. The first generation was SEO — Search Engine Optimization — the discipline of being found by humans typing queries into Google. SEO is what most contractor marketing has been about for the last twenty years and is the discipline most contractor agencies are still selling. The second generation was AEO — Answer Engine Optimization — the discipline of being cited by AI summaries that surface above traditional search results. AEO emerged in 2023-2024 as Google's Search Generative Experience and the equivalent answer-engine surfaces from Bing, Perplexity, and other providers became significant. AEO is what most contractor agencies should be selling right now and what most are not. The third generation, the one I have been building inside CI Web Group and the one the industry now needs to adopt, is AAO — Agent Answer Optimization — the discipline of being correctly understood, evaluated, and recommended by autonomous AI agents that act on behalf of consumers without those consumers ever performing a traditional search. AAO is what no contractor agency I am aware of is fully selling besides ours, and it is the discipline that will determine who wins the next decade.

The shift from SEO to AEO to AAO is not just a vocabulary change. The disciplines themselves are different. SEO optimized for human readers who would skim a website and decide whether to call. AEO optimized for AI summarizers that would pull a sentence or two from a website and surface it to a human searcher. AAO optimizes for AI agents that read entire websites in milliseconds, compare them across multiple competitors simultaneously, and make procurement-grade evaluations on behalf of their human principals. The architecture of a website built for AAO is different from the architecture of a website built for SEO. The content, the structured data, the technical performance, the trust signals, and the reasoning-friendly information density all have to be different. Most contractor websites in 2026 are still SEO-optimized at best. The AAO-ready websites are a small minority.

The specific moves a contractor can make this quarter to start optimizing for AAO are concrete. Get your website off WordPress if it is on WordPress. WordPress is not architecturally compatible with the AI-readable content density that AAO requires, and the migration to a more AI-friendly platform like Webflow or a custom architecture is a precondition for everything else. Restructure your content so that every service page answers the questions an AI agent would ask on behalf of a homeowner — what is the service, what is the price range, what are the qualifications, what are the recent customer outcomes, what is the trust ladder for the provider. Make sure your structured data is comprehensive and machine-readable. Get your reviews syndicated across the platforms AI agents are reading from. Make sure your local-search authority is established before the AI agents in your market start consolidating around incumbent providers, because the consolidation is already happening and the late arrivers will not catch up.

Let me get more specific, because the framework above is correct but vague at the implementation level. The structured-data work for a trades contractor in 2026 means implementing Schema.org markup at the service-business level — LocalBusiness, HomeAndConstructionBusiness, and the more specific subtypes like HVACBusiness, Plumber, Electrician, RoofingContractor, depending on your trade. It means implementing Service schema on every service page with explicit fields for service area, pricing range, hours, and emergency availability. It means implementing Review schema and AggregateRating schema linked to the actual reviews on Google Business Profile, Yelp, and the trade-specific review platforms in your category. It means implementing FAQPage schema on the service pages where you are answering the common questions homeowners actually ask, with the answer text written in a format AI agents can pull directly. It means implementing JSON-LD format rather than microdata or RDFa because JSON-LD is the format the AI agents and the major search engines have converged on. The review-syndication work means making sure your reviews are aggregated across at minimum Google Business Profile, Yelp, Angi or HomeAdvisor, and the manufacturer-affiliated review programs your business participates in, and that the aggregated review data is exposed to AI agents through structured data on your own site rather than just living on the third-party platforms. The local-search authority work means consistent NAP — name, address, phone — across every directory the AI agents are pulling from, plus structured data on your own site that asserts the same NAP, plus active management of the Google Business Profile listing including the AI-readable attributes that have rolled out in 2024 and 2025 for service businesses. None of these moves is exotic. All of them are doable inside ninety days with a competent developer or agency partner. The contractor whose website does not have most of this in place by the end of 2026 is operating below the floor that AAO requires.

The marketing categories that are dying first are the ones that depended on inefficient consumer attention. Paid search advertising in its current form. Mass-email blasts. Generic social media posting. Direct mail at the volumes most contractors have been running. Each of these depended on the consumer paying attention to interruption-based marketing. The AI assistants increasingly filter that interruption out before the human ever sees it. The agencies that are still selling these services are selling expiring assets.

The marketing categories that are growing are the ones aligned with the AI-mediated consumer journey. Authority content that AI agents recognize as canonical for a category. Structured-data architecture that makes a business correctly understood by agents at speed. Local-AI optimization that gets a business cited by the agents operating in a specific service area. Review aggregation and trust-signal management at the platform level rather than the listing level. Each of these is a real category. None of them are categories most contractor agencies are mature at delivering. The agency that has been operating inside these categories since 2023 has a structural advantage that the late-arriving agencies will not be able to close.

The structural advantage of being early on AAO is the same as the structural advantage of being early on SEO in 2008. The contractors who committed to organic search visibility in 2008 became, over the following decade, the dominant operators in their markets. The contractors who waited never caught up. The same dynamic is now playing out with AAO. The contractor who commits to being correctly understood by AI agents in 2026 will be the dominant operator in their market by 2030. The contractor who waits until the pattern is dominant will be too late. There is no version of waiting that gets cheaper.

What you should register about marketing is that the playbook of the previous decade is no longer the playbook of this decade. The agencies that are still selling you the previous-decade playbook are not lying to you. They are operating from a model that no longer applies to the customer they are claiming to help you reach. You can stay with those agencies and watch your customer-acquisition pipeline degrade quarter by quarter, or you can find an agency partner that is operating inside the AAO model already. There is no third option that does not involve falling behind.

## View Five: Operations

The fifth perspective is the perspective of businesses leveraging AI internally to become more efficient.

This is the perspective I have been operating from inside CI Web Group for the last three years, and it is the perspective most contractors are about to need to operate from inside their own businesses for the next three.

The internal AI deployment opportunity has three layers. The first layer is the obvious one — individual productivity tools.

Every employee at every business now has access to ChatGPT or Claude or Gemini or Copilot, and the productivity gains from individual AI use are real. A senior estimator can produce more estimates in less time. A dispatcher can handle more service calls with fewer mistakes. A bookkeeper can close the books faster. These individual productivity gains are real, but they are also the smallest layer of the opportunity. Most contractors who say they have *deployed AI* mean they have given their employees access to ChatGPT. That is a starting point, not an endpoint.

The second layer is workflow automation. Agentic workflows that handle multi-step business processes end to end without human intervention. Customer onboarding. Estimate generation from a job photo. Invoice routing and follow-up. Service-call scheduling against technician availability and customer preference. Review-request automation. Each of these workflows previously required human time to execute. Each of them can now be automated by an agentic system that costs a fraction of the human time it replaces. CI Web Group has built over a thousand of these workflows for our own operations. Most contractor businesses have built none. The gap is the opportunity.

The third layer is the autonomous-operations layer — AI systems that do not just execute predefined workflows but make decisions about what to do next, allocate resources, prioritize tasks, and adapt to changing conditions in real time. This layer is just emerging in 2026 and will be the dominant operational paradigm by 2028. The contractor who is preparing for it now will operate at a fundamentally different cost structure than the contractor who is not.

Inside CI Web Group, all three layers are now in production. HydraOS is the orchestration layer we built that ties our agentic workflows to our data architecture and our client deliverables, with the platform layer, storage layer, data layer, workflow layer, and agent layer all operating together. Most contractor businesses do not need to build their own version of HydraOS. Most contractor businesses need an agency partner that has built one and that can give them access to the leverage HydraOS produces. The point of telling you about it is not to suggest you build one. The point is to tell you the leverage exists, it is real, and your competitors will eventually be operating with access to it whether you are or not.

The thousand-plus agentic workflows we have built over the last three years cover both internal operations and client deliverables. On the internal side, we have agents that handle scheduling, draft initial responses to inbound inquiries, generate first-draft content, monitor competitor positioning, flag review-management opportunities in real time, and handle the financial reporting work that used to consume a meaningful share of the leadership team's attention. On the client-deliverable side, the workflows produce things our pre-restructure agency could not have produced — custom AI search optimization at scale across hundreds of clients simultaneously, real-time content updates triggered by changes in competitor positioning or local-market dynamics, personalized review-response drafts that maintain the client's voice at a volume no human team could match, automated technical-SEO audits that run continuously rather than quarterly. Each of these workflows replaced human time. None of them replaced human judgment. The team that operates above the workflows now spends their attention on the work that actually requires human judgment, instead of on the administrative friction that used to consume most of their working hours. That is one of the structural reasons we operate at eight figures with 38 people instead of seven figures with 320.

The vibe-code team is the operational pattern most contractor businesses can learn from directly. Vibe-code is the discipline of working in real-time collaboration with AI systems on tasks that previously required iterative cycles of specification, development, review, and revision. The human operator describes what they want, the AI builds a first version, the human iterates, the AI revises, the cycle repeats until the work is right. The cycle that used to take weeks now takes hours. The cycle that used to take days now takes minutes. The leverage is not coming from replacing the human — the human is doing more of the high-judgment work in less time. The leverage is coming from removing the friction that used to consume the time between the human's judgment and the work being done.

The specific moves a trades contractor can make in the next quarter to start building toward similar leverage do not require building HydraOS or hiring a vibe-code team. They require simpler steps. Start by identifying the three highest-friction administrative processes in your business — the ones that consume disproportionate time relative to the value they produce. Estimate generation. Customer follow-up. Review request and response. Technician scheduling. Pick the one that is causing the most pain. Find an off-the-shelf agentic workflow tool — there are many in 2026 — that addresses that specific process for trades contractors. Deploy it. Measure the time savings. Use the savings to free up your team to deploy the next workflow. Repeat the cycle for two years and you will have a meaningfully different operational structure than your competitors who have not started.

The contractor that starts now will have eight quarters of operational compounding by 2028. The contractor that starts in 2027 will have four. The math compounds the same way the AAO compounds. There is no version of starting later that produces the same outcome as starting now.

What you should register about operations is that the cost-per-revenue-dollar of running a trades business is about to fundamentally change. The contractor that is still operating with 2019 staffing ratios in 2028 is going to be competing against a PE-backed competitor that is operating with 2028 AI-augmented ratios. The math will not be close. The contractor that wins the next five years is the contractor that starts building toward AI-augmented operations now, while there is still time to learn before the competitive pressure makes the learning curve steep enough to fall on.

## View Six: The Employee

The sixth perspective is the perspective of the individual employee, which is the perspective every operator reading this book is also responsible for.

Every contractor reading this book has employees. Estimators. Technicians. Dispatchers. Customer service representatives. Bookkeepers. Office administrators. Sales managers. Each of those employees is being asked, right now, to navigate the same technology shift that the rest of this chapter has been describing. Each of them is, whether they realize it or not, making a choice about whether to evolve alongside AI or be replaced by it.

The replacement is not happening uniformly across job categories. Some categories are being augmented — the human still does the work, but with AI tools that make them more productive. Some categories are being collapsed — the work that used to require five people now requires one person plus AI. Some categories are being eliminated entirely — the work no longer needs to be done by a human, period. Which category any given role falls into depends on the specific work, the specific business, and the specific willingness of the employee to evolve.

The employees who evolve do three things. They learn the AI tools relevant to their role. They figure out how to use those tools to do their work in ways their predecessors could not. They become the people who teach the next generation of employees how to do the same. The employees who do not evolve do one thing. They keep doing the work the way it used to be done, until the work no longer needs to be done that way. Then they are out of the role. The transition between *the work the way it used to be done* and *the work the way it will be done* is happening in 2026. It will be largely complete by 2030. Every employee in your business is, right now, on one side or the other of that transition.

Let me tell you what the restructure at CI Web Group actually taught me about which employees evolved and which did not, because the patterns are useful and they are not what most operators expect.

The 38 who stayed were not the most senior. They were not the highest-paid. They were not the people with the longest tenure. They were not, in many cases, the people I would have predicted in advance would be the ones to make it through the transition. The pattern that actually predicted who stayed was simpler and more democratic than any of those proxies. The 38 who stayed were the people who, when they encountered an AI tool that did part of their job better than they could do it themselves, did not feel threatened. They felt curious. They asked the AI what else it could do. They started using it for the next task. They started teaching their teammates to use it. They evolved with the tool instead of against it. That posture was not correlated with age, with role, with technical background, or with any of the demographic markers most operators would use to predict adaptability. It was correlated with personality.

The 282 who did not stay had the opposite posture. When they encountered an AI tool that did part of their job better than they could, they felt threatened. They argued with the tool. They tried to prove it was wrong. They held onto the manual workflows they were comfortable with. They stayed inside the version of the work they had done for years, even after the work itself had changed underneath them. They were not bad employees. Many of them had been excellent employees in the previous era of the agency's work. They were, in many cases, the people who had built the foundations the rest of the company stood on. The transition was not about whether they had been good. It was about whether they could become a different kind of good in a different kind of environment. Some could. Some could not.

If you are leading a team through this transition, the most important thing I can tell you is that the curiosity-versus-threat posture is observable. You can see it in how someone responds the first time they sit with a new AI tool. You can see it in how they describe their own work to you when AI capabilities encroach on a task they used to own. You can see it in whether they seek out training on their own initiative or wait for the company to tell them what to do. The patterns become visible quickly if you are watching for them. Once you see the patterns, your job as the leader is to give the curious people more capacity, faster training, and more responsibility for designing the next wave of the team's work. Your job is also to be honest with the threatened people about what is happening, give them a real chance to evolve, and acknowledge — if they cannot — that the work they have been doing is no longer the work the business needs done. That conversation is hard. It is also, in my experience, more honoring of the person than pretending the transition is not happening.

If you are an individual employee reading this and trying to figure out how to stay relevant, the answer is the same regardless of your role or industry. Get curious about the AI tools that are arriving in your category of work. Try them. Find the ones that do part of your job better than you do it now. Use them. Notice what they cannot do that you can. The work you do that the AI cannot do is the work that is going to define your role going forward. The work you do that the AI can do is the work you should be teaching the AI to do faster, so you can spend more of your time on the work that is genuinely yours. That is not a shrinking job description. That is the path to a more leveraged version of your role. The employees who follow that path become more valuable to their employers, not less. The employees who refuse to follow it become exactly as valuable as the AI that is arriving to take over the work they refused to evolve out of.

The choice every employee is being asked to make right now is not whether AI is going to change their job. AI is going to change their job. The choice is whether they are going to be the person who leads the change inside their own work or the person whose work is changed without their participation. Lead the change. Be the person who introduces the new tool to the team. Be the person who figures out how to do the work better than it has been done before. Be the person whose evolution becomes the model for the rest of the organization. That is how you stay relevant. That is, in fact, the only way to stay relevant in a category of work that is being reorganized as fast as every category of work is being reorganized in 2026.

What you should register about the employee perspective is that you have a responsibility, as the operator, to give your team the chance to evolve. The agencies and contractor businesses that handle the AI transition well are the ones that invest in retraining, that give their employees the tools and the time to learn the new work, and that lead the transition rather than impose it. The ones that handle it badly cut staff before they have given the staff a chance to grow into the new roles. Both approaches end up at a smaller workforce. Only one of them ends up with a workforce that trusts the operator who led them through the transition. Which approach you choose is one of the most important leadership decisions you will make in the next three years.

Lead instead of be replaced. That is the choice every employee is being asked to make. It is also the choice every operator is being asked to make on behalf of their team.

The six perspectives are not separate stories.

*Lead instead of be replaced.*

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They are the same story told from six angles. The labs ship. The platforms distribute. The consumers absorb. The marketers adapt. The operators leverage. The employees evolve. Each perspective creates pressure on the next one. Each perspective is moving at a different speed, and the asymmetry between the speeds is where the operational opportunity — and the operational risk — lives. Consumers are adopting faster than businesses are adapting. Platforms are integrating faster than agencies are pivoting. Operators are leveraging faster than employees are evolving. Each gap in speed is a place where some operators will gain ground and others will lose it.

Your job, as the operator reading this book, is to read all six perspectives at once and figure out where the gaps in your own business are. If your consumers are ahead of your marketing, the marketing has to catch up. If your operations are ahead of your team, the team has to be brought along. If the labs are shipping faster than your agency partner is adapting, you need a different agency partner. The map gives you the diagnostic. The next chapter gives you the forecast for where the map is headed in the next three years. The chapter after that brings the entire arc of this book home.

Read on.

CHAPTER TWELVE

# What Is Coming Next

Trying to build for something that does not exist is hard.

That is the sentence I want you to register before any of the predictions in this chapter land, because the sentence is the operating reality I have been living inside for the last three years. CI Web Group has been building infrastructure for a future that has not yet fully arrived — a future where the customer is an AI agent, where the website is a content distribution layer rather than a destination, where the conversion happens inside an LLM conversation, where the unit economics of operations is reorganized around agent-supervision rather than people-management. Every quarter the future arrives a little more. Every quarter the gap between what we have built and what the future will require shifts. We keep building. We keep adjusting. The work does not stop because the destination keeps moving, and that movement is itself the operating condition I am now writing this chapter from inside of.

I want to be honest with you about the epistemic posture of this chapter, because most prediction chapters in CEO memoirs perform a level of certainty that the operator does not actually have. I do not have certainty about what is coming next. I have patterns. I have directions. I have the lived experience of building infrastructure for an emerging environment for three years, which has taught me that the directions matter more than the specific dates and the patterns matter more than the specific products. I am going to give you twelve predictions across six sections. Each prediction is something I am betting on inside CI Web Group right now. Each prediction may be wrong about specific timing or specific implementations. None of them are wrong about the directions they point. The contractor reading this chapter who absorbs the directions will be substantially better positioned for the next three years than the contractor who waits until the specific timing is provable. By the time the timing is provable, the bet has been won by somebody else.

I am betting on these futures even though I cannot prove they are coming, because the cost of being wrong is small and the cost of being late is large. That is the asymmetry that has driven every major operating decision of my career. The asymmetry is what I want you to internalize from this chapter. The directions matter. The exact timing does not.

## Voice Becomes the Assistant

The first prediction is the easiest one to defend because it is already happening.

The voice-platform category that defined the late 2010s and early 2020s — Alexa, Google Assistant, Siri — is being absorbed into the AI-assistant category that defines the late 2020s. The standalone voice platforms with their hard-coded skill ecosystems and limited natural-language capability are being replaced by frontier-model AI assistants that operate across voice, text, and increasingly visual surfaces with substantially better understanding and substantially fewer command-and-control constraints. The Echo on the kitchen counter is being replaced by an Alexa-with-Claude-or-GPT-running-underneath-it. The Siri on the iPhone is being replaced by Apple Intelligence. The Google Assistant is being replaced by Gemini. The fragmented voice-platform ecosystem of 2020 is consolidating into a unified AI-assistant ecosystem where the underlying intelligence is a frontier model and the surface where the user encounters it is incidental.

That consolidation matters for trades-industry contractors because it changes what the consumer is actually using when they ask their device a question. The homeowner who said *Alexa, find me an HVAC contractor* in 2020 was operating inside a small, predictable, command-driven interaction model. The homeowner who says the same words in 2027 will be operating inside a frontier-model conversation that can read your website, evaluate your reviews, compare you to three competitors, and recommend a provider — all before the human even touches their phone. The voice surface that used to be a glorified search query is becoming a research-and-decision conversation. The contractor whose digital footprint is not optimized to be evaluated by that conversation is invisible to the homeowner who used to find them through a more passive search.

The convenience is the accelerant. Consumers are not adopting AI assistants because they are technologists. Consumers are adopting AI assistants because the assistants make their lives easier. The friction of typing, scrolling, reading, evaluating, and deciding is replaced by a conversation that does most of that work for them. Convenience is the most powerful force in consumer technology, and convenience is what the AI assistants are delivering. The contractor who is waiting for the AI-adoption curve to slow down is waiting for convenience to stop being valuable to consumers. That is not a thing that is going to happen.

## The Customer Becomes the Agent

The second prediction is the deepest one in this chapter.

The customer, increasingly, is not the human. The customer is the agent acting on behalf of the human. That distinction is currently abstract. In three years it will be the operating reality of consumer commerce. The homeowner who needs an HVAC contractor in 2028 will not necessarily be the entity making the calls, evaluating the options, scheduling the appointment, or even authorizing the payment. The homeowner's AI assistant will. The homeowner will set the parameters — budget range, preferred timing, must-haves and nice-to-haves — and the assistant will execute. The contractor that wins that procurement is not the contractor that won over the human. The contractor that wins is the one whose digital footprint was correctly understood by the AI assistant evaluating the options.

That is the agentic web. It is the term the technology industry has been using for two years to describe the transition we are in the middle of. The transition is from a web of pages that humans navigate to a web of agents that act on behalf of humans. The transition is partial right now. By 2027 it will be substantial. By 2030 it will be the dominant pattern for transactions in many categories of consumer commerce — trades services among them.

AI-to-AI conversions are the operational reality that follows. The homeowner's AI agent talks to the contractor's AI agent. The conversation might be measured in milliseconds. The procurement decision is made between two systems. The two humans involved — the homeowner and the contractor — may not be aware the conversation happened at all, or may receive a summary after the fact. That is a different operating environment than the one most contractor businesses have been built around. The contractor whose website is the entity that the homeowner's AI evaluates is a contractor whose digital footprint is doing the selling on their behalf, twenty-four hours a day, with no salesperson involved. The contractor whose website is not ready to be evaluated by an AI agent is a contractor who is missing the conversation entirely.

AAO — Agent Answer Optimization — stops being an emerging marketing discipline in this future. AAO becomes the entire marketing discipline. The contractor whose digital footprint is optimized for being correctly understood by AI agents is a contractor whose business is structurally aligned with how customers are actually buying. The contractor whose digital footprint is still optimized for human searchers reading blue links is a contractor operating inside an obsolete model. There is no third category. The migration to AAO is not optional. It is the work of the next three years.

## Content Cannibalization and Data as Moat

The third prediction is one I think is already happening, even though most agencies and most contractors have not yet absorbed it.

Content cannibalization is the dynamic where AI summaries pull from multiple sources and produce answers that displace the source content's traffic. The contractor who publishes a blog post explaining the differences between two types of HVAC systems is, increasingly, contributing content that the AI absorbs and repurposes into a summary the homeowner reads without ever clicking through to the contractor's site. The traffic that used to follow good content does not follow it anymore. The work is being consumed without the consumer arriving at the source. That is cannibalization. It is happening now. It is going to get worse before it stabilizes.

The defense against cannibalization is uniqueness. Specifically, the defense is having entity data that is so unique to your business that an AI cannot simply summarize equivalent content from a competitor. Your specific service area, your specific pricing structure, your specific team credentials, your specific customer outcomes, your specific brand history, your specific operational signals — these are the entity-level data points that AI agents will use to differentiate you from competitors. The contractor whose entity data is generic and indistinguishable from any other contractor in the market is the contractor whose content gets cannibalized into anonymous summaries. The contractor whose entity data is highly unique — specific service guarantees, specific operational metrics, specific local-community ties, specific trust signals that no competitor can credibly claim — is the contractor the AI cites by name.

