

THE FINANCIAL EDGE

July 2014



The American Dream

Personal comments by Mary

Recently a fellow women business owner passed away. At the age of 42, she started helping her parents in their business and ended up running it. Later her two sons joined the business. Recently, the boys brought the business to new heights. She was one of the only business owners that I cold called. *Yes, a CPA who cold called!* I had the privilege of working with her and her boys for a few years. She had unlimited energy and a drive to succeed. I admired her tenacity. For a woman to succeed in business at that time she had to find her own way.

The American Dream can be found in the United States Declaration of Independence. It states that "all men are created equal" and that they are "endowed by their creator with certain inalienable rights" including "Life, Liberty and the pursuit of Happiness."

Living in this country, we have the opportunity to work hard and create the life we want. Our fore fathers fought for that right. My greatest challenge in achieving that dream - is getting out of my own way. I silently accept the limitations I create for myself. Just recently Steve, my husband, bought me a new car. Never did I dream that I would be driving a new Mercedes!



As the fireworks go off this year I challenge you to dream of what you think is impossible, then go out and do it! I am here to cheer you on!

Mary Guldán-Lindström

What Our Clients Are Saying...



Mary has helped our business by giving direction! And by watching over the financial side of the business with good advice and feedback. Also by questioning things that are not working so well. Many times, she has made us take a long hard look at things that we may otherwise just pass over.

*Debbie Lake, Vice President at
The Lake Companies, Inc.*

*Your referrals are treated with utmost
care and are greatly appreciated!*



The Book Review

Title: Start with Why

Author: Simon Sinek

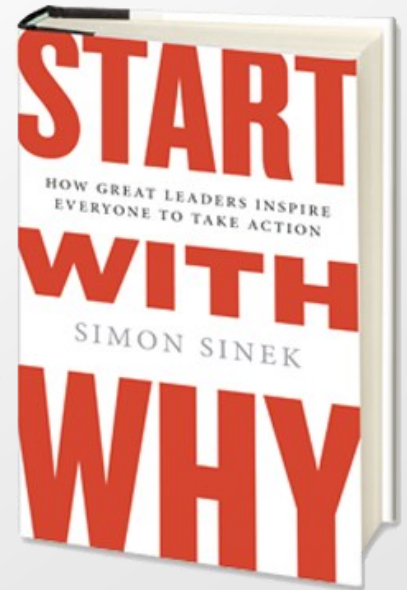
Topic: Leadership

Easy to Read: \$\$\$ (3 out of 5 dollars)

Applicable to small business: \$\$\$\$\$ (5 out of 5 dollars)

Summary: Simon explains "the golden circle", his theory on how great leaders inspire us to take action. It begins with "Why" we do it, then surround it by "how" we do it and the outside layer is "what" we do. Why inspires people to buy from us, how we do shows others why we do it and what we do includes the products and services that fulfill our why. He explains the biology of decision making behind his theory and provides actual business stories to support it.

My recommendation: Great message, for those who want to create a social movement. The "why" is the inspiration that creates passion. For passion to survive it needs structure. Most businesses skip the why and do not give their customers a reason to work with them. I found that Simon is a little wordy in his explanations.



Pages: 225 | Published: 2009

How to Say No...

Do you feel overwhelmed? Or you never get anything done? Maybe you need to learn to say no. Saying no is not mean, it's a necessary skill. It may take some practice, but here are a few things to keep in mind.

- **Be proactive – know what you want.** Set goals in the different areas of your life – social, family, cultural, travel, career, financial, etc. Then when someone asks you to do something – you ask yourself "does this move me closer to my goals?" It does not necessarily have to be goals. Is

this what I want to do with my life? Does this fit what I want to be? If not – say you can't do it at this time.

- **Avoid certain situations.** I belong to a nonprofit group. I only want to be an active volunteer, not a leader in this group. So I only show up to participate, I avoid the monthly meetings. I know that if I show up for the monthly meetings I will voluntarily commit myself to do more. This additional work will not fit my goals, so I avoid the meeting.
- **Start today.** Bending over backward to avoid conflict, keeping a customer or friend can create peace, however in the long run it only extends the issue. We train people on how to treat us. Practice saying no. Write it down, have it handy by your phone.

One of the reasons I work so hard on attracting my ideal client – is to avoid saying no to a prospect that we cannot fulfill their needs. A client that is not a good fit – is painful for us and for them. I like to avoid pain.



By Mary Guldán-Lindström

Are You Looking For Financial Freedom? Or Financial Success?

By Mary Guldán-Lindstrom, CPA

Just because you have money, does not mean you have financial freedom or financial success. It is much more than just having money or assets.

What is financial freedom? *It is the freedom to be yourself and do what you really want in life.* To achieve this state of being we balance our resources to our needs and wants. You can experience financial freedom when you possess enough financial resources to pursue your love of travel, to retire comfortable, to contribute to your favorite charity, to fund your children's education or whatever you have determined is important to you.

To have financial freedom, you need to know or discover what will allow you to be who you are and what you really want in life. This is a process of growth, improvement and gaining spiritual and emotional strength to become the most powerful, happy, and successful "you" possible. That is the true reward of financial freedom.

What is financial success? Being financially successful and feeling financially successful are two different things. Being successful is the attainment of a goal, tangible and clearly defined. Each person defines his or her financial success. I recall a comment made by someone I thought was truly financially

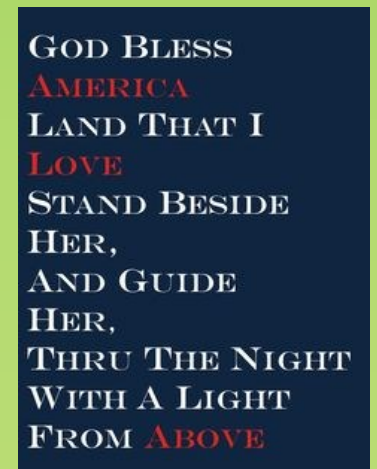
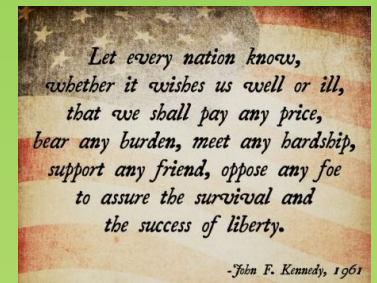
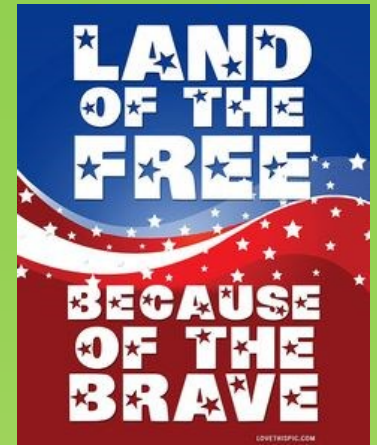
successful. His remark was "He's not a millionaire! He is only worth a million. A true millionaire earns a million dollars a year." Each person has a unique definition of financial success. What do you need to achieve to be financially