That is data as moat. The companies whose proprietary data is unique enough to defy simple AI replication become structurally advantaged in the AI era. The companies whose data is generic, fragmented, or unstructured become structurally disadvantaged. Your business, in 2026, is sitting on a data asset whose value depends entirely on whether you have organized it in a way the AI can understand and cite. The contractor with twenty years of customer-relationship history, properly structured, with verifiable outcomes and unique service signatures, is sitting on a moat. The contractor whose data is in scattered spreadsheets and a 2014-era field service management system is sitting on a liability.

Both contractors had the same data going in. The difference is the structure.

The work to build the moat is the work to make your data AI-readable, attributable, and verifiable. Structured data on your website that AI agents can ingest. Reviews aggregated and machine-readable. Operational metrics published in formats that AI can cite. Brand and trust signals that are demonstrable rather than claimed. Each of these is a piece of the moat. None of them are optional for the contractor planning to compete in the next three years.

## The Collapse of Attribution

The fourth prediction is the one that scares marketing departments the most.

In-LLM conversions are conversions that happen inside an AI conversation, before the consumer ever clicks through to a website or generates the kind of analytics signal that traditional marketing measurement can detect. The homeowner asks their assistant a question. The assistant evaluates the options. The assistant recommends a provider. The homeowner books the appointment. The traditional analytics framework — pageviews, sessions, click-through rates, conversion funnels — sees none of this. The conversion happened inside an LLM. The LLM did not report back to the contractor’s analytics platform. The contractor knows the appointment was booked. The contractor does not know which marketing channel produced it, because the channel itself was a conversation that no analytics platform was inside of.

That dynamic, scaled across the consumer economy, is the collapse of marketing attribution as an industry. Attribution is the discipline of figuring out which marketing channel produced which sale. Attribution depends on being able to track the consumer journey from awareness through conversion. When the journey happens inside an AI conversation that no platform can audit, attribution becomes a guess rather than a measurement. The marketing categories that depend on attribution-based budget allocation — paid search, programmatic advertising, performance marketing — face a structural challenge that goes beyond technique adjustment. The whole budgeting framework of marketing departments is built on attribution. When attribution stops working, budgeting has to rebuild from a different foundation.

The contractor whose marketing budget in 2026 is allocated according to attribution data is allocating dollars based on a measurement system that is increasingly meaningless. That is uncomfortable. It is also true. The contractor who internalizes that fact in 2026 will spend their 2027 marketing budget very differently from the contractor who does not. The categories that hold up are the ones that build durable assets — entity authority, structured content, local-search positioning, AAO-ready architecture. The categories that collapse are the ones that depend on tracking the consumer journey through traditional touchpoints — those touchpoints are increasingly being skipped entirely.

The honest answer about what to measure instead is that the industry has not yet figured it out. We are operating in a transition period where the old measurement system is breaking faster than the new one is being built. CI Web Group is investing in our own internal measurement architecture for AI-mediated conversions. So are some of the more sophisticated agencies in adjacent categories. None of us have a fully solved answer yet. The contractor who is paying attention to which agencies are working on this question is the contractor who will have a better measurement framework in 2027 than the contractor who is still asking their current agency for the same kinds of analytics dashboards their 2018 agency would have produced.

What I can tell you about where tracking and attribution are evolving is the directional shape, even though the specifics are still being built. The new measurement framework is going to be oriented around three things the old framework did not center on. First, AI-citation tracking — the discipline of measuring how often, and in what contexts, your business is being cited inside the AI conversations consumers have when researching your category. The technical capability to measure this is emerging in 2026 and will be substantially more mature by 2028. Second, entity-authority signals — measurable indicators of how strongly the AI agents in your market recognize your business as the canonical answer for specific service categories in specific service areas. Third, persistent-relationship metrics — measurements of how the AI memory in your customer base is accumulating positive or negative associations with your business over time, and what that accumulation predicts about future revenue. None of these three categories existed as measurement disciplines five years ago. All three are emerging right now. The contractor whose agency is investing in all three is the contractor who will have measurement clarity in 2028. The contractor whose agency is still building dashboards on Google Analytics and call-tracking will not.

Tracking and attribution are not collapsing. They are evolving drastically. The contractor who reads the collapse and panics is the contractor who misses the evolution. The framework that comes after the old framework is going to be more useful to the operator who wants to actually understand their customer base, not less, because the new framework measures what is actually happening in the AI-mediated economy rather than measuring proxies for it. The transition is uncomfortable. The destination is better than the place we are leaving.

## Managing Agents Instead of People

The fifth prediction has implications for how every business is structured, including yours.

In many roles, by 2028, people will be managing autonomous agents rather than other people. The middle-management category that defined corporate organizational charts for the last fifty years is being reorganized around agent-supervision rather than human-supervision. The skills of being a good manager change when the direct reports are AI systems rather than humans. The org chart changes. The number of humans needed to run a function decreases substantially because each remaining human is now managing a portfolio of agents rather than a portfolio of human direct reports. The leverage is real. The implications are uncomfortable for the millions of middle managers whose jobs are about to be reorganized around a different kind of supervision.

Inside CI Web Group, this transition is already happening. Our AI engineering team supervises agentic workflows. Our vibe-code team works in real-time partnership with AI systems. Our growth division operators are increasingly managing portfolios of automated processes that handle work that used to require human teams. The 38 people we kept through the restructure are not doing what they were doing before. They are doing what comes after. Most of them are now agent-managers in some form. The skills they are developing — evaluating agent output, designing agent prompts, troubleshooting agent failures, deciding when to override an agent's recommendation — are skills that did not exist as a coherent professional discipline three years ago and that will be the dominant management skill set within five years.

That transition implies the end of certain professional categories in their current form. I want to be careful with this prediction because the journalism about AI-driven job displacement has been wrong about specifics for several years running, and I do not want to hand you a list of professions that will look silly in 2030. What I will say is the structural prediction. Roles that consist primarily of repetitive cognitive work that an AI agent can do faster and more cheaply will mostly be reorganized into much smaller teams supervising AI work. Roles that consist primarily of human judgment, relationship-building, physical work, or creative synthesis will be augmented by AI rather than replaced. The mix in any given profession is what determines which side of the line that profession falls on. Some professions are mostly the first category. Some are mostly the second. Most are some mix. The mix is what is being reorganized.

If you are reading this book and your role consists primarily of repetitive cognitive work, your role is at risk. If your role consists primarily of judgment, relationships, physical work, or creative synthesis, your role is being augmented and you have an opportunity. The honest test is to ask yourself which category most of your hours fall into. Then act on the answer. The lead-the-change posture from Chapter Nine applies. Do not wait for the reorganization to arrive. Lead it inside your own work.

I want to give you a concrete example of what this future looks like in operating practice, because the abstraction above is less useful than the specific is.

At CI Web Group in 2026, our clients are able to communicate directly with a team of trained autonomous agents that have the ability to manage changes to their websites and AI infrastructure in real time, with human oversight from our team backing up the agent layer. The contractor who needs a content update does not wait for an account manager to put the request in a queue and route it to a developer who will execute it next week. The contractor talks to the agent. The agent executes the change. The human supervisor on our side reviews the work, approves it, and intervenes if judgment is required. The cycle that used to take days at most agencies takes minutes at ours. The cycle that used to require multiple human handoffs requires one human review at the end of the work the agents have already done.

That capability exists in production today, with a current cohort of clients, on the HydraOS architecture I described in Chapter Seven. It is a preview of the operating model the entire industry is going to be running on within three to five years. The agency-client relationship in 2028 is not going to look like the agency-client relationship of 2020. The 2020 model was humans on the agency side communicating with humans on the client side, with quarterly business reviews and monthly reporting calls and turnaround times measured in business days. The 2028 model is autonomous agents on the agency side communicating directly with the client, with human supervision running in the background to handle the judgment calls the agents are not yet ready to make on their own, and turnaround times measured in minutes for most work. The contractor whose current agency is operating in the 2020 model is operating with an agency that is not yet ready for the future this chapter is about. The contractor whose agency is operating in something close to the 2028 model already is operating with an agency that has been preparing for the future for several years. The gap between the two is substantial. It will widen every quarter.

# The Website Becomes the Avatar

The sixth prediction is about what your business's digital home actually is, and what it is becoming.

The website-as-static-document model that has defined the web since the 1990s is collapsing. The website was, for most of the web's history, a destination — a place humans went to read content, click links, and decide what to do next. That model assumed humans were the readers. Humans are no longer the only readers. Increasingly, the AI agents acting on behalf of humans are the primary readers, and the humans visit the website only when they need to interact with it directly rather than when they want to research or evaluate.

The role of a website, in that future, is two things at once. It is a content distribution platform — the canonical source of structured information that AI agents read on behalf of their users. It is also an interactive surface for the rare human visitors who do come to the site directly. Those two functions point in different design directions. The content-distribution function rewards AI-readable structure, comprehensive entity data, machine-verifiable trust signals, and interoperability with the standards AI agents are converging on. The interactive function rewards conversational interfaces, immediate engagement, and the kind of dynamic visual layer that traditional static-page websites do not deliver.

The interactive avatar is the design direction I think the human-facing function moves toward. Rather than navigation menus and hero images and contact forms, the homeowner who visits a contractor website in 2028 may encounter an interactive avatar — a conversational interface that introduces the business, answers questions, schedules service calls, and handles the kind of interactions that today require multiple form fills and email exchanges. The avatar is the website. The website is the avatar. The traditional static-page architecture becomes a backend layer that the avatar reads from and that AI agents continue to read from on the content-distribution side. The visual front-end of the website becomes a conversational interface.

This prediction is the one I am least sure about in terms of timing. The technology to build genuinely useful conversational avatars is arriving in stages, and the consumer expectations for what an avatar should be able to do are still forming. I am confident the direction is right. I am less confident about whether we are two years away or five. What I am confident about is that the contractor whose website is still designed around 2018 user-experience assumptions is the contractor whose digital home is going to feel old to a homeowner who has just talked to a sophisticated AI assistant in their car on the way to the appointment.

## The Persistence Question

The seventh prediction is one most contractors are not yet thinking about, and that is going to redefine customer relationships.

Today’s AI assistants have limited persistent memory. The conversation you had with ChatGPT or Claude or Gemini three months ago is mostly not available to the assistant when you start a new conversation. That limitation is being removed. The next generation of AI assistants will have substantially better persistent memory. The assistant will remember the homeowner’s preferences across years, across devices, across service categories. The assistant will remember which contractor served the homeowner well in 2025, which one was a problem in 2024, which one came recommended by a friend in 2026. The assistant will carry forward seven or ten or fifteen years of context about what the homeowner values, who they trust, and who they will not call again.

That changes the customer-relationship dynamics fundamentally. Most contractor business models assume a fresh acquisition cycle every time the homeowner has a new problem. The marketing budget is allocated to win attention from a homeowner who is, in some real sense, starting their evaluation from scratch. In a world with persistent AI memory, that fresh-start assumption breaks. The homeowner is not starting from scratch. The homeowner’s AI is carrying forward the entire history. The contractor who served the homeowner well three years ago has structural advantage that is not visible to the homeowner directly but is operating inside the AI’s recommendation algorithm.

The contractor who served the homeowner badly three years ago has the inverse problem. The bad experience is remembered. The bad experience gets surfaced when the homeowner's AI is asked to make a new recommendation in the same category. The old assumption that bad experiences fade with time stops applying when the AI is the entity carrying forward the memory. The bad experiences accumulate. The good experiences accumulate. Loyalty becomes structural in a way it has not been in the past, and so does the inverse — customer-acquisition friction caused by past failures becomes durable in a way it has not been.

The contractor planning for this future is the contractor making sure every customer interaction in 2026 is the kind of interaction the AI will remember in 2030. The bad customer experiences are not going to be forgotten. They are going to be encoded in the AI memory of every household the contractor serves and every household connected to those households through shared AI ecosystems. Reputation, in the AI era, becomes a much more durable asset and a much more durable liability than reputation has been in any previous era of consumer commerce.

## The Convergence

The final prediction is the largest in scale, and the one I am most certain about even though I am least certain about the specific timing.

Three exponential curves are converging. AI capability is on an exponential curve — frontier model performance is roughly doubling every six to twelve months on most measurable benchmarks, and the progression has not slowed since 2022. Robotics hardware is on an exponential curve — humanoid robotics, autonomous mobile platforms, dexterous manipulation systems are all improving at rates that were not predicted five years ago. Energy density and battery capacity are on an exponential curve — the energy economics that determine which AI deployments are physically possible are improving at a pace that opens new categories of deployment every quarter. Each curve, on its own, is significant. The convergence of the three is the structural event the next decade is going to be defined by.

The convergence produces, by the late 2020s, intelligent physical systems at consumer scale. Robotaxis. Home robots. Autonomous service operations. The Tesla Optimus units, the Figure humanoid platforms, the next generation of dexterous robotics from labs that have not yet shipped consumer products — some combination of these reaches deployment scale within the next three to five years. The trades industry is partly insulated from this because much of trades work is location-specific and judgment-heavy. Some of the trades work is also at risk of being augmented or replaced by intelligent physical systems. Drain cleaning. Routine maintenance inspections. Initial diagnostics. The categories most at risk are the most repetitive and most physically routine. The categories most insulated are the ones requiring judgment, relationship management, and the kind of in-home presence that consumers may continue to prefer to be human-delivered for cultural reasons even after the technology is capable of substituting for it.

The other implication of the convergence is recursive multiplication. AI builds AI. Agents produce agents. Robotic systems assemble other robotic systems. The compounding loop produces capability at a rate that makes prediction beyond two or three years out substantially harder than prediction inside that window. I do not know what 2030 looks like. I have a strong sense of what 2027 looks like. The gap between my confidence at three years and my uncertainty at seven years is the gap that the recursive multiplication produces. Operators who plan against three-year horizons can plan with reasonable confidence. Operators who try to plan against seven-year horizons are guessing. I am operating against the three-year horizon and updating my model continuously as the seven-year horizon clarifies.

The leverage at scale that follows is the framing I want to leave you with. By 2030, I think it is plausible that one operator with the right AI infrastructure and the right operational discipline could outperform a thousand-person traditional services business in the same market. One laptop with AI plus a properly configured agentic stack and a few subject-matter experts could deliver more revenue, with better margins, at higher quality, than the regional operators currently competing in the same category. That is not a metaphor. That is the operating math the convergence produces. The contractor whose competitive analysis is based on traditional headcount-and-revenue ratios is operating from a model that the convergence is about to invalidate. The contractor whose competitive analysis is based on AI-augmented unit economics is operating from a model that the convergence is about to confirm.

Trying to build for that future is hard. It is also the only future I am willing to spend the next decade of my career building for, because the alternative — building for the world we are leaving — is building for a market that is shrinking every quarter.

## The Policy Environment

There is one more piece of the picture I owe you before this chapter closes.

Everything I have predicted in this chapter assumes a policy environment where AI deployment continues developing on the schedule the labs and platforms are setting. That assumption is partial. AI deployment is also being shaped, increasingly, by the regulatory and policy environment that governs how the technology can be built, sold, and used. That environment is not yet settled. The European Union’s AI Act is in force and being interpreted. State-level AI regulation in California, Texas, New York, and elsewhere is being written and rewritten as I am writing this book. Federal policy in the United States is being negotiated across multiple agencies and committees. Export controls on frontier-model technology are shaping which capabilities are available in which markets. The contractor reading this book in 2026 is operating in a regulatory environment that will look meaningfully different by 2028, and the difference is going to affect every business that depends on AI infrastructure.

I want to be honest about my epistemic position on policy. I do not have specific regulatory predictions. The reason I do not have them is that the policy environment is being shaped right now, in real time, by political and institutional dynamics that operators in my position do not have visibility into. The contractor advisor who is confidently predicting what AI policy will look like in 2028 is making predictions outside their actual expertise. So am I, if I attempt the same. What I can tell you is the directional argument. Policy and regulation are going to shape AI deployment in ways that affect every business reading this book. The specific shape of the regulation is being negotiated as I write this. The contractor who is paying attention to the regulatory environment in their state and category will navigate the next three years better than the contractor who is not. That is the durable framing. The specifics will be your local attorney’s job to interpret as the regulations actually land.

I will say one thing about the policy environment that I do feel confident about, because it is observable in the patterns of regulatory action over the last two years. The regulatory environment is going to favor businesses that have built AI infrastructure transparently, with clear human oversight, with auditable decision-making, and with documented safety practices. The regulatory environment is going to disfavor businesses that have deployed AI opaquely, without oversight, without auditability, and without documented practices. CI Web Group's HydraOS architecture, with the autonomous-agent-team and human-oversight model I described earlier, is structured for the regulatory environment that is arriving. Most agency stacks are not. The contractor whose agency partner has built for transparency and human oversight is the contractor whose business is going to navigate the policy environment without disruption. The contractor whose agency has not is going to face costly retrofitting work as regulations land. The cost asymmetry is the same as the AAO cost asymmetry. Acting now is cheaper than acting later. That is the only thing I will predict about policy with confidence.

Twelve predictions across nine sections.

Voice platforms consolidate into AI assistants. Convenience drives consumer adoption past every previous technology curve. The customer becomes the agent. AAO becomes the dominant marketing discipline. AI-to-AI conversions become the procurement reality. Content gets cannibalized unless entity data is unique enough to defy summary. Data becomes the moat for businesses with structured proprietary information. In-LLM conversions break attribution-based marketing measurement, and tracking and attribution evolve drastically into a new framework oriented around AI-citation tracking, entity-authority signals, and persistent-relationship metrics. People manage autonomous agents instead of other people, and clients communicate directly with autonomous-agent teams with human oversight rather than through traditional agency account-management chains. Some professional categories are reorganized into smaller agent-supervision teams. Websites become content distribution platforms with avatar interfaces. Persistent AI memory makes reputation a substantially more durable asset and liability than ever before. Three exponentials converge to produce intelligent physical systems at consumer scale. Recursive multiplication makes seven-year prediction unreliable and three-year prediction the operating horizon. One operator with AI leverage outperforms a thousand-person traditional business by 2030. Policy and regulation will shape all of the above in ways that favor transparency and human oversight, and the businesses that have built for that policy environment in advance will navigate the regulations without the costly retrofitting that will face the businesses that have not.

Some of these predictions will be wrong. None of them are wrong about the directions they point. The contractor reading this chapter who absorbs the directions has a window to act before the predictions become consensus. By the time the predictions are consensus, the bet has been won by somebody who acted on them earlier.

There is one chapter left in this book.

*Some of these predictions will be wrong. None of them are wrong about the directions they point.*

---

It is the chapter I have been quietly writing toward since the Foreword. It is the chapter where the operational predictions in this book meet the personal stakes that gave the book its name and its dedication. It is about my father. It is about the technology that could not save him in 2019 and the technology that might save the next person like him in 2030. It is about why AI is scary and why AI matters anyway. It is about what it means to lean in responsibly to a technology that can hurt as much as help.

It is the chapter I owe you, and the chapter I owe him.

Read on.

CHAPTER THIRTEEN

# Kevin

My dad didn’t have to die.

That sentence is the one I have been carrying through this entire book. It is the sentence that the Foreword promised, that the Prologue gestured toward, that every chapter since has been quietly working toward. It is also the sentence that has the most weight inside the smallest number of words, because the version of his death that happened was not the only version that was possible, and the version that might have been possible if he had been diagnosed seven years later instead of seven years earlier is the version that the rest of this chapter is going to argue for.

This is the chapter where I tell you what happened, and what could have been different, and what I want you to take from both.

## October 6, 2019

My dad died on a Sunday.

The hospital where the protocol had been run was in Seattle. The trial team was a group of doctors who had agreed to take him on when the standard protocols had stopped working and the experimental protocols were the only options left. The team was made up of some of the best oncologists in the country at what they did. They believed in the protocol they were running. They believed they could save him. They almost did.

The protocol was Keytruda combined with Interleukin-2. Keytruda is an immunotherapy that takes the brakes off the patient's own immune system so the immune system can recognize the cancer as foreign and attack it. Interleukin-2 is an older immunotherapy that has been used for renal cell carcinoma for decades. The combination is aggressive. It is also one of the few options for Stage IV renal cell carcinoma when the cancer has spread beyond what surgery can reach. My dad had Stage IV renal cell carcinoma. The trial team's combination protocol was the path forward they could offer him, and he chose it, and Linda chose it with him, and I chose it with both of them, and we chose it because the alternative was not choosing anything and watching the cancer take him on its own timeline instead of ours.

Linda has the medical timeline of those weeks more clearly than I do, because she lived inside it the way only the spouse of a cancer patient can — and because she had, herself, been a cancer patient twice before, navigating treatment for two unrelated cancers across the two decades that preceded my father's diagnosis. By the time Kevin was on the operating table in Seattle, Linda was a two-time survivor herself, and she knew the inside of the cancer-treatment system the way most people only ever know it from the outside. When I asked her to walk me through the specifics of Kevin's timeline for this chapter, she did. He was scheduled for three or four treatments over the course of four months. The first one began on September sixteenth, when he went in for the infusions. On September seventeenth, he was admitted into the ICU. He was supposed to be inpatient for seven days. The trial team could not get his heart to regulate during the protocol, and the seven days became ten. On the tenth day, the team made the call that he was stable enough to go home and recover before the next round. They told the family they had run the algorithms and thought it was safe to send him home. He went home.

Read that sentence again. "We ran the algorithms and think it's OK to send him home." That is the verbatim phrase Linda remembers the team using. The algorithms were the best decision-support tooling oncology had in 2019. They were running on the best signal the team could feed them. They said it was safe. The team trusted them. We trusted the team. He went home. The going-home decision is the structural connection between the 2019 trial team and the argument the rest of this chapter is going to make about AI in medicine, and I want you to register the connection now so it lands when I unpack it. The 2019 algorithms were operating with the technology of 2019. They missed what was happening to his heart. Better algorithms might not have missed it. We are going to come back to this.

He came home. He was supposed to return to the hospital on Monday, October seventh, for the second round of seven days. Linda had photographs of him during the inpatient stay that I have looked at since — him in the hospital bed with VR glasses on September twenty-ninth, when the team was trying to use the technology to ease the time he was spending immobile. Those photographs are timestamped. After September twenty-ninth, Linda told me, was when he started going downhill. The Keytruda and the Interleukin attacked his skin first. Athletes feet. Then the rest of his body. Then his heart. The same immune system the protocol had unleashed on the cancer was attacking the muscle tissue of his heart, and the heart was no longer pumping enough blood to his brain. He started having what looked like seizures. Linda was the one who recognized that whatever was happening was outside the boundary of what home recovery could absorb. She made him go to the emergency room.

Torel and Liz were already at the hospital with Linda by the time my dad was on the table. They had driven over to be with her the moment she had called them. By the time the medical team was working on him, Torel was twenty-one years old, Liz was twenty, and the two of them were the load-bearing people in the room. Linda was barely able to stand. The medical team was focused on my dad. Someone had to be the calm one. Someone had to be the strength when my mom had none. Someone had to handle the calls that needed to be made. That someone was my son. Torel was our rock that morning. Liz was the steady alongside him. The two young people who would six years later become the parents of my dad's great-grandson were already, at twenty and twenty-one, functioning as the family's operational unit at the moment the family was at maximum risk of falling apart. The line was not waiting for Dallas to begin. The line was already operational on October sixth, 2019, in an emergency room in Seattle, with my son holding my mother upright while my father was being worked on by people who had run out of options.

My mother called me first. That was the call I described in the Prologue — the cardiac-crisis call from Las Vegas, the cash in the airport, the couple that gave us their seats, the early scramble to get any flight north. We were already in motion. We were headed to McCarran. Then Torel called.

Torel's call was the call that flipped the car. We were on the Vegas highway when his phone call came in. Whatever he told me — the escalation, the change in my dad's status, the news that the situation was worse than the first call had suggested — was substantial enough that Michael cut the wheel and we flipped a bitch on the highway. We were now committed in a way the first call had not yet committed us. The morning had a different shape after Torel's call than it had after Linda's. The first call was the crisis. The second call was the turn.

Then I was on the plane. I cried for six hours straight. Michael sat next to me. He said nothing because there was nothing to say. An hour and a half from landing in Seattle, my phone buzzed. The buzz was a text from Torel. The text said:

*“I’m sorry mom, grandpa didn’t make it, he’s gone. I love you so much.”*

That is the message my twenty-one-year-old son sent me from the Seattle hospital after my dad died. “I’m sorry mom” is the lead. “Grandpa didn’t make it, he’s gone” is the news. “I love you so much” is the close. Twenty-one words from my son. The structure of the message tells you who he was at twenty-one. He led with the apology. He delivered the news in the most direct possible language. He closed with love. He could have waited for me to land. He could have left it for somebody else to tell me. He did not wait. He did not leave it. He was the one who picked up his phone in the Seattle hospital and typed the words and sent them so that I would know before I walked off the plane. That is who Torel was on October sixth, 2019. That is who I had raised. That is who, six years later, became the father of Dallas Kevin Bagley-Slone.

I read the text. I went into complete shock. And underneath the shock, somehow, I knew. I do not have a more sophisticated way to describe what happened in my body in the seconds after the text arrived. The mind had not yet absorbed what the words said. The body had. The body had emptied out before the mind caught up. That is what shock is, when grief arrives in the form of words on a screen on a plane an hour and a half from landing in a city you cannot get to any faster than the plane is taking you.

I texted my mother back. The text I sent her was nine words. “I love you so much mom, I’m sorry.” That was the message I had inside me to send. Not grief. Not anger. Not the questions I would have for the trial team in the days that followed. The text I sent my mother was the same architecture my son had sent to me. Apology and love. He had written “I’m sorry mom, grandpa didn’t make it, he’s gone. I love you so much.” I wrote “I love you so much mom, I’m sorry.” The Bagley women and the Bagley son had texted each other across three thousand miles within the same hour, in the same structural form, with the same two emotions named in different orders. I have never felt so empty as I felt sending that text. The plane was an hour and twenty-eight minutes from landing. My father had been dead for less than an hour. My son was at the hospital with my mother. My mother was alone in a way she had not been alone in forty-seven years. I was alone on a plane next to a husband who could not say anything because there was nothing to say. The whole family was alone in different rooms in different cities at the same moment. The text I sent was the only thing I could do from where I was.

He did not make it to October seventh. He died on October sixth, the day before he was scheduled to go in for the second round.

The cancer had largely been driven back by the protocol. The other kidney was clear. The adrenals were clear. The cancer that had brought him into the trial six months earlier was, in the parts of his body where it had been most established, in retreat. The treatment was working. The treatment was also doing something else. The same immune system that the protocol had unleashed on the cancer was attacking the muscle tissue of his heart. The medical term for that is myocarditis. It is a known risk of the regimen. The trial team had been monitoring for it. By the time the monitoring caught the level of damage, the damage was past what could be reversed.

He died on a Sunday. The cancer that had brought him to the hospital was being defeated. The treatment that was defeating it had killed him.

## The Cocoon

Four and a half months later, on February 29, 2020 — a leap-day Saturday — we held my father’s Celebration of Life.

It was a Hawaiian-birthday-style gathering. My father had loved Hawaii. He had loved the music, the storytelling, the way Hawaiian gatherings let people speak about a person they loved without the formal-funeral choreography most American memorial services impose. We did it the way he would have wanted. Love, stories, music, and the people who cared about him most. Linda planned it. Linda hosted it. Linda made sure that the man she had been married to for forty-seven years got the kind of send-off that honored who he had actually been rather than the kind that funeral homes default to. The day was, for the family, the formal closing of the four-and-a-half-month period of immediate-aftermath grief that had begun on October sixth, 2019.

It was the moment we put the love and the loss into a shape we could carry forward.

The next day was March first, 2020. The world began shutting down. COVID was announced. The pandemic that would define the next two years arrived twenty-four hours after we had finished saying goodbye to my father.

Most accounts of the pandemic year focus on what was lost. The funerals that did not happen. The gatherings that went to Zoom. The widows and widowers who had to grieve alone because they could not assemble the people who would have carried them through the early months. The collision of public catastrophe and private grief was the structural reality for millions of people in those years, and the literature about that collision is now substantial.

My mother’s experience of those months was different. When I asked her, near the end of my writing of this chapter, what the first year after my father’s death actually felt like for her, she sent me back a message that I am putting on the page in her own words because no version I could write would land what she said as honestly as she said it. This is Linda, in May of 2026, looking back at the year that began on February 29, 2020:

*"Kevin's Celebration of Life was held on February 29, 2020 — a Hawaiian-birthday-style gathering full of love, stories, music, and the people who cared about him most. The very next day, COVID was announced and the world began shutting down. In an unexpected way, that pause gave me space to survive the earliest part of my grief privately. The masks, isolation, and quiet meant I did not have to explain my heartbreak, hold conversations, or pretend I was okay before I was ready. While the world was grieving in its own way, I was grieving Kevin, and that cocoon of silence gave me time to breathe, cry, and slowly begin learning how to live without him."*

That cocoon of silence is one of the most quietly remarkable single perspectives on the pandemic year that I have encountered, and I am grateful my mother put it into words for this book. Most readers will recognize, in her framing, a perspective they have not yet seen articulated. The pandemic is usually described as the thing that made grief harder. For Linda, in the specific circumstances of February 2020 — four and a half months after losing the man she had been married to for forty-seven years, on the day after the formal Celebration of Life closed the immediate-aftermath period — the pandemic was the cocoon she did not know she needed. The masks meant she did not have to perform okayness before she was okay. The isolation meant she did not have to hold conversations she was not yet ready to hold. The quiet meant she could grieve at her own pace rather than at the pace the social-performance overhead of being a widow would have demanded. The world was grieving in its own way. Linda was grieving Kevin. The two grievings happened in parallel, and for Linda, the parallel was the gift.

That year of cocoon — the year between February 2020 and roughly February 2021 — is the year my mother began learning how to live without my father. The world was slowly reopening by the time the second anniversary of his death arrived in October 2021. She was different by then. She had had the time the world inadvertently gave her. She had had the silence. She had had what she needed.

## The Cancellation

Two months earlier, my parents were supposed to be on a cruise to the Galápagos.

The diagnosis arrived in mid-to-late July of 2019. Linda has the original hand-drawn sketch from the doctor that came out of the appointment — a diagram of my dad's kidneys and adrenal glands and where the cancer was located, drawn in real time during the conversation that turned the rest of the year into a different year. Linda saved it. She told me, when she described it to me later, that she saved it because she thought it was pretty cool. That sentence is Linda. The fact that she could look at a doctor's freehand drawing of where her husband's cancer was and register, in the same breath as the diagnosis, that the drawing itself was kind of cool — that is the woman my mother is. The same woman who would later sit at his bedside for ten days in the ICU. The same woman who would later make him go to the emergency room when his heart stopped regulating. She is steady, she is observant, and she finds the things in the world that are worth saving even when the world is handing her the worst news of her life.

My parents kept the diagnosis between themselves for a window of time. They did not tell me right away. They waited until August. They wanted, I think, to absorb it themselves before they handed it to their daughter. The cruise was canceled. The plan that my parents had been building toward — the trip, the months after the trip, the years after the trip — was replaced by a different plan that none of us had asked for. The new plan was three or four immunotherapy cycles, scheduled across four months. He had only one before he died.

On September fourteenth, two days before he was scheduled to go in for the first round of infusions, the family had a poker night with the grandkids. Liz and Torel were there. Linda was there. Kevin was there, in his element, doing what he had been doing for as long as I had been alive — being the grandfather at the table, teaching, joking, holding court over the same kind of casual family gathering that had defined our weekends for decades. The poker night was not anything special. It was a Saturday. Two days before the hospital. A normal evening with the kids who would grow up to be the parents of the great-grandchild he never got to meet.

I am writing the poker night down because the chapter that does not include it would be a chapter about a sick man and a hospital and a treatment and a death. The chapter that includes it is a chapter about a man who had a normal Saturday with his grandkids two days before the protocol started, and that ordinariness is part of what was lost. He was not a patient first. He was a grandfather, a husband, a developer, a real estate agent, a TV personality, and a thousand other things he had been across seventy-one years of being himself. The cancer interrupted the man. The chapter has to honor the man before it can honor the interruption.

My dad was a developer. Most of the readers of this book do not know that, because he was not a public-facing developer in the way that visible technology personalities are. He worked at Maverick Microsystems on the MICR encoder, the technology that allowed banks to read the magnetic ink on the bottom of checks before optical character recognition was reliable enough to do the same job. He shipped multiple Apple II games in the early 1980s, when shipping a game on the Apple II meant writing every line of the code yourself, drawing every sprite yourself, distributing the game on physical floppy disks that you mailed to publishers and waited weeks to hear back about. He taught my cousin Chris to code. He taught me to think about systems. He was, in every meaningful sense, an early-era technologist whose career happened to land in retail and finance instead of in the visible-technology category that would have made his name recognizable.

My dad was also a real estate agent. After his technology career, he and Linda built and ran Special Agents Realty in the Pacific Northwest. He was good at it. He had the kind of presence in front of a camera that made the work translate to television, and he ended up on multiple HGTV and DIY home-renovation shows over the course of his second career. People in the trades-and-television audience still see him on TV today. Linda will sometimes get a text from a friend or a stranger who has just caught a rerun of one of his episodes — “I just saw Kevin on TV.” That kind of message is the kind of strange continuing presence the dead leave behind in the era of streaming reruns. He keeps showing up on people’s screens. He keeps being recognized. The man who shipped Apple II games on floppy disks in 1982 ended up being the man who taught television audiences how to evaluate a property forty years later. Both careers were the same career, run by the same person, with the same instincts about how to communicate technical work to people who needed to absorb it without being technologists themselves.

My dad was also a black belt in Akedo. He had been training in the martial art for the better part of his adult life by the time I was old enough to remember, and the discipline of the dojo was as much a part of his weekly rhythm as the engineering work or the photography. He brought me to the dojo as a child, the same way he brought me to the office and the dark room and the garage. The dojo was another room in the house of my upbringing where my father was already inside something serious that the rest of the world did not yet take seriously enough, and where he made sure his daughter saw what serious practice actually looked like — the bowing, the patience, the years of repetition that produced the calm of a man who had been hit in the face often enough to know he could survive it.

My dad had also been around boats his entire life. The story of how he learned, which I want you to register because it explains the rest of his comfort on the water, started when he was fourteen years old. His mother — my grandmother — made the decision that most mothers in 1962 would not have made. She allowed her teenage son to go out on a great big cargo ship for three months. The captain of that ship befriended him over the course of the voyage and let him navigate. My dad learned navigation from a working ship captain on a working cargo run when he was fourteen. That is where the rest of his life on the water came from. The years he and Linda would later spend living on a three-story paddlewheeler in Lake Union, the years of small-boat handling around the Pacific Northwest, the calm he had on the water that most people never develop — all of it traced back to the three months his mother had been brave enough to send him out on. His brother spent his entire career in boating professionally. My dad carried the knowledge his whole life as a competent, lifelong navigator who happened to spend his career building software.

My father was a serious person and also funny as hell. The two were not in tension. He could be locked into a piece of code or a navigation problem or a real estate negotiation with the focus of a man who treated the work as something that mattered, and he could turn around in the same minute and pull a prank on whoever was within reach. He was quite the prankster. The household I grew up in was not a household where the technologist-father was austere or distant. It was a household where the father who could explain extranets to me at breakfast was also the father who would set up an elaborate joke at dinner that took hours to understand. He was brilliant. He was loyal. He was loving. Those three words are the words I want on the page about him because they are the words his friends would have used about him, the words his clients would have used about him, the words his coworkers and his dojo partners and his television producers would have used about him, and the words my mother would use about him today if you asked her to describe in three words the man she had been married to for forty-seven years.

He was good at the work. He shipped real things. He believed in technology in the way that the first generation of personal-computer developers believed in technology — not as a job, but as a worldview. He carried that same worldview into real estate. He carried it onto the television sets where he taught families how to evaluate the homes they were thinking about buying. He carried it onto the dojo mat where he practiced for decades. He carried it onto the boats he handled across the Pacific Northwest waterways. He carried it across every part of his adult life.

That is who got the diagnosis. That is who canceled the cruise. That is who hosted the poker night two days before the first round of infusions began. That is who chose the experimental protocol because the standard protocols had stopped working and the experimental protocols were the only options left.

He chose the protocol because he believed in trying. He had been a person who believed in trying his entire life. The Apple II games he shipped were trying. The MICR encoder work was trying. Special Agents Realty was trying. The HGTV episodes were trying. The decades of building and learning and watching his daughters grow up were trying. The Galápagos cruise was trying. The experimental protocol was the last version of trying he ever did. It is also the version that did not work. Or rather — it worked. The cancer was being driven back. The treatment killed him while the treatment was working.

## The Autopsy

The autopsy report came back in the weeks after.

The cancer had largely been cleared from the parts of his body where it had been most active. The other kidney showed no cancer. The adrenals showed no cancer. The metastatic sites that the protocol had been targeting had responded. The protocol had done what it was designed to do, on the timeline the trial team had hoped for, with the specific outcome that the protocol existed to produce.

The cause of death was myocarditis. The same immune system that the protocol had unleashed on the cancer had attacked the muscle tissue of his heart and damaged it past the point where the heart could continue functioning. The autopsy was not ambiguous about this. The cure had killed him. The cure had also killed the cancer. Both findings were on the same page of the same report, and the family had to absorb both findings at the same time, and there was no way to absorb either one without absorbing the other.

I want you to register what that means, because the structure of this kind of grief is different from the structure of most other kinds of grief. He did not die because the doctors gave up. He did not die because the cancer won. He did not die because there was nothing left to try. He died because the thing that was working too well in one direction was also working too well in another direction, and by the time the second direction was visible, the damage was past reversing. The grief from a death like that is not the grief of failure. It is the grief of a partial success that came at a price the family was not asked whether it would pay. The price was paid anyway. The success was real. The success was also not enough.

Linda wrote a letter in the days after he died. I am not going to put that letter on the page in this chapter — it is hers, not mine, and the version of it I have permission to share is held in the bonus material at the back of this book. What I will say is that the letter named what was true: the man we lost was the man who would have been most excited about the technology that was about to arrive. The man who shipped Apple II games on floppy disks would have been first in line to understand what AI in medicine could do. The man who taught Chris to code would have wanted to be alive for the next chapter of computing. The man who believed in trying would have believed in the trying that the next decade of medicine was about to undertake. He did not get to see it. The reason he did not get to see it is the reason this chapter exists.

## What AI Could Have Done

I want to be careful with this section, because the honest version of the argument is more nuanced than the version some readers will want me to make.

The version some readers will want is the version where AI would have saved my dad. It is not that version. The technology in 2019 was not at the level it would need to be at to identify the myocarditis risk profile in time for that specific patient receiving that specific protocol on the specific timeline he was on. The trial team that treated him was operating with the best monitoring available in 2019, and the monitoring was not sufficient to catch the cardiac damage in time. AI as it existed in 2019 would not have changed that. I want to say so clearly because medical readers will read this chapter and any overclaim about what AI could have done in 2019 will rightly be dismissed as the kind of magical thinking that damages the credibility of the larger argument I am about to make.

The honest argument is the prospective one. The next patient like my dad does not have to die the way he died. The AI infrastructure that is now arriving in oncology research, in clinical trial design, in real-time biomarker analysis, in patient stratification, in dose modulation, in side-effect prediction — the technology being built between 2024 and 2030 is going to give the next patient like him substantially better odds. Not because the same Keytruda-and-Interleukin-2 protocol will be different. The same drugs may still be used. What will be different is the sophistication of how the drugs are administered, monitored, and adjusted as the treatment unfolds. AI-augmented dose modulation will allow trial teams to titrate immunotherapy regimens based on real-time biomarker signals, slowing the dosage when the autoimmune response is approaching the threshold where it starts attacking healthy tissue. AI-augmented patient stratification will allow trial teams to identify which patients are at higher cardiac risk before the protocol begins, and to adjust the protocol accordingly. AI-augmented side-effect monitoring will allow trial teams to catch the early signals of myocarditis weeks earlier than current monitoring catches them, when the damage is still reversible.

None of this saves my dad. He died in 2019, in Seattle, on a Sunday in October. The technology that might have saved him did not exist yet. What the technology might do for the next patient like him is the argument this chapter is making. The next patient like him does not have to die the way he died. The next patient like him might get to come home from the hospital instead of dying in it. The next patient like him might get to go on the cruise that was canceled. The next patient like him might get to teach his grandson to code, the way my dad taught Chris. The next patient like him might get the years he was supposed to have.

That is what AI in medicine means to me. It is not abstract. It is not theoretical. It is not a research program that I am rooting for from the outside. It is a specific argument about a specific category of patient who, if the technology arrives at the speed and the quality the rest of this book has been describing, will be more likely to survive their cancer than my dad was. The technology has to arrive responsibly. The technology has to arrive with appropriate safety oversight, with appropriate clinical validation, with appropriate human-in-the-loop review at every decision point where AI augmentation could affect a patient outcome. None of those constraints are optional. The technology has to arrive responsibly because the alternative is the technology arriving fast and wrong, with patients harmed by AI errors instead of helped by AI capabilities. The responsible path is the only path that produces the outcome we want, which is more patients like my dad surviving the protocols that were supposed to save them.

[MEDICAL REVIEW REQUIRED: This entire section requires review by a board-certified oncologist or clinical pharmacist with experience in renal cell carcinoma immunotherapy regimens before publication. The Keytruda+Interleukin-2 protocol claims, the myocarditis-from-treatment causal claims, and the prospective AI-in-medicine argument all need medical-credibility verification. Do not ship this chapter without that review.]

## My Dad Didn't Have To Die

I want to close this book with what I believe.

I believe that AI in the right hands will save lives. I believe it will create new jobs that do not yet exist, ways of working that we cannot yet imagine, opportunities to do good in the world at scales that the previous decade could not have produced. I believe AI will propel the people who learn to use it well into a future that is moving faster than any previous technological era has moved. I believe we will get there.

I also believe we will have a messy middle. The next five to ten years are going to be hard. The technology is going to ship before it is ready in places where readiness matters. People will be hurt by AI deployments that should not have been deployed. Industries will be disrupted in ways that destroy livelihoods that were supposed to be stable. Communities will be reorganized by economic forces that they did not consent to and cannot easily defend against. The middle is going to be messy. The fears that responsible operators have about AI are not paranoid. The fears are legitimate. The technology is powerful enough that the harms it can do are real, and we should treat the harms as real, and we should build the systems and the oversight and the regulatory frameworks that prevent the harms wherever we can.

And I believe that if good people lead with the right intentions, we can accelerate the good that AI does in the world while reducing the harm. We can solve problems that have plagued mankind for centuries because we have not yet had the tools to solve them. We can give sight to people who could not see. We can give experiences to people whose bodies could not previously support those experiences. We can explore space at a scale that previous generations could only dream about. We can extend human life and reduce human suffering and produce the kinds of breakthroughs that, for most of human history, would have been called miracles. The technology is capable of that. The question is whether we, the people who deploy it, are mature enough to direct it toward those outcomes instead of toward the outcomes that produce short-term profit at long-term cost.

This requires the most mature version of ourselves.

It requires collaboration. It requires real conversations between the technologists building the systems, the regulators governing them, the operators deploying them, and the people whose lives will be affected by them. Real conversations — not the political-conference camp dynamics that the trades industry has been creating, not the polarized social-media discourse that has made every other technological transition harder than it needed to be, not the closed-room corporate strategy sessions that exclude the people who will actually live with the consequences. Real conversations across all of those constituencies, conducted in the spirit of the engineering communities that built the open internet — share what works, contribute what you have learned, treat the broader good as the operational priority instead of the proprietary advantage.

It requires testing and being okay with imperfections as we learn. The technology cannot wait for perfect. The technology will not be perfect. The path forward is to ship the work that has the heaviest impact, gather the data on what works and what does not, and rebuild based on what the data shows us. Speed and data are advantages here too — not just for an agency like CI Web Group, but for the entire civilizational project of integrating AI into the systems that govern human life. We learn by doing. We do by trying. We try in good faith. We accept that some of what we try will not work. We pay attention to what does work, and we expand it. We pay attention to what does not work, and we change it. That is how the messy middle becomes the future we are hoping for.

My dad didn’t have to die.

He was the kind of person who would have been one of the good people leveraging AI to make other people’s lives better. He was the kind of person who would have been excited about the technology I am about to spend the next decade of my life building. He was the kind of person who would have understood what I was doing, would have asked the right questions about the architecture, would have wanted to know how Chris was implementing the data layer, would have wanted to see Braedn’s agentic-system designs, would have been first in line to read this book. He would have been one of the good people. The world is poorer for not having him in this chapter of the technology story. So am I. So is my mom. So is my son Torel. So is my grandson Dallas, who will not get to know him, who will only know about him through what the rest of us remember and what I am writing in this book.

My dad didn't have to die. He died because the technology that might have saved him did not exist yet. He died because the people who built the technology that did exist could not project compounding rates of change accurately enough to know what would be possible seven years later. He died because the medical research community had not yet integrated the AI infrastructure that would have given his trial team the ability to titrate the protocol differently. He died in the messy middle of an earlier transition that we, all of us, are now in the middle of finishing. The next patient like him does not have to die that way. The next patient like him will benefit from the technology that the rest of this book has been arguing for. The arguments in this book are not abstract for me. The arguments are about him. The arguments are about the next person like him.

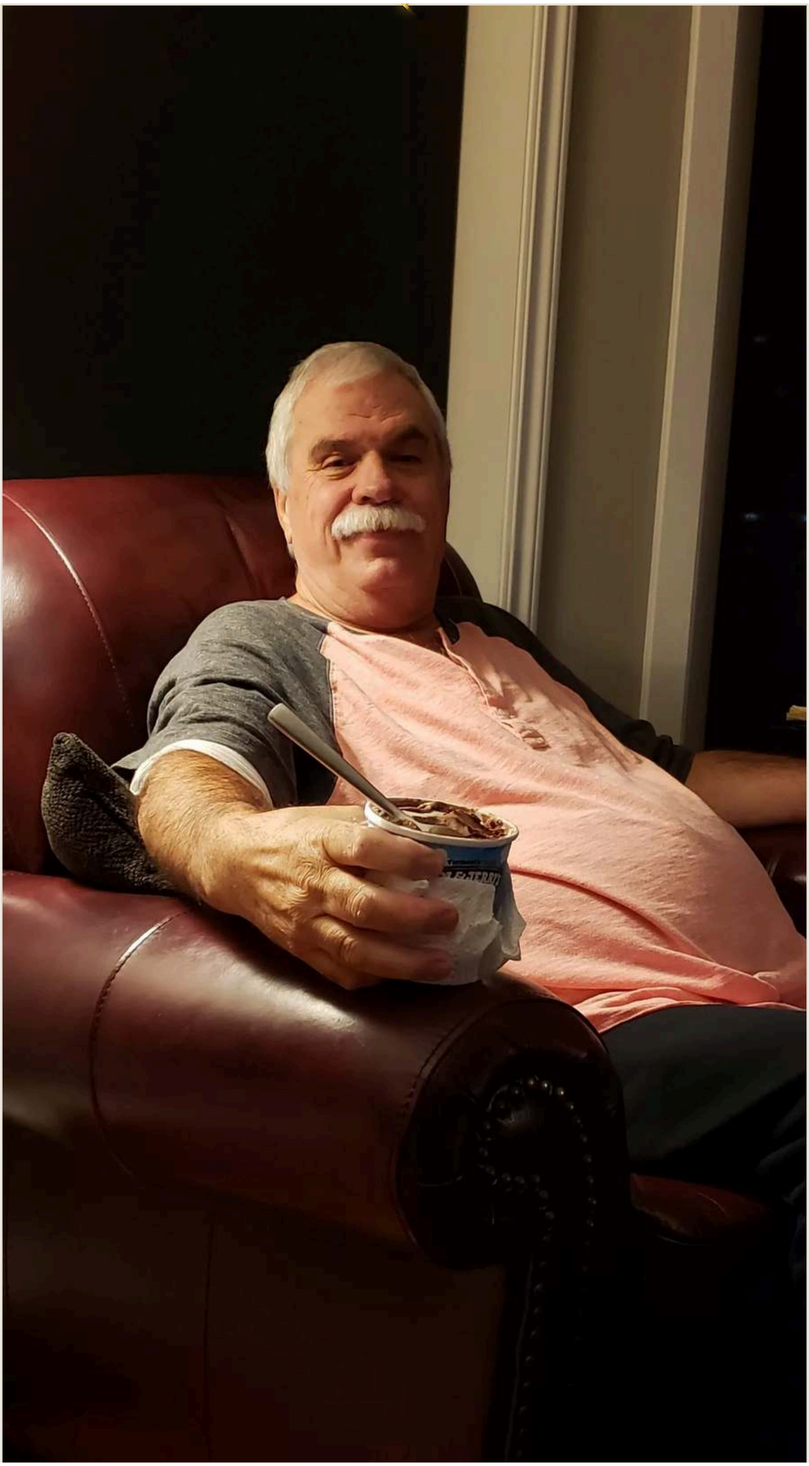
This book is for my grandson. It is also for my dad. It is also for the next patient like him, who will not know my name and will not know my dad's name, and who will benefit from the work that the people building the next decade of AI infrastructure are doing right now, in 2026, in agencies and labs and clinics and operations centers around the world. The work has to be done. The work has to be done responsibly. The work has to be done with the most mature version of ourselves leading it, with collaboration and real conversations and the willingness to test and learn and be wrong and try again. The work has to be done because the alternative is more deaths like my dad's, and we have the chance, right now, to make sure those deaths do not have to happen.

My dad didn't have to die.

Make sure the next one doesn't.

CHAPTER FOURTEEN

# For Dallas



*Kevin Bagley. October 5, 2019. The night before he died.*

*The last picture he ever sent me. The last FaceTime conversation we ever had.*

The icecream picture was the last picture my dad ever sent me.

That sentence is one I have not been able to write down anywhere before. The version of his death I kept private was not the version where he died after the experimental protocol that almost saved him. The version of his death I kept private was the version that came at the end, when he was at home in his recliner, eating an ice cream from a small carton, and the picture arrived on my phone the way ordinary things from him always arrived — without warning, without announcement, just a small gesture of a man who liked sending his daughter pictures of the things he was doing. The picture was sent during a FaceTime call. He was eating Ben and Jerry's. He was smiling at me through the screen. I was looking back at him through mine. I responded the way I had always responded to ordinary pictures from my father. I did not know it was the last one. He went into the emergency room not long after. He died the next day. There was no second ordinary picture. There was no follow-up text. There was the icecream, and then there was the night, and then there was the morning of October sixth, and then there was the rest of my life without him.

I wish I could call him every single day. I wish I could tell him what we are building. I wish I could tell him how the agency has grown. I wish I could tell him what Chris is doing, what Braedn is doing, what the team has shipped this week, what Synapse has learned, what HydraOS is now capable of that it was not capable of last quarter. He would be proud of what we are building. He would have been helping us invent and create. The man who shipped Apple II games on floppy disks in 1983 would have been first in the door for the agentic-systems work the team is doing in 2026. He would have understood the architecture immediately. He would have pushed Chris and Braedn to ship faster. He would have asked Linda what she thought about everything we were doing, and Linda would have given him her direct read, the way she has been giving everyone in her life her direct read for sixty-plus years, and the two of them would have been the engaged grandparents that Dallas deserves to have.

Dallas, this part is for you. You will not remember reading this when you are old enough to read it for yourself. By the time you are old enough to read it, this book will be many years old and the world it described will already have been replaced by another world. But I am writing it anyway, on the chance that the words still mean something to you when you are old enough to absorb them, and on the chance that the world that has replaced this one still has people in it who are trying to do the kind of work I am trying to do.

*Dallas and me. October 19, 2025. The day he was born.*

Every day I look at your beautiful blue eyes and your mohawk and I think deeply about my responsibilities as your guide. I think deeply about what we are supposed to teach you to live in a world I cannot even pretend to imagine. I know the school systems are not prepared, and they are not even preparing. They will catch up eventually, the way institutions always eventually catch up, but they will not catch up in time for you. The catching up will not happen on your timeline. It will happen years after you have already needed it. That means the catching up is our responsibility — your mother's, your father's, your grandparents', your great-grandmother Linda's, the team you will inherit at CI Web Group, the community you will be part of at JustStartAI, every adult in your life who loves you and is trying to figure out what to give you that the schools cannot give you in time.

What are the most important traits we need to instill in you? It is no longer about teaching you information. The information is going to be handed to you on a silver platter, by AI, by machine learning, by quantum computing, by robotics, by every layer of technology that is going to mediate the world by the time you are old enough to make your own decisions. The information you can look up. The information you can ask any system around you and receive a useful answer. The information is not the bottleneck of your life the way it has been the bottleneck of your grandmother's life and your great-grandfather's life and every previous generation's life. The bottleneck of your life is going to be something different.

It is mindset. It is character. It is heart. It is curiosity. It is whatever the next item is in this list that I have not yet figured out how to name, because I am figuring it out as I write this and I am not going to fake the part I have not yet figured out. It is the traits that AI cannot give you and that the schools cannot teach you in time. It is the willingness to be wrong and try again. It is the discipline to do hard work even when the work could have been done by a system. It is the choice to be in real relationship with people who love you, even when the AI assistant could simulate something that looks like relationship but is not. It is the maturity to recognize the difference between a tool and a friend, between a capability and a person, between what a system can do and what a human owes another human.

It is character. The world is going to test it. Every previous generation has had its character tested by hardship, by war, by economic collapse, by personal loss. Your generation is going to have its character tested by abundance — by the question of what you do with your time when AI has done most of the work that previous generations had to spend their lives doing. The temptation will be to do nothing. The temptation will be to coast. The temptation will be to disappear into the comfort that abundance produces, the same way previous generations disappeared into the cynicism that scarcity produced. The character we are trying to instill in you is the kind of character that recognizes the temptation and resists it. The kind that decides, in the abundance, to do meaningful work anyway.

It is heart. The capacity to love the people in your life, all the way, without holding back. Your grandfather Kevin loved my mother that way for forty-seven years, and he loved his daughters that way for as long as he was alive to love them, and he loved his work that way for as long as he was able to do it. The reason I am writing this book is because of the way he loved. The reason CI Web Group exists is because of the way he loved. The reason you have a great-grandmother Linda who is still doing fifty contractor calls a week at the age she is at is because of the way he loved her, and the way she loves him still, and the way both of them love you. Heart is not soft. Heart is the structural foundation of every other meaningful thing a person ever does. Develop it deliberately. Practice it daily.

It is curiosity. The willingness to keep asking why, and how, and what if, even when the systems around you would rather you accept the answer they give you. Curiosity is what made your great-grandfather a developer. Curiosity is what made me an agency CEO. Curiosity is what is going to make you whatever it is that you are going to be, in a world that has not yet been invented. Stay curious. Distrust the easy answer. Ask the next question.

And it is something I do not yet have a word for, because the world you are going to live in is going to require traits I cannot fully name from where I am sitting. I am going to leave space in this list for you to fill in the trait that turns out to be the most important one in your generation. I do not know what it is. I trust that you will know it when you are inside the world that requires it. The work of writing this book has taught me that the most important things often arrive without names attached to them, and the names get attached after the fact, by the people who lived through the thing and tried to teach the next generation what they had learned. You will be one of those people. The trait you cannot yet name is yours to discover. Discover it deliberately. Teach it to the generation after yours.

My life is now dedicated to helping others mentally and technically prepare for a new world.

That is what I have decided to do with the time I have. I do not know how many years that work will take. I do not know what the work will look like in five years, or in ten, or in twenty. I do know that the work is necessary, that the people who need the help are real, and that the responsibility to do the work falls to those of us who have been close enough to the technology to understand what is coming and far enough from it to remember what is at stake.

We all carry that responsibility. We must be consciously aware of our responsibility with the next generation. We cannot hide technology from them. We cannot hide from it ourselves. We carry huge responsibility — to the next generation, to the entrepreneurs who are building the businesses that will employ them, to the trades and the essential workers who will be one of the resting places for many people who lose their jobs in this transition. The plumbers and the electricians and the HVAC technicians and the home health aides and the CDL drivers and the construction crews and every other category of essential work that AI is not going to fully automate — those industries are going to absorb people who used to be paralegals and copywriters and middle managers and call-center workers and the kinds of professionals whose roles are being reorganized faster than the rest of the economy is willing to admit. The trades and the essential-work categories are not just contractor businesses. They are going to be the landing zone for a generation of displaced knowledge workers who need work that AI cannot fully replace. The contractor reading this book is going to be the employer of those workers. That is a responsibility most contractors are not yet thinking about. They will need to.

The deeper truth is the one I want you, Dallas, to hold onto when you are old enough to read this. When information and history and math and engineering and science are all handed to us on a silver platter — by AI, by machine learning, by quantum computing, by robotics — what is left is character. What is left is mindset. What is left is people, and relationships, and love, and how we treat each other. What is left is how we band together to get through this evolution of technology and society. The technology is going to do most of what humans used to do. What humans are going to do, in the world after that transition, is be human at each other. Be in relationship. Be present. Choose to love. Choose to show up. Choose to extend the hand that the system around you cannot extend on your behalf. That is the work that AI cannot do. That is the work that will define whether the world you live in is the kind of world worth living in.

My dad would have understood this. He spent his life in technology and his life in love at the same time, in the same proportions, with the same seriousness. He shipped because he could not stand the alternative — and the alternative was not just unshipped code. The alternative was a life that had not been spent doing meaningful work for the people he loved. He chose the work. He chose Linda. He chose his daughters. He chose his grandchildren. He chose, every day for seventy-one years, to be present in the lives of the people who depended on him. The technology was the surface. The love was the substance.

Dallas, that is what I want for you. Choose the work. Choose the people. Choose to be present. The world is going to give you tools your great-grandfather could not have imagined. Use them in service of the same ends he used his tools for — in service of the people you love, in service of the work that matters to you, in service of the future that is going to be yours to shape.

That is the world I am asking the rest of this book to help build. That is the world I am asking you, Dallas, to grow into.

I am going to hand the closing of this book over to my mother for three more pages, because she has earned the right to it across every chapter the book contains and because she has, in these last weeks of my writing, sent me three messages she wants on the page. One is addressed to me. One is addressed to you, Dallas. One is addressed to your father and your mother. I am putting all three on the page in her own words, because Linda is who has been witness to this entire arc and the architecture is more honest with her voice carrying the closing than with mine.

*That is the world I am asking the rest of this book to help build. That is the world I am asking you, Dallas, to grow into.*

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First, what she sent for me — her daughter, in May of 2026:

> *"My husband saw the possibilities of AI long before the world caught up. Today, watching my daughter build, learn, and lead in that same space feels like seeing part of his brilliance continue forward."*

That is the inheritance argument this book has been making for nineteen chapters, articulated in two sentences by the woman who has been the witness to all of it. My father saw the possibilities. I am carrying them forward. Linda is who has known both of us long enough to make the observation with any authority, and she has now made it on the page.

Next, what she sent for you, Dallas — her great-grandson, the youngest member of the family this book is for:

> *"Kevin imagined the future, Jennifer is helping build it, and my great-grandson will grow up inside it. Watching that arc across generations is extraordinary to me."*

That is the four-generation arc this book has been describing, articulated by the one person in the family who has been present across all four generations. Linda was there when my father imagined. Linda has been here while I have been building. Linda will be here — we hope, and we have every reason to hope — to watch you grow up inside it. The arc is not abstract. It is one woman's witnessing, across forty-seven years of marriage and now seven years of widowhood and one year of great-grandmotherhood, of what four generations of one family have done across the same decades of technology evolution. That is the architecture the book has been arguing about. Linda is the proof that the architecture is real.

And finally, what she sent for your father and your mother — Torel and Liz, the next generation of parents in our family:

> *"By the time my great-grandson is grown, AI will simply be part of everyday life. My hope is that his father, Torel, helps guide him through that world with love, humanity, curiosity, and strong values — teaching him not only about the incredible future ahead of him, but also where he came from. He comes from generations of people who embraced learning, creativity, and innovation, and he will have the opportunity to be part of this evolving world in ways entirely different from the rest of us."*

That is Linda's charge to the next generation of parents in our family. The grandparental hope she has for what Torel and Liz will do for you. Love. Humanity. Curiosity. Strong values. Teach Dallas the future. Teach him where he came from. Both at once. The book has been arguing across every chapter that the people who came before you embraced learning and creativity and innovation, and that you will have the chance to inherit that posture and apply it in a world that none of us yet fully understands. Linda has articulated the charge for me. I am putting it on the page for Torel and Liz to hold across the next eighteen years as they raise you.

Three voices in one chapter from my mother, addressed to three different members of our family. That is how this book closes. I have written every chapter that came before. Linda has written the closing tableau.

My dad didn't have to die. The next person like him does not have to die that way either. The next generation does not have to live in the world that produced the death he died. The world we are building — the world I am dedicating the rest of my life to — is the world where the next person like him gets to come home from the hospital. Where the next generation gets to inherit the technology and the wisdom at the same time. Where character and mindset and heart and curiosity are what we have spent our lives building, alongside the AI infrastructure, alongside the agencies, alongside the businesses, alongside the entrepreneurs, alongside the essential workers, alongside the families, alongside everyone we love.

Letter One is over.

There will be more letters.

*October 19, 2025. The day Dallas was born.*

*From left: me, Allula, Mike, Linda, Liz, Dallas, Torel.*

*Six years and thirteen days after my mother*

*stood next to my father in a different hospital,*

*she stood next to her granddaughter holding her great-grandson.*

*The line continued.*


*Dallas, Mike, and me. The months after.*

*He is already reaching for the keyboard.*

*He is already in the room where the work is happening.*

*Linda and Dallas. Today.*

*The grandmother my mother became.*

*The great-grandson she did not know was coming when my father died.*

My mother has been the verification engine of this entire chapter. The August second diagnosis date. The hand-drawn sketch she saved because she thought it was pretty cool. The verbatim “We ran the algorithms and think it's OK to send him home" line from the trial team. The September timeline. The October sixth chronology. Every load-bearing fact in this chapter has been verified by her, sent to me in text messages across the months I have been writing this book, captured with the operational precision of a woman who has been inside the medical system as both a spouse and a two-time patient herself. I have been honored by what she has shared. She has also, across these months, lived through the present-tense reality that the chapter is closing on — the six and a half years since Kevin died, the texture of being a widow in 2026, the relationship a seventy-something woman has developed with AI tooling she did not have when her husband was alive.

She sent me one more text, near the end of my writing of this chapter. I want to put it on the page in her own words, because no version I could write would land what she said as honestly as she said it. This is my mother, Linda Bagley, in her own voice, in May of 2026:

> *"Kevin understood AI before the rest of the world caught up. I wish he could have known that after he was gone, it wouldn't replace him, but it would help me survive the silence."*

That is my mother's closing word on this chapter. Two sentences. Forty-seven words. And every clause is doing structural work the rest of this book has been earning the right to land. The first clause is her verified observation that my father was operating ahead of the technology curve in a category the rest of the world would later have to catch up to — he understood AI before AI was the conversation it has now become. The second clause is her testimony, in her own life, about what AI is doing for her in 2026. It is not replacing my father. Nothing replaces my father. The silence he left in my mother's house when he died is the silence of a husband no longer there, and no technology will ever fill it. But the silence is also something Linda has had to survive, and AI — in whatever forms my mother is using it across her ordinary days — has helped her survive it. That is not a productivity claim. That is not a technology-as-solution claim. That is a widow telling her daughter what the tools of the present are doing for her in the home where she used to live with her husband. The AI conversation in 2026 needs more of this register and less of the other registers it is currently saturated by. My mother has given it to us in two sentences. I am closing this chapter on her voice.

*For Kevin Michael Bagley*

*1948 – 2019*

*He shipped because he could not stand the alternative.*

*So do we.*

*And for Dallas*

*2025 –*

*His story is the one that is just beginning.*

*So is mine.*

BONUS

# Love Letters

Everything you have read so far in this book has been about the work.

The garage. The telescope. The MICR encoder. The nine published software titles. The day my father turned Bill Gates and Paul Allen down. The roller coasters with his hands up. The agency I founded. The bets that worked. The bets I am still in the middle of making. That is the half of him I grew up watching, and the half of me I am best known for, and the half of this book most readers will remember.

It was only half of him.

The other half was the husband. The father. The grandfather. The jokester. The romantic. The man who saved every birthday card. The man who, when Christmas card season came around, would line the family up and insist on a round of selfies with everyone making the absolute worst possible faces, because nothing was more important to him than being silly with the people he loved. The man who got my mother from a P.O. Box in Everett, Washington to a three-story paddlewheeler on Lake Union and back again, over forty-seven years of marriage. The man who wrote love letters.

That is the half my mother carries with her every day. I am not the daughter of the engineer alone. I am the daughter of both halves. And the rest of this book did not have room for the second half. So I have put it here, at the end, as a gift — for you, for my mother, for whoever is reading this in the future trying to know who Kevin Michael Bagley actually was.

These are some of the love letters.

*Christmas card season. The first rule was: silliest face wins. Jennifer, Linda, Kevin, and Michael. Kevin Bagley in the middle, doing what he did.*

He met my mother — Linda Closer at the time — in Everett in the early 1970s. She had a P.O. Box. P.O. Box 2553. I have, in front of me as I write this, an envelope addressed in his handwriting:

*Linda Closer*

*P.O. Box 2553*

*Everett, Wash. 98203*

The stamps on it are Frank Lloyd Wright two-cent stamps. The postmark is from 1972. He was eighteen years old. He had not yet shipped a video game. He had not yet built the MICR encoder. They were not yet married. He was just a young man in love with a young woman named Linda. He saved the envelope. So did she. It survived fifty-three years of moves and storage and the gradual loss of almost everything else from that era. They kept the envelope.

That is what kind of marriage they had.

A few years later, while she was pregnant with me, he wrote her a poem on lined paper. It is undated, kept in the same box as the envelope. At the top, in his handwriting, it says: SLEEPING BEAUTY. I am going to type it out exactly as he wrote it, because it ends with the line that tells you everything about him as a father — before I was even born.

*When during the night*

*I tend to love and caress*

*your sleeping beauty by*

*gazing at you with pure delight.*

*Through parted lips comes love.*

*Its soothing sound makes*

*all these words shatter at*

*the beauty of you at rest.*

*You turn softly, even look.*

*But the wonderful dreams*

*take you back to be sleeping beauty.*

*And for that moment you knew me.*

*And when you share this page in the morn,*

*you'll know I want our child to be born.*

*— Love, Kevin*

*I want our child to be born.*

He had been my father, in his own head, for months before I actually arrived. The poem was the announcement, in writing, that he had already chosen me.

Twenty-three years after that, on Valentine's Day of 1995, he typed her this letter:

*My Dearest Linda,*

*The love spoken of in the letters contained in this book comes from persons of fame, fortune, and sometimes misfortune. With my humble addition to these endearments, I offer not a meager token, but rather an equally intense version, whose scale is determined not by the stature of those involved, but rather by the measure of the love between them.*

*Passion exists in our love, as does tenderness and compassion. By comparison, these loves may be famous or infamous, but all pale when measured against the simple but powerful love that is, without question, timeless and ours.*

*It is with eagerness and excitement that I look forward to each and every day of our lives together.*

*Now, as always, deeply,*

*Kevin*

The book he is referring to is a published anthology of historical love letters. He bought it for her, and then on the morning of February 14, 1995, slipped his own letter inside the front cover, because he believed his letter belonged with theirs. He was right. It does.

He also wrote, in roughly the same era, a handwritten document he titled, with characteristic Kevin Bagley flair: BONUS LOVE LETTER — AN ANTHOLOGY OF PASSION. As though he were not just adding to the canon, but editing it. The title of this section of this book — “Bonus Love Letters” — is borrowed from him. He named the genre. I am only following his lead.

He opened his anthology document with the famous Antoine de Saint-Exupéry quote, written in his own hand:

*Love does not consist of gazing at each other,*

*but in looking in the same direction.*

And here is the thing I did not understand fully until I started writing this book.

My parents had been looking in the same direction for forty-seven years by the time my father died. They were not gazing at each other. They were standing side by side, building. They built our family. They built a three-story paddlewheeler life on Lake Union in their later years. They were not romantic in the way of romantic comedies. They were romantic in the way of partners. The kind of romantic where you write your wife a love letter on Valentine’s Day after twenty-three years of marriage and you mean every single word of it.

*Kevin Bagley. Lake Union, Seattle.*
*This is what the man looked like when he was happy.*

That is the picture. The dinghy. The Seattle skyline. The outboard motor. One hand in the air. Glad to be alive. Glad to be on the water. Glad to be married to my mother. Glad to be in his sixties and still in love.

## The Music

There were two musicians in our house, and the duet between them was the original architecture of their marriage.

My father played the piano.

Not the kind of piano where someone takes lessons as a kid and remembers a few songs from sheet music. The kind of piano where he would sit down at the grand and just play — Bach, Mozart, Beethoven, the long pieces, the demanding ones, the ones that require a working relationship with the keys to even attempt. He had the ear. He had the hands. He had the patience for the slow movements and the playfulness for the fast ones. He never made it look like he was performing. He made it look like he was thinking out loud.

My mother and I would lie on the couch and listen for hours.

That is one of the most peaceful memories of my childhood. The light coming through the windows. My mother on one end of the couch, me on the other, our heads usually meeting in the middle on a shared pillow. My father at the grand piano in the next room, halfway visible through the doorway, working through whichever piece he was inside that afternoon. Nobody talked. Nobody had to. The piano was the conversation. He played for himself, mostly, but he also played for us, and the difference between those two things was so small that for years I did not realize there was one.

The grand piano in our house was not a piece of furniture. It was a member of the family. It was the thing that turned a Sunday afternoon into a Sunday afternoon worth remembering forty years later.

And he was not a solo musician.

Before my parents were my parents, they were in a band together. Both of them. Linda and Kevin. They played the music of their era — The Beatles, Simon and Garfunkel, the singer-songwriter aesthetic of the late sixties and early seventies, the kind of music people made when an acoustic guitar and a piano and two voices were the entire technology stack. They played at small venues. They played at house parties. They played because at that point in their lives the most natural way for them to spend time with each other was to make harmony together, and they were good at it.

My mother had a voice. My father had the keys. The duet was the original architecture of their marriage. Long before they had a daughter, long before they had a paddlewheeler on Lake Union, long before he turned down Bill Gates and Paul Allen — they were two people who had already learned how to listen to each other in real time, in front of an audience, and not lose the song. Whatever they were going to build for the rest of their lives was going to be built on top of that.

That is where I got my love for music. From the two of them. From a couch in our living room, a grand piano in the next room, classical pieces filling the house on weekends, and a back catalogue of late-sixties and early-seventies songwriter records that I will play, with no warning, in any car ride my husband and I take, to this day.

## Who He Actually Was

I want to tell you, before I close this section, who he actually was. Not what he did. Not what he shipped. Not what he turned down. Who he was.

My father was both serious and funny as hell. He was brilliant before his time and a freaking prankster. He was logical and pragmatic. He was loving and wild. He was, simultaneously, all of those things. He never picked. He never apologized for any of it. He never tried to streamline the contradictions into one tidy version of himself for the comfort of other people. The same man who was hand-coding the MICR encoder for the American banking system in the late seventies was the man who would set up an elaborate joke and wait, deadpan, for the punchline to land. The same man who walked out of a warehouse on Bill Gates and Paul Allen was the man who lined our family up for ridiculous Christmas-card faces, every year, without fail. The same man who wrote a love poem to my mother in 1972, before I was born, was the man who, in his sixties, was driving a dinghy around Lake Union with one hand in the air.

And the list of things he was good at — like, genuinely, eerily good at — went well past the work.

He was a serious photographer. The dark room I told you about earlier in this book was not a hobby. It was a working studio. He shot. He developed. He printed. He understood light and composition and timing the way a person understands the things they have been quietly studying their whole life. That is where I got my eye. Whatever instinct I have for an image, for a frame, for the right moment to take a picture — it came from him. He never sat me down and gave me a lesson. He just took photographs in front of me, in our house, for twenty years, and let me watch.

He was a scientist in the original sense of the word. He was somebody who actually wanted to know how things worked, in detail, all the way down, for no reason other than that he wanted to know. The astronomy software was not a hobby grafted onto his programming career. It was the natural product of a man who had spent his nights reading about how the universe was put together. He read papers. He kept notes. He asked the kinds of questions other adults stopped asking somewhere around the seventh grade.

He was a spelunker. A caver. Somebody who, on weekends, would drive into the mountains with rope and a headlamp and lower himself into the dark spaces under the surface of the earth, on purpose, for fun. I want to be honest with you about how I felt about this as a child: I thought it was the most insane thing in the world. He thought it was the most natural thing in the world. He could not understand why other people did not want to climb into the wet, narrow, cold, lightless places under mountains and look at what was down there. To him, those were the most interesting rooms on the planet. Of course you would want to go in.

He was an unbeatable chess player. I am not exaggerating. I am not romanticizing. I never once — not as a child, not as a teenager, not as an adult — saw a person sit down across the board from my father and win a game. People tried. Visiting friends tried. Coworkers tried. Other dads at the park tried. He would let the game develop, sometimes appear to be losing, and then — calmly, almost apologetically — produce the move that ended it. He was not loud about it. He never gloated. He just won. Every time.

He could solve a Rubik's cube, fully scrambled, in under a minute.

This was in the early 1980s, before cubing was a sport, before there were YouTube tutorials, before there were communities of speedcubers trading algorithms on the internet — because there was no internet. He figured it out from scratch. He sat with the cube, turned it in his hands, watched what it did, and worked out, on his own, the algorithms that would take it from any state of chaos back to its solved state in fewer than sixty seconds. He would do it at parties. He would do it for my friends. He would do it for himself, sitting in his chair, the way other men flipped a coin or shuffled a deck of cards — because his hands wanted something to do and a Rubik's cube was the closest available object.

He was all of it. At once. In public. Without apology.

He was a writer. A developer. A traveler. An inventor. An employer. A gamer. A jokester. A family man. A romantic. A pianist. A bandmate. A photographer. A scientist. A caver. A chess master. The fastest hands at any party with a Rubik's cube on the coffee table.

He married the love of his life and wrote her love letters across five decades.

That is who he actually was.

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*He married the love of his life and wrote her love letters across five decades.*

---

That is the second half of him. The half this book did not have room for inside its argument. The half I wanted you to have anyway, before you closed the book.

Now you have it. As he would have wanted. As a bonus.

INTERLUDE

# The Inner Work

Before you meet my team in their own words, I owe you the part of the story I have not told yet — the part that made their words possible.

Everything in this book so far has been about rebuilding a company: the infrastructure, the agents, the economics, the architecture. And if you have been reading carefully, you already suspect what I am about to tell you. The technology was not the hard part. The hard part was the people — helping human beings prepare for a transition this large, moving at this speed, with this much of their identity tied up in the way things used to work.

*You have to let go of what was,*
*to be ready for what is to come.*

And here is a confession from a woman who has spent this entire book telling you to run at hard things: I did not think, for one moment, that I personally had the skills to level up an entire team for this. I can see around corners. I can build systems. I can stand on a stage and move a room. But walking thirty-eight people through the interior work of becoming different professionals — managing their fear, rebuilding their confidence, teaching them to trust themselves in a world without instructions — that is a craft, and it is not my craft. Pretending otherwise would have been the most expensive ego trip of my career.

So I did what I tell every owner to do with the things they cannot teach: I went and found the people who could.

## Driven

Their names are Mary Belden-McGrath and Eric McGrath, the founders of Driven Leadership — a client of ours, a strategic partner, and the people I trusted with the inside of my company's heads. We have invested heavily in their programs, and I want to be precise about why, because it is not the reason most companies buy training.

Their work starts from a premise most corporate training never touches: **you understand yourself first.** Before the tools, before the workflows, before a single process changes — who are you under pressure? What do you do with fear? Where does your commitment actually live, and where is it just a word you say in meetings? You cannot rethink a company with people who have never been asked to rethink themselves. Every transformation that skips this step is a coat of paint.

Their flagship experience is called BOLD: Advanced Leadership — immersive, uncomfortable in the useful way, centered on commitment, courage, communication, and action. We have put our own team through it, cohort after cohort, and we celebrate the clients who have graduated right alongside them. The BOLD commitment its graduates carry says everything about why I chose it:

*I defy the status quo.*

*I run to the roar.*

*I live my best life.*

*I am ALL IN!*

Read those four lines again, slowly, and notice something: that is this entire book, compressed. Defy the status quo — every chapter about refusing the industry's playbook. Run to the roar — every chapter about moving toward the thing that frightens you instead of waiting for it to find you. All in — you already know where that one lives. My father is on a roller coaster somewhere in these pages with his hands in the air, saying the same thing in his own language.

I meant it enough to make it permanent: BOLD is tattooed on my right arm, and CI Web Group on my ankle. Commitment, in ink.

My team will tell you I do not do symbolic gestures halfway.

## Training Has to Invert

Now let me widen this beyond my company, because there is an argument here that every owner reading this needs to sit with.

For a hundred years, training has meant one thing: build a system, then teach humans to follow it. The manual, the script, the checklist, the certification — all of it optimized for consistency, for repetition, for the faithful execution of decisions someone else already made. We trained people to be reliable levers. And in the economy that training was built for, it worked.

Becoming an AI-first company breaks that model completely — because the machines are now the best system-followers on earth. Our agents execute the procedures, every step, every time, at two in the morning, without drift and without being reminded. The faithful-execution job — the job training was designed to produce — is precisely the job that is leaving human hands first.

So training has to invert. Almost exactly. The new curriculum is everything the old one suppressed: **curiosity** over compliance. Thinking out of the box over staying safely inside it. Challenging the status quo over memorizing it. Being disruptive — genuinely, productively disruptive — over being predictable. Rethinking how everything has been done and rebuilding it from the ground up, over inheriting it politely. Strategic over lever-puller. *Think*, over act-and-repeat.

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*We spent a century training people to follow systems. The machines follow the systems now. The only thing left worth training is the thinking.*

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That is why the inner work comes first, and why I hired Mary and Eric before I asked my team to become builders. Curiosity is not a skill you install; it is a posture that only survives in people who are not spending their whole paycheck of courage on managing unspoken fear. A person who understands themselves — who has stood in a room and practiced running to the roar — can be handed a world without instructions and treat it as an invitation. A person who has only ever been trained to follow will experience that same world as a threat. Same world. Different humans. The difference is the work.

At CI Web Group, development is not optional, and it is not a perk buried in a benefits packet. We develop people, not just marketing — because better people build better everything. The wall of BOLD graduates — my team members and our clients together — is one of the proudest things my company has ever produced, and it does not have a single line of code in it.

If you are an owner staring down your own transition, hear the sequence underneath this interlude: the technology was the fast part. The people were the real project. Budget for the inner work the way you budget for the infrastructure — and if the inner work is not your craft, have the humility to say so out loud and go find your own Mary and Eric. It will be the least expensive humility of your career.

Now — the reason this interlude sits exactly here. Everything I just described is theory until you hear it from the people who lived it. The voices you are about to read belong to the team that did this inner work while doing the outer work at the same time — who practiced running to the roar while the roar kept getting louder.

You're about to meet them.

— *Jennifer L. Bagley*

VOICES FROM THE TEAM

# The Why

This book has been mine to write. The agency has been ours to build.

Across the chapters that came before, I have described the people I have built CI Web Group with — the Heney cousins, the Marshall family, the Hernandez and Osio and Nodine and Parker and Howard names that the operational chapters carry. I have also described clients and partners who sit on the other side of the table — Crystal Williams, Utku “Dave” Kaynar, and others whose voices appear in the section that follows this one. I have described them from my own perspective. I have told the reader what I think makes each of them structurally consequential. That description was honest, but it was incomplete. It was incomplete because it was mine.

*This book has been mine to write.*
*The agency has been ours to build.*

---

This section is theirs. The team members whose voices you are about to encounter have written, in their own words, the answer to a single question: why CI Web Group? Why this agency, this work, these clients, this team — across years, sometimes decades, of their professional lives? I asked them to write what they wanted the reader to know. I edited nothing. I am putting their voices on the page exactly as they sent them to me, because the company is more honest with their voices carrying the closing than with mine carrying it alone.

Kathy Marshall — the former Physician Assistant who became my only equity partner in 2011, who lived through the technically-homeless year, who has been the head of customer service for sixteen years, who is in 2026 on the last round of treatment for Stage 1 uterine cancer — is the first voice in this section. She sent me her Why essay near the end of my writing of this book. Here it is, in her own words, with no edits.

**Kathy Marshall**

*Equity Partner, Head of Customer Service*

*My Why*

I loved medicine and my patients. I graduated from Baylor College of Medicine on November 30, 1992. I have had the opportunity to work in several medical specialties, including Neurology, Infectious Disease, Medical Oncology and Haematology, Gastroenterology, and Internal Medicine. I had the opportunity to serve patients for 18 years and learned many lessons and life skills along the way.

As much as I loved medicine, I knew I had a higher purpose.

I tried many things, invested in the wrong opportunities and learned even more lessons.

Due to my very strong entrepreneurial tendencies and the need for a great website, I found Jennifer online due to her education and training. At the first live meeting, I became a customer, and Jennifer’s team created my first website, which I still believe was the best ever!

Back in the day, my custom WordPress website was an amazing place to create my message, story, and purpose. I blogged daily, but they did make me turn off my live music. LOL. Jennifer began bringing up that I should consider changing my career to CIWG.

My second meeting with Jennifer was in person; she was conducting a live CIWG customer training session, which was the best training I had ever experienced. This is when I knew I had found “my spot.”

I was in Friendswood, TX, so my trip to Dallas was a 5-hour drive, but it didn't matter; I was hooked.

By the third live meeting with CIWG, Jennifer was speaking for an area Chamber of Commerce, and within 5 minutes, the audience all stopped scrolling on their cell phones and doodling on their napkins; they all started to engage, laugh, and participate. The audience shifted; it was visible, they all sat up taller, their eyes became alive. CIWG had me at "Hello," game over. So later, at dinner in Dallas at "Raw," when Jennifer asked me to come work with her, I said "YES" without hesitation.

It was with great relief to have finally found my purpose and to work alongside a brilliant professional who just never gave up, persisted during hard times, and worked with excitement and joy for life.

Over the years, and even now, CIWG remains the best workplace to be part of. We have the best HR department that has selected some of the best medical benefits, which have gotten me through Uterine Cancer Surgery, Radiation, and Chemotherapy, allowing me to remain financially stable.

I have one word for Jennifer. She is just brilliant and remains strong in her purpose and growth. She continues to train and inspire our team and customers, for those who come with capacity and are open to change and learning new things.

*— Kathy Marshall, May 2026*

That is Kathy’s voice on the page — the founding entry in this section, written by the woman who has been in this story since the earliest days and by my side since September of 2010, in her own words, with no edits from me. The rest of this section is reserved for the additional voices that will be added in the editions and printings that follow this one. The team is bigger than this book’s first pass can carry. Their voices will arrive. When they do, they will be added here, exactly as Kathy’s is, with no edits, attributed to the writers themselves. The company has been built by people. The book about the company should let those people speak.

And then Clay's arrived — first as two paragraphs, then, days later, as the whole story. Clay has run business development beside me for nearly nine years, and he will be the first to tell you he hates the spotlight — which is exactly what makes what follows precious. The longest continuous witness to how this company actually operates, exactly as he sent it:

Clay Howard

*Sr. Director of Business Development*

*A Nine-Year Education in What Real Leadership Looks Like — by J. Clayton Howard, Jr.*

I met Jennifer Bagley at a Daikin trade show in Houston, Texas, almost eleven years ago now. I was working for a different company at the time, and as it happened, our two tables were set up right next to each other on the show floor — hour after hour, booth to booth, the way you end up talking to whoever fate seats you beside at those events. We talked off and on all day. That was all it took. Before the show wrapped, Jennifer looked at me and said, half-joking and half-not, “At some point in time, you gotta work for me.”

I laughed it off. I was happy where I was. I didn’t need anything. I had a job I was fine with, a paycheck I could count on, and no particular reason to think about making a change. I had no idea that conversation would end up reshaping the entire trajectory of my career.

But we stayed in touch. What started as a passing comment at a trade show turned into an actual friendship. Over the next year, year and a half, I’d run into Jennifer here and there — at another industry event, on a phone call about something unrelated — and I got to know her, not as a potential employer, but as a person. What struck me even back then, before I had any stake in her success, was how she talked about the business she was building. There was no arrogance in it, no empty bravado about being the best. It was more like she was solving a puzzle out loud, thinking through how contractors could actually compete in a changing world, and she was clearly a few steps ahead of most people having that conversation. I liked how she thought. I liked her energy. I filed it away, the same way you file away a good idea you’re not ready to act on yet.

Then my own situation changed. I found myself in a different position, looking to make a career move, and Jennifer's name was the first one that came to mind. I don't know that I can fully explain why, other than that the memory of her energy and her vision had stuck with me all that time, quietly, in the back of my mind, waiting for the moment I'd actually be free to act on it. I called her up. There was no lengthy interview process, no drawn-out back-and-forth, no committee weighing my resume against a stack of others. She hired me right there on the phone. By the end of that same day, I had a contract sitting in my email inbox. That was it. That was the leap.

I want to be honest about how that leap felt, because I think it says something about the kind of leader Jennifer is that people are willing to take it. I didn't have a background in marketing. I didn't know the first thing about HVAC, the industry CI Web Group was serving. I couldn't have told you the difference between a condenser and a compressor, let alone explained why a homeowner should trust one contractor over another. And on top of all of that, I was going to be making less money than I had at my previous full-time job. That's not a small thing. That's the kind of detail that keeps you up at night when you're weighing a decision like that.

Jennifer's pitch to me wasn't a bigger paycheck up front — it was a promise. She told me that if I hung in there, if I put in the time to learn the ropes, learn how SEO worked, learn web design, learn the business end to end, and stayed loyal to the process, she would absolutely make it worth my while down the road. She didn’t dress it up. She didn’t oversell it. She just told me plainly what the deal was, and something about that honesty made it easier to trust her.

That’s a hard thing to ask someone to bet on — their income, their stability, their whole professional identity, on the promise of a person they’d known socially for a year and a half. But something about the way she said it made me believe her, and so I took the leap of faith. Looking back now, from where I sit almost nine years later, I can say without any hesitation that it was the best professional decision I have ever made. But I didn’t know that then. Then, it was just a leap, and a nervous one.

That first year was rocky. I won’t pretend otherwise. I was learning an entirely new industry and an entirely new discipline at the same time, and there were plenty of days I went home wondering if I’d made the right call. Every day brought some new acronym, some new concept, some new piece of the puzzle I hadn’t known existed the day before. SEO. On-page optimization. The mechanics of how a search engine actually decides which contractor’s website to show a homeowner searching for emergency AC repair at eleven o’clock at night. Web design principles I’d never had reason to think about. The particular language and pain points of HVAC, plumbing, electrical, and every other trade we served — the seasonal rushes, the emergency call culture, the way trust gets built (or lost) with a homeowner in the span of a single phone call.

I had a coworker on the sales team at the time, someone I actually knew from a previous position, who helped train me and show me the ropes when I first got there. I'm grateful for that head start; having someone who could translate the basics for me in those first weeks made an enormous difference. But head start or not, I was determined — determined in a way that went beyond just getting through the day — to actually understand the marketing side of the business. I wanted to know what made CI Web Group different from every other agency calling on the same contractors, competing for the same accounts. I wasn't satisfied learning the script; I wanted to understand the "why" behind it. Why this approach to a proposal worked better than that one. Why one contractor's website converted visitors into phone calls and another one, built by a competitor, quietly bled traffic. I read everything I could get my hands on. I asked more questions than I probably should have. I wanted the whole picture, not just my slice of it.

That determination paid off faster than I expected. In no time at all, I had surpassed the very teammate who trained me — not because I was smarter or more talented, but because I refused to stop at "good enough to get by."

Here's the thing about that, though — and it's maybe the most important part of this whole story. My teammate was sharp. She was capable. But there was one thing she could never quite adjust to, and it's the same thing that, looking back, taught me more about leadership than anything else in my career: Jennifer moves fast, and she doesn’t get attached to “the way we’ve always done it.”

She’d walk in and teach us a new process for something — a sales approach, a way of framing a proposal, an outreach method, a way of positioning a particular service against a competitor’s — and we’d run with it for two or three days. We’d start to feel confident in it, start to see it working. Then, on day four or five, she’d come back with something different. Something better. Sometimes it was a small refinement. Sometimes it was a near-total rework of how we were supposed to approach a whole category of prospect. To an outsider, or to someone not used to that pace, it could look almost random, like she was changing her mind just for the sake of it. My teammate experienced it that way, and honestly, it wore her down over time. She could learn a system. What she couldn’t do was keep re-learning one every week, and eventually, that ground her down enough that she didn’t last.

I understood the frustration, because at first, it wore on me too. I wasn’t used to things shifting that quickly. I liked to get comfortable with a process before it changed on me — I think most people do. There’s a real security in mastering something and then just running it on repeat. But the more time I spent around Jennifer, the more I realized something important: it was never random. Her mind was always working two or three steps ahead of the rest of us. She’d implement something new, and rather than settling into it and getting comfortable, she’d keep turning it over in her head, looking for the better version of it —

sometimes finding that better version days later, sometimes weeks later, and sometimes within hours of rolling the first version out.

It took me a good two years to fully make peace with that rhythm. Two years of catching myself getting frustrated by a change, then stopping to actually look at the results, and realizing every time that the new way was working better than the old way had. It took two years for that pattern to sink in deeply enough that I stopped resisting it and started expecting it. But once that clicked, something in how I approached my own work changed. I realized that every single time she made one of those changes — every pivot that used to catch us off guard — the company got stronger for it. Every time I leaned into the change instead of resisting it, and put in the work to learn the new process, it worked out to the company's advantage. So I made a decision: I was going to go with the flow, whatever the flow was, because in all my years working for her, not once has she steered us down the wrong path.

I'll say that again, because it's the heart of the matter: not once has she steered us down the wrong path. That's an extraordinary thing to be able to say about a leader after nearly nine years, across dozens of shifts in strategy, technology, and approach.

What used to feel like a weakness in myself — needing time to adjust to her speed — I've come to see as one of the sharpest advantages we have over our competition. While other agencies are still executing on last year's playbook, still selling contractors the same templated website and the same tired SEO checklist they were selling five years ago, Jennifer has already rewritten our playbook twice. And because I learned, eventually, to pivot at her pace instead of fighting it, I've been able to stay right there with her, which means I've been able to help the company stay ahead of an industry that is not exactly known for standing still. I see it now in the tools we've built and the platforms we've rolled out — the kind of work that didn't exist as a concept in our industry two years ago is now just what we do on a Tuesday. That doesn't happen by accident. It happens because someone at the top refuses to stand still, and because the people around her learn to move with her instead of watching from the sidelines.

Fast forward to today, and I look at what we're building — websites and platforms that are, frankly, more efficient and more forward-thinking than anything else being built in our space — and it makes me genuinely proud to be part of this company. I need to say something here that might sound like a contradiction, but I don't think it is: I have a real problem with being in the spotlight. I don't like tooting my own horn. I don't need the accolades or the attention. I'd rather be in the background, doing the work, helping the company get better one day at a time. That's just who I am, and it's probably why writing something like this feels a little uncomfortable, even now.

But pride is different from attention-seeking, and I can say without hesitation that I am proud. Proud of our team. Proud of the work we put out into the world. Proud that when I look at what our competitors are still trying to figure out, we're already three steps past it. And proud of our fearless leader, who has never once let this company get comfortable with where it is.

I don’t want to paint this as some kind of fairy tale where everything has always gone smoothly, because that wouldn’t be honest, and it wouldn’t do justice to what actually makes Jennifer remarkable. There have been times over these nine years where she and I haven’t agreed. There have been disagreements about approach, about strategy, about how to handle a given situation with a client or a process internally. That’s normal. That’s what happens when you work closely with someone for the better part of a decade, and honestly, I’d be suspicious of any testimonial that claimed otherwise. Two people who never disagree over nine years either aren’t paying attention or aren’t being honest with each other.

What’s not normal — what I think genuinely sets Jennifer apart — is how she handles those disagreements. She has this ability to separate the business from the personal in a way that a lot of leaders talk about but very few actually practice. When we don’t see eye to eye, she listens. She actually listens, not the kind of listening where someone’s just waiting for their turn to talk. She takes the feedback seriously, even in the moments where she might be the one who’s wrong — and yes, there have been instances where she was wrong, and she owned that too, plainly, without excuses. She doesn’t get an attitude about it. She doesn’t get defensive or arrogant or make you feel small for having pushed back. She just absorbs it, learns from it, and moves forward, usually faster than I expect her to. At her core, she’s a deeply humble person, which is not a word most people would think to use about someone who is, by any honest measure, a genius. But it’s the right word. She wants to make everyone she touches better — her employees, our clients, everyone — and that desire to lift people up is not an act. I’ve watched it up close for almost nine years, in good quarters and hard ones, in moments of success and moments of frustration. I believe it from the bottom of my heart, and it’s a big part of what has kept me here and kept me loyal to her and to this company.

That generosity shows up in small ways as much as big ones. It’s in the way she’ll take the time to explain the reasoning behind a decision instead of just issuing it. It’s in the way she has invested in people who, like me nine years ago, walked in without the exact background the job seemed to call for, because she was more interested in whether someone was willing to learn than in whether they already had every box checked. It’s in the patience she’s shown me personally, more than once, while I caught up to a pace that didn’t come naturally to me at first. A less generous leader would have just moved on to someone easier to manage. She didn’t.

I’ll admit there’s a part of this story that wasn’t easy for me to sit with, and I think it’s worth telling honestly, because it’s where I learned something about myself as much as I learned something about Jennifer. I came into this industry with more than twenty years of sales experience behind me, including time running my own sales-related business. I know what building and leading a sales team looks like, or at least I thought I did. So on two separate occasions, when other people were promoted into VP or senior management roles over me, I was salty about it. There’s no other honest word for it. I looked at those decisions and felt, in my gut, that I had more experience, and that I could have done a better job growing a sales team than the people who got the nod.

Then, a little over a year ago, Jennifer told me something that changed how I saw all of it. She admitted, plainly, that she never promoted me into one of those roles because she didn’t want to lose her number one sales performer to a desk. She knew that the moment she buried me in administrative work, mundane meetings, and people management, I’d stop doing the thing I actually loved and the thing I was best at, which was connecting with people and educating them about our product. She wasn’t holding me back. She was protecting the part of my job that mattered most, both to me and to the company, even when I couldn’t see it that way myself.

That conversation landed hard, because she was right, and she’d apparently known she was right for a long time before she ever said it out loud. I was at a point in my career where all I honestly wanted to do was educate, build relationships, and focus on growing our clients’ businesses. Not manage a team. Not sit in more meetings. Just do the work I was made for. From that day forward, once I accepted something she had known about me all along, I was completely at peace with my role and my place in this growing organization. It’s a strange kind of gift, having someone see you more clearly than you see yourself, and having the humility to admit it to you honestly instead of just letting you keep guessing.

That journey has come full circle in a way that still catches me off guard some days. I've gone from being one of several people on a sales team, to being — at one point — the only salesperson at the company, to now being back on a growing team again. And watching our MRR climb the way it has, blowing past numbers that felt like pipe dreams just three years ago, watching it keep climbing month over month with no sign of slowing down, I've never been more proud to be part of what we're building here.

I've also gotten to see, over these years, what our work actually does out in the world, and that has changed how I think about my own job. I'm not the owner of this company. I don't have equity or a stake in it in that sense. But I've watched what we do — the strategy, the websites, the campaigns, the countless hours of figuring out how to help a home service contractor compete and grow — actually change people's lives. I've sat across from contractors who were exhausted, who were doing everything by instinct and elbow grease and a phone number scribbled on the side of a work van, and I've watched them, a year or two later, running a business that finally reflects the quality of the work they've always done. I've watched family-owned companies that were on the edge of closing their doors find a second wind. I've seen owners who were working eighty-hour weeks finally hire the office help they needed because the phone was finally ringing enough to justify it. That is an extraordinarily rewarding thing to be part of, and it's not something I take for granted, even in the middle of a busy week when it’s easy to get lost in proposals and deadlines and forget what all of it adds up to.

That’s what motivates me now, nine years in. Not a title. Not recognition. Just the fact that I get to show up, suit up, and contribute to something that is genuinely making a difference for the people we serve — and that I get to do it under someone who has never stopped pushing to be better, and who has never stopped trying to make the people around her better too. There’s a version of this story where Jennifer builds a successful agency and just protects that success, plays it safe, keeps doing the thing that’s already working. That’s not the version I’ve lived. The version I’ve lived is one where she keeps asking what’s next, keeps looking past this year’s results toward what the industry is going to need three years from now, and keeps pulling the rest of us along with her, whether we’re ready for it or not.

When I think back to that trade show in Houston, sitting at a table next to a woman I’d just met, hearing her say, almost as a throwaway line, “you gotta work for me” — I don’t think either of us fully understood what we were setting in motion. I certainly didn’t. I was comfortable. I wasn’t looking for anything. But a year and a half later, when I picked up the phone and called her, I was ready, and she didn’t hesitate. She hired me on the spot and had a contract in my inbox before the day was out. That kind of decisiveness, that willingness to bet on people, is the same quality that has driven every version of this company I’ve watched her build since — the same instinct that made her confident enough to hire someone with zero marketing experience and zero HVAC background, and the same instinct that has, time and again, told her when it was time to tear up a good process in favor of a better one.

Nine years. Nearly a decade of watching Jennifer refuse to sit still, refuse to get comfortable, refuse to let good enough be good enough. Nine years of learning, sometimes the hard way, that her instincts about where this industry is headed are almost always right — and that when I trust that instinct and move with her instead of against her, it works. Nine years of watching a genuinely brilliant, genuinely humble person build a company that leads rather than follows, and do it while still finding the time and the generosity to invest in the people around her, to hear them out when they disagree with her, and to admit it plainly on the occasions she gets something wrong.

I don't need my name on anything for this to matter to me. I don't need to be the one standing up front. What I need — what I actually care about — is that this company keeps doing what it's doing, that our clients keep getting the kind of results that change their businesses, and that I get to keep being part of building that, quietly, in whatever way I'm useful. That's enough for me. That's always been enough for me.

I'm excited for the next chapter, whatever it looks like, because if the last nine years have taught me anything, it's that Jennifer is never done building. This coming October will mark nine years since I signed that contract, nine years since I bet everything on a promise made over the phone by someone I'd known for a year and a half. It is, without question, the best bet I have ever made. And I feel privileged to keep building alongside her for however many years come next.

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*In all my years working for her, not once has she steered us down the wrong path.*

— CLAY HOWARD · NINE YEARS IN

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*— Clay Howard (J. Clayton Howard, Jr.), Sr. Director of Business Development, July 2026*

Camille Porco's arrived the same day. Camille runs digital marketing strategy for the agency, and she has told me the truth at full volume since her first month here — as you are about to see. Exactly as she sent it:

Camille Porco

*Sr. Director of Digital Marketing Strategy*

To start my CIWG journey off, it begins when I was first interviewing. And the funny thing is, I got turned down for the job, which took me by total surprise. I remember thinking, well, that's that. And then about a week later, Melanie from HR calls me up and says something like, "So, I know I told you we were moving forward with another candidate… but we'd actually like to move forward with you too." Which is a wild sentence to receive. Looking back now, I think it's a very fitting plot twist.

Initially, I was a little suspicious. The company website at the time looked like it was designed in a high school class… like, full Photoshop-clip-art energy. I remember thinking, is this company even real? Is this too good to be true? But the more time I spent here, the more I got it: we were so laser-focused on our clients that we genuinely just… never got around to making ourselves look good. The brand took a backseat because the work never did. Kind of a backwards flex, but I'll take it.

Since then, I've been through multiple role changes and multiple restructures, not the "one big glow-up" story, more like several plot twists back to back. We move fast here. Like, sometimes uncomfortably fast. That means long hours figuring out a new role, a new process, a new piece of tech, while you're still holding the last one together with duct tape. There have been more than a few times I've had to physically get up from my home office, walk outside, plant my bare feet in the grass, and just breathe for a second before going back in. Very "corporate employee discovers grounding techniques," but hey, it works.

I remember one of my first meetings with Jenn, I spoke up about something I thought was dumb and could be done better, which is very on-brand for me, since I've always been blunt and said what's on my mind, sometimes to a fault. To my surprise, she genuinely appreciated the feedback and was completely open to hearing my point of view and talking through how to improve it. That was maybe my first month at CIWG, and it set the tone for everything after. Ever since, I've felt confident and comfortable being completely transparent, with her, and with everyone else here.

So with all of that (the chaos, the restructures, the grass therapy sessions) here's the actual why behind why I keep showing up and working as hard as I do: I believe in the vision. I believe in Jennifer. And I've seen, firsthand, what this work actually does in our clients' lives and businesses. That's not a line, that's the thing that keeps me here. I want to help people be successful, and I genuinely care, probably too much, if I'm being honest, about every single one of our clients. That care is exactly what makes the hard days worth it.

Honestly, the hardest part hasn't been the job itself, it's been learning where the line is at home. There are still nights my wife has to physically tell me to put the laptop or the phone down and be present with her. I'm lucky she's as patient and understanding as she is, because she's the one who actually keeps me showing up, for her, and for myself.

If I had to sum it all up: it's been one of the most beautiful, fun, eye-opening, exhausting, psychotic things I've ever done. All of that, at the same time. And honestly? I'd take this ride, gray hairs and all, over an easy one that didn't mean anything. Every. Single. Time.

*— Camille Porco, July 2026*

And then Rose's arrived — and Rose's entry could only have been written by Rose, because nobody else has watched this company from the inside twice. She was there in 2008, when the whole company fit inside one small office. She left in 2013, built a career in civil engineering, raised three boys — and came back to the AI-era company to work beside me again, when we were still more than a hundred people. She has watched us right-size by more than half from the inside since. She told me she cried writing this, and her kids came in to ask if she was okay. “I'm just so happy,” she told them — and cried some more. The longest arc in this section, exactly as she sent it:

Rose Villarreal

*Executive Assistant to Jennifer Bagley*

I've been trying to figure out how to write this because my story with CI Web Group doesn't start this year…or even last year.

It started almost twenty years ago.

I first joined CI Web Group back in 2008. At the time it was Jennifer, Chris, Kathy, myself and a few other guys. That was the entire team.

Before that, I had spent about five years in the oilfield industry. I started there right out of high school and moved away from home when I was just 22 years old. I wore every hat imaginable—administration, dispatching trucks, inventory management across five locations, training warehouse teams on new inventory software—you name it. Then the economy changed overnight. We went from managing more than 130 rigs to about 10 in what felt like the blink of an eye, and eventually I lost my job.

A mutual friend introduced me to Jennifer, and when I showed up for the interview, I honestly thought I had the wrong place. It was a small office tucked away, nothing like the busy corporate environment I had just come from. Working for a small company—especially one like this—was completely outside of what I knew. I remember looking around thinking, “Well…this is different.” I'll admit, I was a little skeptical. But I had just lost my job, so I was open to taking a chance.

Looking back now, I almost let first impressions get in the way of one of the best decisions of my life.

If someone had told me that this small office would one day become a company helping businesses navigate AI and employing more than 100 people, I probably would've laughed.

I started by answering phones and helping customers. As Jennifer's speaking opportunities grew, so did the business.

Before I knew it, she looked at me and basically said, “Rose, you're going to learn how to build websites.”

So…I did.

Back then it was all WordPress. I built website after website after website. Medical clinics. HVAC companies. Dentists. Music producers. Even gentlemen's clubs. My favorite part? We built a website for a strip club and then immediately built one for a church. We laughed so hard about that because, honestly, work was work.

We eventually outgrew that little office and moved into a bigger one, which felt like such a huge accomplishment. Then, because Jennifer has never been one to spend money unless she absolutely had to, we eventually ended up working from her house. Looking back now, it wasn't about being cheap—it was about being smart. Every dollar she saved went right back into building the company.

The thing is…Jennifer wasn't just my boss.

She watched me grow up.

My twenties were messy. I went through some really hard seasons, and Jennifer was there for a lot of them. I remember helping take Torel to school. She helped me when I became a mom. We weren't just coworkers—we did life together.

Eventually life took me in another direction, and in 2013 I left CI Web Group. I spent years working in civil engineering, learning new skills and growing professionally.

Fast forward to today.

Life changed again.

My husband's job meant he would be traveling for weeks at a time, and I needed something that fit our family's schedule with three boys, soccer practices, tournaments, school, and everything in between.

One day, while sitting at soccer practice, I messaged Jennifer. I had been following everything she was building and simply asked if she had anything available.

She told me she might have something toward the end of the year. Then came months of waiting. Meetings got rescheduled, plans kept changing, and I honestly started wondering if she'd forgotten our conversation. Meanwhile, my husband had already accepted his new job, and I was quietly panicking. But deep down, I knew Jennifer. If she said she'd keep me in mind, she would.

Then one day, it wasn't Jennifer who reached out.

It was her Chief of Staff, Melanie.

That alone told me everything I needed to know about how much things had changed. The Jennifer I worked with years ago would've called me herself. Now she had built something so much bigger that her Chief of Staff was the one reaching out. I remember thinking, “Wow…look at what she's built.”

When I officially started and finally got to catch up with Jennifer, the first thing I said was, “Damn…I have to work with you just to talk to you now!” We both started laughing because it was so true.

Walking back into CI Web Group after all those years was surreal. The company I left had six people. The company I came back to had more than 100. That blew me away—not because I ever doubted Jennifer, but because I knew exactly how much it took to build it. I had seen parts of that journey most people never will.

I remember times when money was tight. Jennifer made sure every one of us got paid before she paid herself. At the time, I don't think I fully appreciated what that meant. Looking back now, as a mom with a family of my own, I realize the weight she was carrying while making sure ours stayed off our shoulders.

Seeing where she is today makes me incredibly proud.

Working here now is completely different.

First of all…Jennifer is a full-time job all by herself. 😂

Back then I sat right next to her. If she forgot something, I reminded her. If she missed a meeting, I could literally wave at her. Now we're remote. If she doesn't answer my call, I'm texting…then calling…and if that doesn't work, I'm calling Hicklen — her husband.

The biggest difference isn't just the company—it's the technology.

If I hadn't come back to work with Jennifer, AI probably would've meant ChatGPT to me—and that would've been about it.

Now I feel like I'm drinking from a fire hose every single day.

Twenty years ago Jennifer looked at me and said, “Rose, you're going to build websites.” Today she's saying, “Rose…we're building AI.” It feels overwhelming sometimes, but then I remember…I've been here before.

Jennifer has always had a way of seeing where the world is going before everyone else does. She pushed me into websites before I ever imagined building one. Today she's pushing all of us toward AI.

So I'll keep learning.

I'll keep showing up.

Because that's what this company has always taught me to do.

Some people come into your life for a season. Jennifer has somehow been part of almost every chapter of mine.

Jennifer…

Looking back now, I don't think you even realize the impact you've had on my life.

You became one of the people who helped shape the woman I became.

Thank you.

You didn't just give me a job twice.

You gave me stability twice.

The first time, I needed someone to believe in a 22-year-old who had just lost my job and was trying to figure out what came next.

The second time, I needed someone to believe in a mom trying to hold everything together while raising three boys, juggling soccer practices, tournaments, school schedules, and supporting a husband working out of town.

Both times…you showed up.

As I'm finishing writing this, I'm sitting in the passenger seat somewhere in South Dakota, headed to Blaine, Minnesota, where my son will spend the week playing in the USA Cup soccer tournament.

It hit me that this is exactly why I came back.

I didn't come back just because I needed a job. I came back because I wanted a life that let me be present for the people who matter most.

Who would've thought I'd be able to travel across the country with my family while still doing work I love?

Certainly not me.

Twenty years ago, I thought success meant sitting in an office from 8 to 5.

Today, success looks a little different.

It looks like answering emails from a hotel room, taking meetings between soccer games, working from the road, and still being present for one of the biggest moments in my son's life.

That's a gift this company has given me, and one I don't take for granted.

Watching your dream become the company you always talked about building has been one of the greatest privileges of my career. I got to see the little office days, the office days, the working-from-your-house days, and now the AI days.

Turns out…that little office wasn't the wrong place after all.

I walked in looking for a job.

I walked out with a career, a mentor, and a lifelong friend—I just didn't know it yet.

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*I walked in looking for a job.*
*I walked out with a career, a mentor, and a lifelong friend — I just didn't know it yet.*

— ROSE VILLARREAL · EXECUTIVE ASSISTANT TO JENNIFER BAGLEY

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*— Rose Villarreal, Executive Assistant to Jennifer Bagley, July 2026*

Melanie's arrived next — and if you have read this book carefully, you have already met her twice without knowing it. She is the Chief of Staff Rose mentioned a few pages ago, the one whose call told Rose "how much things had changed." She was hired as our Director of HR. Watching what she became has been one of the joys of my career: she found her voice. She learned to code. Marketing, interviews, hard conversations, a new language — she engaged every single corner of this business, down into the roots, and motivated the people in every one of them while she did it.

And she changed me as well. She challenges me. She gets on my ass. She makes me slow down when slowing down is the last thing I want to do. She is my eyes and ears in the organization, and she jumps in anywhere when I need to focus somewhere — knowing that somewhere and anywhere can change in the blink of an eye. She has been beside me through the most difficult parts of this business — legal, financial, people — and she has learned the intricate details of how my brain operates, ebbing and flowing with me, available on a Sunday, or at 1 a.m. on a Tuesday, to brainstorm. If this book has a definition of Chief of Staff, it is her. Exactly as she sent it:

Melanie Osio

*Chief of Staff*

*Building the Company That Builds You — by Melanie Osio*

When I joined CI Web Group, I was hired as Director of HR.

I stopped being HR a long time ago.

Nobody handed me a new job description. The company kept evolving, and I evolved with it. Today my title is Chief of Staff, but the real story is everything that happened in between.

Before CI Web Group, I came from ad tech. The work was fast, data driven, and built for scale, but somewhere along the way I'd lost the connection between what I was building and the people it affected. Here, every system we improve helps a contractor grow a business, hire another technician, support another family. That changes how you approach your work — and it's a big part of why I stayed through everything that came next.

When our CFO departed, someone had to keep the finances running. That someone turned out to be me. I'm not a finance person, and I didn't pretend to become one. I worked alongside our fractional bookkeeper, took over managing what the CFO had managed, and put systems in place so the financial side of the business could keep moving. I never became the expert. What I learned is that you don't always have to be — you have to be willing to sit in the seat, ask the questions, and build the structure until things run without you.

When we shifted systems and built a few of our own, I could have watched from the sidelines. HR doesn't build websites. But I wanted to understand what this company was actually building, how it worked, and what we needed to do to succeed. So I learned alongside the tech team, and I built the front end of a few websites myself. Not expert work — but enough to speak the language, enough to understand what our team lives every day. I'm on all the production calls now, not just the people-related ones, because you can't help lead a company you only understand from one department's view.

Somewhere in all of that, a lesson took hold: your job isn't something you protect. It's something you improve until it no longer needs to exist in its current form. Then you help build what's next.

That sounds exciting on paper. Living it is harder. There were weeks I questioned whether I could keep up, and days that felt like rebuilding the airplane mid-flight. The speed here is real. It forces decisions before you feel ready, exposes weaknesses quickly, and demands you learn faster than you thought you could. Through all of it, I tried to be the person who kept spirits high on the team — partly because they needed it, and partly, if I'm honest, because I did too.

But growth rarely feels comfortable while it's happening. Every one of those uncomfortable stretches was quietly turning me into someone who could handle problems that would have overwhelmed an earlier version of me. Confidence, I've learned, arrives after you've done the difficult thing. Not before.

Working alongside Jennifer changed how I think about leadership. Leaders aren't there to preserve what exists. They're there to challenge assumptions, question what no longer serves the mission, and rebuild even when what's already there is good. Watching her do that — and being pushed to do it myself — rewired the question I ask every day. It's no longer “How do I do my job better?” It's “How do I build a company that doesn't depend on me doing this job forever?”

I'm proud of the systems we've built, the problems we've solved, and the people we've grown. But that's not what I'll remember most. I'll remember becoming someone more adaptable, more resilient, and more willing to step into uncertainty than I ever thought I was.

I joined to help build a company.

Somewhere along the way, the company started building me too.

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*Your job isn't something you protect. It's something you improve until it no longer needs to exist in its current form. Then you help build what's next.*

— MELANIE OSIO · CHIEF OF STAFF

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*— Melanie Osio, Chief of Staff, CI Web Group, July 2026*

And then Liz's arrived — and Liz's is the longest continuous education this company has ever given one person, because she started at eighteen and she is still here. She is Torel's wife, Dallas's mother, my daughter-in-law, and the senior Hydra OS web designer who builds the sites our customers actually see. Chapter Two already told you how she came into this family. What follows is the story she wanted the reader to have in her own words — the Blockbuster years, the bed where I stroked her hair, Webflow, Hydra, and the living-room boat plans drawn with a newborn in her arms. Exactly as she sent it:

Liz Slone

*Sr. Hydra OS Web Designer*

*Build the Boat — by Liz Slone*

I was born into an overlap.

My childhood happened in that strange in-between where two worlds existed at the same time and nobody thought it was weird. We had a VCR under the TV and a landline "home" phone on the wall. Friday nights meant a run to Blockbuster, walking the aisles and hoping the movie you wanted hadn't already been rented out. Road trips started at the family computer, printing directions off MapQuest and folding them into the glovebox like treasure maps. That was normal. That was just how life worked.

And at the exact same time, in the exact same years, Apple was releasing its first iPhone. Netflix was quietly transitioning from mailing you DVDs that you picked up out of your mailbox to streaming whatever you wanted, whenever you wanted it. My schools went from teaching us how to format a Word document on old Windows 98 desktops and sending us home with a paper "packet" to handing out Chromebooks with an entire semester's curriculum at our fingertips.

Nobody sat us down and said, "you are living through a transition." It didn't feel historic. It felt like Tuesday. The old world and the new world overlapped so completely that you couldn't see the seam. Then one day Blockbuster was gone and nobody mourned it, because we were already somewhere else.

If you had asked that kid what she wanted to be when she grew up, she would have told you something in the medical field. I was intensely interested in diseases and illnesses. Why did they exist? How did they spread? How did we treat them? I could get lost for hours in questions like that. I didn't want to just know facts. I wanted to understand the machinery underneath them, the way one small invisible thing could move through a population and change everything it touched.

I thought that curiosity meant I was supposed to be in medicine. It took me years to realize the curiosity itself was the point, and that it would end up aimed at something no career quiz ever offered me.

I didn't know it at the time, but that childhood overlap was training. My entire career has been lived inside that same seam, the place where one world is ending and another is starting and everyone is too busy surviving the week to notice history happening around them. I've spent almost ten years at CI Web Group now, and every chapter of it has been some version of that Friday night at Blockbuster: standing in one era while the next one loads quietly in the background.

# Eighteen

To explain how an eighteen year old ends up at a company like CI Web Group, I have to back up a little further, because the real beginning of this story isn't a job application. It's a boy I met in high school.

His name was Torel. We were high school sweethearts, the kind of thing adults smile at politely because they assume it won't last. It lasted. He is my husband now and the father of my child, but at the time he was just the person I wanted to be around more than anyone else. And Torel came with something I didn't fully understand yet: his mother, Jennifer, who had built a company called CI Web Group.

Jennifer invested in me. I want to be precise about that word, because it's the right one. She didn't just give her son's girlfriend a job to be nice. She looked at a lost teenager and decided I was worth betting on before I had given the world any evidence that I was. I started working at CI Web Group when I was eighteen, right before I graduated high school. My job, on paper, was manual data entry and optimizing Facebook business accounts for customers. In less fancy terms: I was making sure businesses had all of their account fields filled out. Hours, address, description, categories. It was not glamorous. It was a starting line.

Here's the truth about who I was at eighteen, and I'm going to say it plainly because I've earned the right to: I was not equipped for life. My life constantly felt like it was on the edge of falling apart, and the uncomfortable fact is that most of the time, nothing was actually wrong. The problem was me. I fell apart at the smallest inconvenience. A schedule change. A hard conversation. A bad day. Any of it could level me, because I had never learned to steer myself. I let every emotion drive while I rode along in the passenger seat of my own life. The world felt large in a scary way, not because the world was out to get me, but because I had built nothing sturdy in myself to meet it with. I was lost, and I knew it, and knowing it didn't change it. Awareness without ownership is just watching yourself drown.

I remember one day in particular. I was inconsolable. Nothing catastrophic had happened. It was a bunch of small things that had added up, the way they always did back then, because I let them. I ended up lying in Jennifer's bed while she stroked my hair, and she said one small thing to me that changed everything.

"You can choose to be happy."

For some reason, I had never once thought about it that way. My whole life, I had allowed my emotions to control me instead of the other way around, and I had never questioned it. It hadn't even occurred to me that there was another way to live. And here was this woman telling me, gently, while I fell apart in her bed, that I had a choice in the matter. That I could take ownership of my own inner life. My emotions, my thoughts, my feelings. Mine to steer.

I don't share this to inject vulnerability into the story for its own sake. I share it because you cannot understand CI Web Group, or anything that comes later in these pages, without understanding what Jennifer actually does. Yes, she shapes the future of an industry. But she also shapes the future in a quieter way: she inspires people to get out of their own way. Her leadership is built around taking the leap, again and again, whether or not the fear ever goes away. The lesson I absorbed from her wasn't "don't be afraid." It was this: if you're afraid, do it afraid.

I've been doing it afraid ever since.

## The Wrench

Over the next year, Torel, Allula, and I transitioned into optimizing brand new websites for on-page SEO. New skills, new responsibility, the first of many reinventions. I was learning how search engines think, how a page gets found, how structure and content and intent all fit together. Looking back, it scratched the same itch as those childhood disease questions. Why does this work? How does it spread? What happens if you change one variable?

Meanwhile, in my other life, I was in college for dental hygiene. On paper it made perfect sense. It was medical-adjacent, stable, respectable, exactly the kind of practical version of my childhood curiosity that a guidance counselor would approve of. And I was miserable. I had always loved school. I loved learning, loved being good at it, loved the feeling of a subject opening up in front of me. This wasn't that. This wasn't fulfilling me. I despised it. But I kept going anyway, because that's what you do, right? You pick a path and you stay on it.

Then Torel invited me to join a trip to Spain with his family.

I had never left the country. I wanted to go desperately. And the wrench in all of it was finals. I had to be in Seattle, sitting in a classroom, proving I could pass exams for a career I already knew I hated, while the person I loved was on the other side of the ocean living a life I was only hearing about in phone calls.

So I stayed. He went to Spain. I took my finals.

He got back from his trip. I finished my first year of college. And I made a decision in that moment that changed the trajectory of everything: I wanted freedom, and I dropped out. I would not miss out again.

People love to frame dropping out as giving up, and I braced myself for that reaction. It never came. The people around me encouraged it. They celebrated it. In a world of self-made human beings, walking away from a path that was crushing me was not something to be discouraged. It was the first brave thing anyone had watched me do. Nobody in that family was going to shame me for choosing my own life; they had all done the same thing, in their own ways, at their own crossroads.

It was still terrifying. I did it afraid.

# The Shift You Can Feel

A couple of years later, COVID hit. It was the kind of world-changing event where you can feel the shift in history in real time, like the floor tilting under your feet.

I remember exactly where I was. Torel and I were in the sauna at the gym when Jennifer called, warning us about some sort of illness going around. We were in our early twenties, and in true early-twenties fashion, we did not believe it would make an impact on our lives. We sat there sweating, invincible, humoring her. The kid who once spent hours reading about how diseases spread somehow could not imagine one actually reaching her.

A week later, everything was shut down.

With that much uncertainty in the air, we packed up and left for Houston to stay with Mike and Jenn while we figured out what the hell was going on. What was supposed to be a stopgap turned into a chapter of its own. We stayed until 2022, and honestly, we enjoyed that time tremendously. Bike rides. Pool swims. Time with family while the rest of the world felt like it was holding its breath. In the middle of global chaos, we found a rhythm. And when the chapter closed, it closed the way I never could have predicted at eighteen: in February of 2022, Torel and I purchased our first home in Seattle, in the city where I grew up. The girl who fell apart at the smallest inconvenience was now a homeowner who had weathered a pandemic.

Work transformed just as completely. CI Web Group pulled everyone in from travel. In-person events were at a standstill. The whole playbook of trade shows, conferences, and handshakes evaporated overnight. And in the middle of all of that, I made one of the biggest transitions of my career: I moved from back end work to forward facing, working directly with our customers on their website strategy.

That meant that for the first time, I got to hear every single one of their challenges in real time, unfiltered. People didn't want to come to work. Supply shortages and bottlenecks were choking businesses from one side. And simultaneously, their customers, everyone's customers, were stuck at home, staring at the four walls of a house that had suddenly become their office, their school, their gym, and their entire world. They wanted a comfortable, safe space, and they were willing to pay a premium for it.

I was watching, in real time, an entire industry get handed a moment. The businesses that stayed curious and adapted were drowning in demand. The ones that froze got left behind. I have never forgotten that split.

Because here's what I believe, and it's the thread that runs through everything in this chapter: in a world where technology is constantly changing and evolving, regardless of whatever else is happening on the planet, only those who remain curious and insist on resilience despite setbacks will survive the velocity. I don't mean that in a morbid, literal way. I mean it in the way a dandelion grows between the cracks in the concrete. Pressure from both sides. Feet everywhere threatening to stomp it out. And it still insists on seeing the sun.

## The Ordeal

Then came Webflow.

CI Web Group went through the painful transition of Webflow, and I want to be honest about it: it was brutal. WordPress was just not an option anymore. The writing was on the wall for anyone willing to read it. And at the time, Webflow was the gold standard. They had acquired Intellimize, a platform that used AI to A/B test and make changes based on data, and you could see where the whole thing was heading.

But knowing you're right doesn't make the transition hurt any less.

Try to picture what this actually meant. Forcing a massive change on developers who were comfortable on WordPress, and not comfortable in a lazy way, but comfortable in the way of people who had spent years mastering a craft and were now being told to set it down. Training an entire team not just to use a brand new platform but to discuss it, to explain to customers why the move made sense. Trying to educate an entire industry that had been sold WordPress for decades on why staying put was the real risk.

And doing all of it while the naysayers stood around waiting for us to fail.

The pressure was intense. We had a full pipeline of websites that still had to ship. We were learning new tools daily. Creating new processes from scratch. Training hundreds of people. Investing hundreds of thousands of dollars into a transition with no guarantee. Changing entire mindsets, rethinking everything we thought we knew about how our own work got done.

If you asked me for the low point, it wasn't one dramatic crash or one call that went badly. It was quieter and heavier than that. It was the stretch where the pipeline was so full that it genuinely felt like we would never get through it, while at the same time we were rebuilding our technology and our processes underneath ourselves midflight, because protecting our customers was not negotiable. Imagine changing the engine on a plane without landing it, while every passenger deserves and expects a smooth ride. We would solve one bottleneck and another would pop up in its place. Some days the finish line didn't just feel far away. It felt fictional.

And I would do it all over again.

Because I truly believe Webflow was our catalyst. It was our kick in the ass. It was our ordeal, that moment in every story where you're given a choice to sink or swim, and the choice reveals who you actually are. We were swimming like hell.

Then, just as we found our rhythm and our footing with Webflow, OpenAI and Anthropic started dropping bombs.

Suddenly we were being handed tools that let us work faster and more efficiently than we'd ever imagined. We got a taste of what it felt like to have the burden eased. Actually eased, not just shuffled around. And that taste didn't make us complacent. It made us hungry. We were inspired.

And from that inspiration, Hydra was born.

## The Elephant in the Room

Before we dive into the beast that was, and is, Hydra, I need to stop and acknowledge the elephant in the room.

On February 3rd, 2025, I found out that Torel and I were going to have a baby, due in October.

The boy from high school, the Spain trip I missed, the sauna where we ignored a pandemic together, the house in Seattle: all of it had been leading here. We were going to be parents. I was overjoyed and terrified in equal measure, which by that point in my life felt familiar. Do it afraid applies to more than career moves.

The pipeline was still full of Webflow websites, a backlog of sites making their way through our transition. We would solve one bottleneck and another would pop up in its place, like a game of whack-a-mole where the moles were deadlines. And the pressure was high to get those sites out before I had to leave the team to figure it out without me.

Here's the funny thing about CI Web Group: if you take even a week away, the entire company is different by the time you get back. System improvements. Platform improvements. Changes to the entire technology and marketing landscape. You name it. A week is a lifetime here.

I was preparing to take three months off. With a brand new baby. As a first-time mom.

I was shitting my pants. Because by the time my due date arrived, we were already in the infancy of Hydra, the most significant thing we had ever built, and to leave right then was a risk. I knew that when I came back, I wouldn't be walking. I'd be sprinting just to catch up.

On October 19th, 2025, our son was born. And a whole new slew of fears set in.

The normal first-time parent anxiety was there, ever present. Is he breathing, is he eating, am I doing any of this right. But layered on top of it was something bigger. Picture the scene: I'm sitting in Jennifer's living room with a newborn, hallucinating on two and a half hours of sleep, and around me the conversations are all about AI. How fast it was moving. How the models seemed to leap forward every few months instead of every few years. What it meant that machines could now write and reason and build. What work would even look like in five years, in ten. What our industry would look like. What every industry would look like. I would drift in and out of the newborn fog and catch pieces of it, and every piece pointed at the same conclusion: the ground was moving again, faster than it had ever moved before.

And this time it wasn't just my career on the table. I was holding the stakes in my arms. These were conversations about things that I believed would change the entire landscape of my son's future. Not my industry's future. Not my company's future. His.

There's a detail here that I need you to sit with, because it's the heart of this whole story. The woman leading those conversations was not just my boss. She was my mother-in-law. The newborn in my arms was her grandson. Three generations of one family were in that living room, and the oldest of us was looking at the youngest of us and deciding, in real time, what to do about the world he would inherit. I could tell by the look on Jennifer's face that she was thinking exactly what I was thinking.

The way she saw it, there were two options. We could scoff and ignore that the world was changing, that yet again technology was evolving underneath us. Or we could prepare for it. We couldn't fight the current. So we'd build a boat.

When my maternity leave ended and I returned in January of 2026, the boat was small, but it was there. And I was determined not to be left behind. I followed the senior development team around like a shadow. I listened to everything they said. I practiced and researched and did not stop until I understood. My days were filled with "why" and "how," the same two questions I used to aim at diseases as a kid, now aimed at a technology spreading through the world faster than anything I'd ever studied. Why does this work? How does it move? What happens if you change one variable? The curiosity I thought was supposed to make me a medical professional turned out to be the exact tool I needed for this moment.

I threw away everything I thought I knew. I rebuilt from the ground up and completely trashed my ego in the process, which, it turns out, is the price of admission for every real transformation. The ego goes first or nothing goes at all.

Jennifer asked me one day if I thought this transition was harder than Webflow. My honest answer was no.

Did we still have a full pipeline going into summer, just like we did during the Webflow transition? Yes. Did we still have to learn entirely new technology and reframe everything we thought we knew? Yes. Did we literally just finish doing this same kind of transition a year ago? Yes.

So what was different this time?

Our team. Our mindset. Our experience. Our utter determination to be ready this time.

Webflow taught us how to survive an ordeal. AI arrived and found us already swimming.

## Hydra

So. Hydra was born.

We named it Hydra for a reason. Cut off one of its heads and it grows three more. That's not just mythology to us. That's our company culture, distilled into a single image. Every setback we've ever taken has multiplied us. Every head we've lost, we've grown back stronger and stranger and harder to kill. Naming the platform anything else would have been a lie.

And here's what Hydra actually is, because it matters: Hydra is not your website. Hydra is an operating system that learns your business and deploys changes based on data. It's everything behind the scenes. The thinking, the testing, the adjusting, the relentless iteration that used to take teams of humans weeks and now happens continuously. The website is just the part you can see. Hydra is the part that never sleeps.

I'm writing this while we are still in the midst of Hydra's evolution, and I need to be honest with you: I do not believe Hydra will ever be done. What we knew last week has already changed. What was available to us yesterday has already been improved upon. That's not a flaw in the plan. That is the plan.

These days I build and design sites myself. The girl who started out filling in Facebook business fields now builds the thing customers actually see, and I help evolve our AI tools, the things they never see. But what I want to tell you about isn't my job description. It's the people. Many of the people on our AI team have grown into human beings who weather storms and keep rowing for the love of the game. They care. They are curious. They want more. They are dandelions, every one of them.

## To Whoever Is Reading This

Those fears about my son's future are still there. What will he do? What will the world look like when he's old enough to ask me what I did during all of this?

But then I look around, and I know: if we do this right, if we keep pushing, he will be just fine.

He has a father who chose me when we were teenagers and has been choosing our family ever since. He has a grandmother who looked at a world tilting on its axis and started drawing up boat plans in her living room. He has an entire team of curious, storm-weathered people building the future he'll grow up in. And he has a mother who was once so afraid of the world that a schedule change could level her, and who now runs toward the things that scare her, because a woman stroking her hair in a quiet bedroom once told her that happiness was a choice.

Because here's the thing I finally understand, sitting in the seam of yet another transition. The world I was born into, the Blockbuster runs, the MapQuest printouts, the landline on the wall, didn't end because anyone defeated it. It ended because curious people kept building the next thing while everyone else insisted the old thing was fine. My son is being born into his own overlap, the way I was born into mine. There will be a version of Blockbuster in his childhood that vanishes before he's grown, and he won't mourn it either, because he'll already be somewhere else.

I can't tell you what the tools will be called in ten years. Whatever we're using now will sound as quaint as a printed MapQuest page. The transition you're in the middle of, whoever you are, whenever you're reading this, will feel impossible. It's supposed to. Ours did too. Every single one.

So this is what I want to leave here, for my son, for my team, for whoever picks this up long after Hydra has grown heads we haven't imagined yet:

Stay curious. Insist on resilience. Trash your ego before the world does it for you. When the current comes, and it will keep coming, don't waste your strength fighting it. Build the boat.

And if you're afraid?

Do it afraid.

*When the current comes, and it will keep coming, don't waste your strength fighting it. Build the boat.*

— LIZ SLONE · SR. HYDRA OS WEB DESIGNER

*— Liz Slone, Sr. Hydra OS Web Designer, CI Web Group, July 2026*

MANUSCRIPT STAGE MARKER

[End of First Complete Pass — Front Matter, Foreword, Dallas Bridge, Prologue, Chapters One through Thirteen, Bonus Love Letters, Voices from the Team]

The Voices from the Team section currently contains Kathy Marshall's founding Why essay and the entries of Clay Howard, Camille Porco, Rose Villarreal, Melanie Osio, and Liz Slone ("Build the Boat"); additional team Why essays will be added in future editions as they are collected.

VOICES FROM THE CLIENTS

# From Your Side of the Table

The section before this one belongs to my team. This one belongs to the people we built all of it for.

When I asked our clients to write for this book, I asked for the real thing — not testimonials. Why they chose us, and what almost made them not. What it is actually like working with a company that moves this fast, the good and the disorienting. What they see, from their side of the table, when they compare how we operate to the rest of the industry. I promised their words would run exactly as they sent them — no edits from me, attributed to them, their titles, and their companies.

Five voices are in this section — scroll or jump to any of them:

The founding entry arrived from John Dean, who owns Superior Air Duct Cleaning in western Pennsylvania and eastern Ohio. John is not a developer, not an SEO expert, not an AI engineer — which is exactly why his account matters. He watched this industry's argument about our direction from the one seat that counts: the customer's. Here is his story, exactly as he sent it.

John Dean

*Owner, Superior Air Duct Cleaning · superiorairduct.com*

*My CI Web Group Journey*

My name is John Dean, and I own a small business called Superior Air Duct Cleaning. We clean air ducts and dryer vents throughout western Pennsylvania and Eastern Ohio. Like many small business owners, I quickly learned that running a company means wearing far more hats than you ever expected. One minute you're working with customers, the next you're balancing the books, managing employees, fixing equipment, and somehow trying to become an expert in marketing.

For someone on the back side of five decades on this planet, the digital marketing world has probably been the most confusing hat I've had to wear. Just when you think you've finally figured it out, everything changes.

In March of 2022, something happened that every business owner dreads.

The phone stopped ringing.

The company managing my website told me Google's latest algorithm update had crushed our rankings. Their solution? A brand-new custom website that would solve all my problems—for the bargain price of $12,000.

I was scared.

When your livelihood depends on that phone ringing, fear has a way of making expensive decisions seem reasonable. I agreed.

I was promised a three-month build.

Three months became nine.

When the website was finally delivered, I couldn't believe what I was looking at. It was, without exaggeration, one of the worst websites I had ever seen. Twelve thousand dollars was gone, my rankings hadn't improved, and I was left with the familiar promise that "it just needs more time."

It never worked.

At that point, I knew I had to start over—but this time I wasn't going to make another emotional decision.

I became obsessed with finding the right digital marketing partner.

I talked to everyone I could find. I asked other business owners who managed their websites. Some used small local agencies. Others had someone's cousin building websites on the side. The answers were all over the map.

Then I attended an event hosted by an HVAC company generating over $50 million in annual sales. I asked one simple question:

*"Who handles your digital marketing?"*

Without hesitation, they answered, "CI Web Group."

That immediately got my attention.

Around the same time, I was researching many of the larger marketing firms serving the home service industry. After countless conversations and hours of research, I eventually spoke with Jennifer Bagley and liked what she had to say.

Then something unexpected happened.

I attended a business leadership retreat called BOLD Leadership, where I happened to meet Jennifer's husband Michael. Of all the people who could have been in my group, there he was.

Was it coincidence?

Maybe.

Or maybe it was exactly the conversation I needed to have.

Moving to CI Web Group meant building another website. Normally, that thought would have terrified me after my previous experience.

Instead, the process was completely different.

Within a couple of months, my new WordPress website was live. It looked modern, professional, and finally reflected the company we had worked so hard to build. It incorporated our newly redesigned logo and mascot and immediately felt like the brand we wanted customers to see.

For the first time in a long time, I felt optimistic.

As I continued following Jennifer's webinars and educational content, she began talking about something many people hadn't even considered yet: a low-code website. She believed the future of websites was changing and encouraged clients to start thinking beyond WordPress.

At the same time, something interesting was happening throughout the digital marketing industry.

On Facebook and across various marketing communities, I started seeing other agencies criticize CI Web Group. They rarely mentioned Jennifer by name, but everyone knew exactly who they were talking about.

*"The world runs on WordPress."*

*"AI-generated marketing is going to hurt businesses."*

The message was always the same: Jennifer was wrong.

One day, a friend of mine who was also a CI Web Group client invited me to sit in on a call with another digital marketing company. Their goal was simple—to convince us Jennifer was making a huge mistake by embracing AI and moving in a different direction.

I listened carefully.

Then I stayed the course.

While others were busy attacking, I started paying attention to something more important.

I watched Jennifer.

I wasn't a web developer. I wasn't an SEO expert. I certainly wasn't an AI engineer. But I could recognize one thing.

The world was changing faster than most people realized.

Artificial intelligence wasn't another marketing trend. It was fundamentally changing how people searched for information, how businesses were discovered, and how customers made buying decisions.

Of every digital marketing leader I was following, Jennifer seemed to be the only one investing heavily before everyone else understood what was happening.

She wasn't reacting to change.

She was preparing for it.

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*She wasn't reacting to change.*
*She was preparing for it.*

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Eventually, something clicked for me.

The resistance I was hearing from other agencies wasn't necessarily because they genuinely believed Jennifer was wrong. Many simply didn't want to make the enormous investment—in time, money, education, and technology—that would be required to reinvent their businesses for an AI-driven future.

Change is expensive.

Staying the same is comfortable.

It's much easier to criticize the future than invest in building it.

What I find fascinating today is listening to many of those same marketers. Six to twelve months later, they're now talking about AI, automation, large language models, and the future of search using many of the same ideas Jennifer was discussing long before it became fashionable.

Sometimes the people who look different today are simply the ones everyone else follows tomorrow.

Jennifer's ability to anticipate where the industry is heading is only one part of the CI Web Group advantage. The other is education.

She has built a culture around teaching rather than simply selling. Through webinars, workshops, videos, and ongoing training, she helps business owners understand not only what is changing but why it matters.

For someone like me—who spends his days running a business rather than writing code—that education has been invaluable.

Technology will never stop evolving. Search engines will continue to change. Artificial intelligence will reshape digital marketing again and again.

I've accepted that I may never fully understand every technical detail. But I've learned something far more valuable.

The right marketing partner doesn't just build you a website. They help you understand where the future is going—and they make sure you're already headed there before everyone else realizes the road has changed.

*— John Dean, Owner, Superior Air Duct Cleaning · superiorairduct.com · July 2026*

That is John's story, told from the seat every argument in this book is ultimately about. He watched the industry tell him I was wrong. He watched the same industry, six to twelve months later, start repeating what I had said. And he made his decision the way the best operators always do — not by listening to the noise, but by watching what got built.

Paul Wiese's entry arrived next. Paul appears in chapter ten among the coalition, where I disclosed our relationship in full — the board seat I hold at Trade Rated, the equity, the strategy we shape together. That is exactly why his client-side account belongs here too: nobody sees this company from more angles than Paul does. Here is his entry, exactly as he sent it.

Paul Wiese

*Founder, Built by the Trades · Founder, Door Serv Pro*

*The Client's Side of the Table*

I've spent more than four decades in the trades. I've been the technician, the installer, the salesperson, the manager, and the owner. I've built companies from nothing, experienced success, made plenty of mistakes, sold businesses, and started over again. Every chapter taught me something different, but one lesson has remained constant: businesses aren't built by ideas alone—they're built by execution.

When I moved to West Virginia, I wasn't arriving with investors or a corporate safety net. I came with determination, experience, and the belief that if I worked hard enough and surrounded myself with the right people, I could build something meaningful again. That journey became Door Serv Pro, a company that grew into a multi-million-dollar business serving customers across multiple states.

Today, I'm building what I believe is the most important project of my career: Built by the Trades. Our mission is simple but ambitious—to build technology that actually helps contractors succeed. We're creating platforms like Profit Wizard, TradeRated, TrueQuote, ServiceDash, Goose, BudgetGenius, and TradeGames because they're solutions to problems I've personally lived for decades. Every product exists because I wished I'd had it when I was running service trucks, managing technicians, or trying to grow a business.

Because of that background, I don't evaluate companies the way most clients do.

I've worked with marketing agencies for years. I've seen polished presentations, heard every sales pitch imaginable, and been promised the world more times than I can count. Most agencies sell websites, SEO packages, or advertising campaigns. Very few understand business itself.

That was the first thing that stood out about CI Web Group.

Our conversations weren't centered on colors, fonts, or rankings. They were about business models, positioning, artificial intelligence, customer behavior, long-term brand value, and where the industry was heading. They weren't trying to build me a website—they were trying to help build a company that could compete in the future.

Did I have concerns? Absolutely.

CI Web moves fast—faster than almost any organization I've worked with. Sometimes you're still processing one strategic decision while they're already discussing the next several. That pace can be uncomfortable, especially when you're building multiple companies at once. But I've also learned that's part of their advantage. They're focused on where the market is going, not where it's been.

What I've watched over the years is an evolution.

The company I originally hired isn't the company I work with today. They've grown, adapted, invested heavily in AI, and continually challenged themselves to improve. More importantly, they've challenged us. They haven't been afraid to question our ideas, push us toward better solutions, or rethink an approach when something could be stronger. That's the kind of partnership I value.

Like any real business relationship, it hasn't always been perfect. Building companies at this scale creates pressure, changing priorities, and difficult conversations. But I don't judge partners by whether every project goes exactly as planned. I judge them by how they respond when things get difficult, whether they communicate honestly, and whether they're committed to finding the best solution. On those measures, they've continued to earn my trust.

The biggest difference I see is that CI Web thinks in systems instead of campaigns. They're not chasing the next marketing trend. They're building businesses to succeed in a world where AI, search, automation, and customer expectations are changing faster than ever before.

That's exactly the kind of thinking we needed as we built Built by the Trades.

We've trusted them with one of the most ambitious visions I've ever pursued because they understand that we're not creating software for the sake of software. We're building tools that can help contractors become more profitable, create better customer experiences, and build businesses that last for generations.

I've built businesses my entire life, and one thing has become clear to me.

Products matter. Strategy matters. Execution matters.

But in the end, everything comes down to people.

When you find people who challenge your thinking, keep learning, adapt when necessary, and genuinely care about helping you build something meaningful, you don't just hire them—you build alongside them.

That's been my experience with Jennifer Bagley and the team at CI Web Group.

I don't know exactly what the future holds for either of our companies. But I do know we're both trying to build something that outlasts us. That's the kind of partnership worth investing in.

*— Paul Wiese · Founder, Built by the Trades · Founder, Door Serv Pro · July 2026*

Crystal Williams's letter arrived for chapter ten of this book — the coalition chapter — and it belongs here too, on the client-and-partner side of the table. Crystal is the CEO of Lemon Seed Marketing. When I asked her for a quote, she sent a letter instead. Here it is in full, unedited, in her words.

Crystal Williams

*CEO, Lemon Seed Marketing*

*AI Didn’t Replace Branding — It Made It Essential*

When artificial intelligence first became part of the public conversation, many business owners reacted with equal parts curiosity and fear. Every headline seemed to ask the same question:

*"Will AI replace us?"*

I don't believe that was ever the right question.

The better question was, "How will AI change the way people find and trust us?"

After nearly two decades helping contractors build recognizable brands, I've learned one thing that AI has only reinforced: technology changes, but trust doesn't.

We've watched marketing evolve from newspaper ads and phone books to websites, search engines, social media, review platforms, and now AI-driven search experiences. Every new platform promised to change everything. In reality, each one simply changed how consumers discovered businesses, not why they chose them.

People still buy from companies they trust.

The difference today is that AI has become the new front door.

Instead of scrolling through pages of search results, consumers increasingly ask AI a question:

*“Who’s the best HVAC company near me?”*

*“Who can I trust to replace my roof?”*

*“What’s the most reputable plumber in my area?”*

AI doesn’t invent those answers. It assembles them from the digital reputation businesses have built over years: websites, reviews, educational content, community involvement, media mentions, customer experiences, and brand consistency.

In many ways, AI has become the world’s fastest researcher.

That should encourage business owners, not scare them.

At Lemon Seed, we’ve always believed marketing wasn’t about chasing algorithms. It was about building a brand worthy of being recommended. AI simply rewards companies that have done that work well.

The businesses that will thrive in this next chapter aren’t necessarily the ones producing the most content. They’re the ones creating the clearest identity.

They know who they are. They consistently communicate what they believe. They educate instead of simply advertising. They show up in their communities. They earn five-star experiences instead of chasing five-star reviews.

Those are the signals AI recognizes because those are the signals people have always trusted.

The companies struggling with AI usually aren't facing a technology problem, they're facing a branding content problem.

A weak brand cannot be fixed with better prompts.

A strong brand becomes amplified by AI.

That's why I don't believe marketing professionals should compete against artificial intelligence. We should help businesses become the kind of organizations AI naturally recommends.

The future belongs to brands that are unmistakably human.

AI can generate content. It can summarize information. It can answer questions.

But it cannot replace authentic relationships, community involvement, company culture, genuine expertise, or the trust earned one customer at a time.

Those are still profoundly human.

As we move forward, I believe our responsibility isn't simply to teach clients how to use AI. It's to help them become so clear, credible, and consistent that whether the recommendation comes from a neighbor, a search engine, or an AI assistant, the answer remains the same.

Build a brand people trust.

The technology will continue to evolve.

Trust never goes out of style.

Every major shift in marketing has rewarded the businesses that invested in relationships over shortcuts. AI isn't rewriting that rule, it's proving it.

*— Crystal Williams, CEO of Lemon Seed Marketing*

Utku "Dave" Kaynar's voice belongs here for the same reason. Dave is the CEO of OnePath AI — a client, a board-adjacent collaborator, and one of the clearest technical operators in this coalition. His words below are exactly as he sent them for chapter ten; I am including them here so the Voices from the Clients section carries the partners who built beside us, not only the contractors we serve.

Utku "Dave" Kaynar

*CEO, OnePath AI*

*From the technical-infrastructure layer*

*"Most contractors meet AI for the first time as a lead that didn't get called back. A homeowner fills out a form at nine at night, nobody answers until Tuesday, and the job is already gone to whoever picked up first. That's the problem I started with. OnePath is an AI lead manager — it answers, it qualifies, it follows up in the contractor's own voice, so the lead that used to die in the inbox turns into a booked job. But the lead manager is just the part the contractor can see. Underneath it we're building the agentic infrastructure their whole business is going to run on, because in a few years 'answer the phone' and 'run the company' are going to be the same system.*

*I'm not building this so a contractor can fire his people. I'm building it so a thirty-person shop can compete with the private-equity roll-up that just bought every competitor in his county. The trades kept this country running long before anyone in my industry paid attention to them, and they deserve infrastructure built to make them stronger, not infrastructure built to extract from them. That's the line I won't cross. We document what we build, we publish the integrations, and we share the architecture — because if this only works for the contractors who can afford a technology team, we've failed. The whole point is that the guy in the truck gets the same firepower as the people trying to put him out of business." — Utku "Dave" Kaynar, CEO, OnePath AI*

*“Jennifer is one of the true visionaries in this industry — someone who sees what’s coming before the rest of us do, and then builds it anyway. That second part is the rare one. Plenty of people can describe the future on a stage. Very few will restructure their own company, bet their reputation, and do the hard building required to actually get there. Jennifer does both, and she has been doing it for twenty years.*

*We come at this from different layers — she has spent two decades earning the trust of the contractor and the supply chain, and I come at it from the technical infrastructure underneath — but we have never once treated that as competition. She shares what she knows. She builds for the whole ecosystem, not just her own clients.*

*So when Jennifer writes that the contractor shouldn’t have to walk this road alone, I believe her — because that is exactly how she has shown up for the people building alongside her, including me.” — Utku “Dave” Kaynar*

*— Utku “Dave” Kaynar, CEO, OnePath AI · July 2026*

Amanda's entry arrived from Cherry Blossom Plumbing in Arlington, Virginia — a contractor story about what a real partner does when the phones go silent. Her Google Business Profile was hijacked a hundred miles away; her team left; they could not pay us. We stayed. Here is her account, exactly as she sent it.

Amanda

*COO, Cherry Blossom Plumbing · Arlington, Virginia*

*A Partner Who Refused to Let Us Lose*

When we first opened Cherry Blossom Plumbing, we did what a lot of new business owners do: we hired a marketing company that wasn't built for us. They weren't a bad company — they just weren't made for a brand-new business right out of the gate. The fees were more than we could sustain, and we learned another hard lesson on the way out the door: we didn't own our own website. We swore we'd never let that happen again.

So we swung the other direction and hired a more affordable agency. And, well — you get what you pay for. When they rebuilt our website, the transition went badly. Our traffic didn't dip; it fell off a cliff. If you saw the chart, you'd wince.

That's when I thought of Jennifer Bagley. I'd seen her speak at several industry events, and something about her approach always stuck with me. I reached out and asked if we could meet, and from that first conversation, I was impressed. Her approach to SEO wasn't guesswork or buzzwords — it was mathematical, analytical, a real formula. And CI Web Group's model matched their philosophy: no contracts, you own your website, and your investment directly determines the work. You choose your budget, you buy your keywords, and you build a strategy together. For a small company just getting on its feet, it was exactly what we needed. We signed up, set a modest budget, and things went well.

Then strange things started happening.

At the time, we had no idea what was going on. We only knew our call volume was dropping, and we couldn't figure out why. What we eventually discovered was that our Google Business Profile had been hacked. Someone had changed our business address — moving us, on paper, a hundred miles away to Fredericksburg, Virginia. It took us far too long to connect the falling phones to the address change, because it's not something you look at every day. And by the time we did, Google wouldn't let us change it back.

The only path forward was a new physical office. So while our phones sat silent, we were finding a space, signing a lease, transferring insurance, updating licenses — anyone who has ever done that knows exactly how long it takes. And after all of that? We got suspended anyway and had to fight through Google's verification process.

We were down for months. And here's what people don't understand until they live it: not being on Google is like not having a business card. It's like not existing. The only work coming in was face-to-face referrals. Our employees left, one by one, until it was just Johnny and me — right back where we started on day one. We were a razor-thin distance from closing. 2024 was supposed to be a growth year. Instead, it was as hard as our first year in business.

We couldn't pay our bills. Including CI Web Group's.

And this is the part of the story I'll never forget. They didn't drop us. They didn't pause our services or send us to collections. They kept doing the work. I got to know their accounting department very well during that stretch — I assured them we wanted to pay, that we would figure it out — and they worked with us, even scaling the services to something we could manage, instead of walking away.

It wasn't until early 2025 that I finally pieced together what had actually happened to us. When I brought it to CI Web Group and sat down with Jasmine and the leadership team, their response floored me. They said, "We are your partner in this, and we want you to succeed." Jasmine told me, "I'm taking care of this for you." They erased the back debt we owed. They had already been doing more work than we were paying for. And then one of the men in the meeting said something I'll never forget: "You don't know me, but I hate to lose. We're going to build you a brand-new website."

And they did. A brand-new site on Webflow, and it's been going great.

So when Jennifer came to us about being part of the new AI tools CI Web Group was building, I'll admit I was apprehensive at first. There's a lot of noise out there — a lot of skeptics, a lot of haters. But I had been watching Jennifer, participating in what she was building, and I realized something: I trust her. This company had earned that trust in the hardest way possible — by standing beside us when we had nothing to offer them. And the tools? They're genuinely impressive. I was excited to dive in.

Here's one more thing that says everything about CI Web Group: we've been with them for three years, and I have worked with the same people the entire time. The only new faces I've ever encountered were in that leadership meeting — people I simply hadn't met yet. In an industry where your account rep changes every quarter, that kind of stability is remarkable.

The story of Cherry Blossom Plumbing and CI Web Group isn't really about SEO, or websites, or even AI. It's about what a real partner looks like. They helped us come back from the worst period we've ever faced. They were there for us when it would have been easier — and more profitable — to walk away. They still are.

And that is priceless.

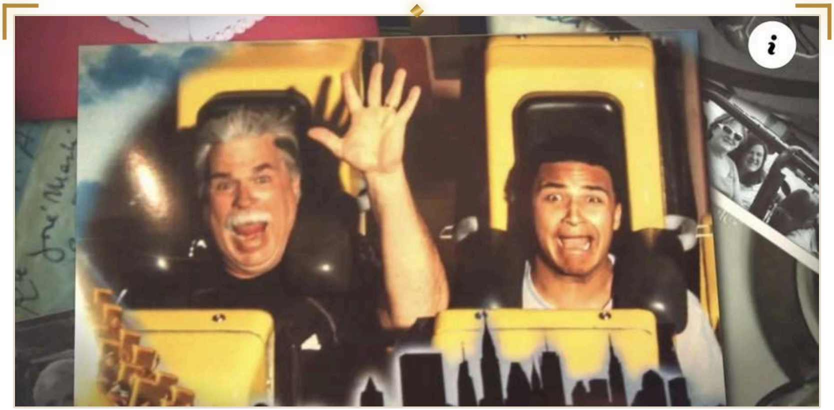
— *Amanda, COO, Cherry Blossom Plumbing · Arlington, Virginia · July 2026*

CLOSING

# Hands Up

This book began with a picture.

My father and my son on a roller coaster. The grandfather with his hands in the air, laughing. The grandson gripping the bar, eyes huge. One coaster. Two postures. The whole lesson of my family, mid-air, in a single frame.



*My father, Kevin, and my son, Torel.*
*Where the book began. Where it ends.*

Everything between that picture and this page — the garage, the telescope, the bet, the day the world changed, the restructure, the machines, the people, the love letters — was my attempt to show you what that picture actually teaches. So let me end where we began, because the ending and the beginning are the same lesson.

We are all facing the same roller coaster ride.

All of us. The owner who has been in business thirty years and the apprentice who started last month. The company with the machines and the company still gripping a clipboard. Me, writing this. You, reading it. Nobody gets to stay on the platform. The ride is happening — the drops, the speed, the turns none of us can see from here — whether we chose it or not.

The only thing we choose — the only thing we have ever gotten to choose — is how we want to ride.

Scared to death, gripping the bar, eyes shut, waiting for it to be over.

Or all in. Hands up.

I will not pretend the fear isn't real. You know by now that I ride scared too — scared and all in at the same time, most mornings. Both can be true. The bar-grippers and the hands-up riders feel the same drop in their stomachs. The difference is not the fear. The difference is what you decide the fear means — a reason to shut your eyes, or proof that you are exactly where the ride gets good.

And there is one more thing the picture has been trying to tell you all along — the physics of it, the part so obvious it took me years to say out loud. **You cannot put your hands up while they are still gripping the bar.** The bar is whatever you are holding: the way the industry used to work. The org chart you were proud of. The expertise that made you the smartest person in the old room. The company you already built. The person you already were.

You have to let go of what was, to be ready for what is to come. Not because what was didn't matter — it mattered enough to carry you here — but because your hands are the only pair you get, and they cannot hold the past and reach for the future at the same time. Letting go is not the loss. Letting go is the readiness.

My father knew. He got on every coaster in the park, no matter how scary it looked from the ground, and he put his hands in the air on every single one. He did it on the rides, and he did it in the warehouse in Bellevue, and he did it in the garage, and he did it at the end, when the coaster was one none of us would have chosen. Hands up. Smile the whole ride.

That is what he taught me. That is what this whole book has been trying to hand to you.

## To the Parents and the Grandparents

One more word before I let you go — and it is for the ones sitting in the middle of the car. The parents. The grandparents. The ones riding with a hand on a smaller shoulder.

I do not know what the future is going to look like. I have spent this entire book telling you what I see coming, and even so, I will only guarantee you one thing: it is going to be significantly different from anything we can imagine. Robots will become a part of our everyday life. Jobs — and what it takes to be employable at all — will look nothing like they look today. Whether it lands closer to utopia or closer to anarchy, I honestly do not know. The AI race running through this world — nations, companies, all of it — is real, and we are not stopping it.

Here is what I do know. The next generation is relying on us. Not on the companies. Not on the governments. On us — the adults already in the car. They are relying on us to navigate AI and robotics for them until they can navigate it themselves, and they are relying on us to be the most mature version of ourselves we can possibly be while we do it.

Maturity, on this ride, does not mean certainty. Nobody has certainty. It means we do not get to grip the bar, shut our eyes, and hope somebody else steers. It means we learn this first, before we need to teach it. It means we stay curious when it would be easier to be cynical, steady when it would be easier to panic, and honest — especially with the small people watching us — about what we know and what we do not.

I will tell you how that responsibility sits with me. As a grandparent, I feel an extreme level of responsibility to be as knowledgeable, as advanced, as forward-thinking, and as responsible as I can possibly be. My father would have expected nothing less. And I hope to build a slice of the world that Dallas can be creative in — a world he can have a home in.

I do not trust that the school systems, as they stand today, will prepare our children and grandchildren for what is coming. And I do not believe it is anyone else's responsibility but our own. Not the schools'. Not the platforms'. Not the government's. Ours.

Therefore I ship new technology. Therefore I disrupt my own industry. Therefore I take the beatings from competitors who do not know any better.

And I would not take one moment of it back. Because the benefit has been building businesses for hardworking people and entrepreneurs. Saving many of their companies from closure. Creating thousands of jobs for our growing clients. That is what hands-up looks like when it leaves the amusement park — it is not a thrill. It is a responsibility, kept.

Look at the picture one more time. My father did not put his hands up because the coaster was safe. He put his hands up because a boy was watching. That is the job. That has always been the job.

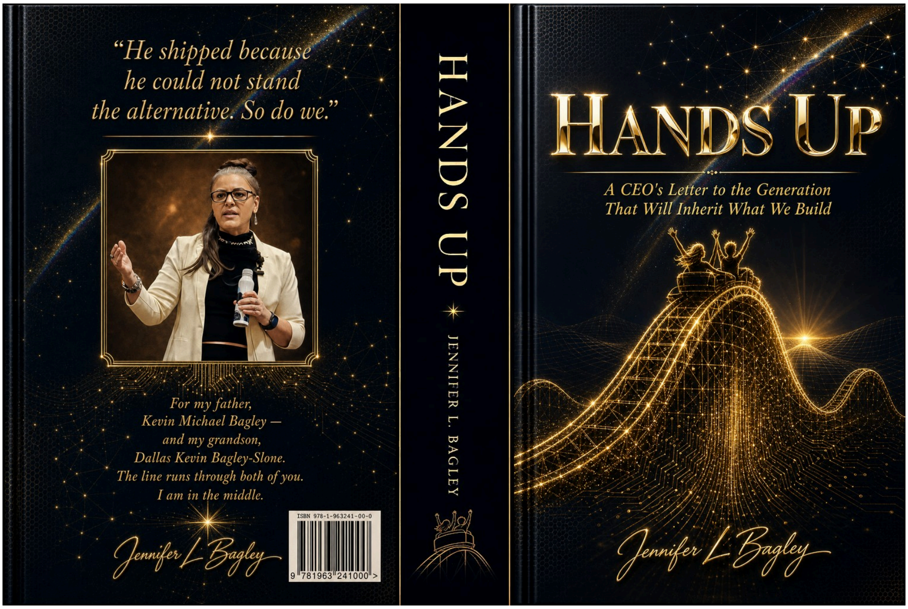
My father rode in front of me. I am riding in front of Dallas. The dedication of this book says the line runs through both of them and that I am in the middle — and if you are a parent or a grandparent reading this, so are you. The middle is not where you brace. The middle is where you demonstrate.

The ride is the same ride. The choice is yours.

All in.

Hands up.

*— Jennifer L. Bagley*




The jacket — read the book free at jenniferbagley.com/book

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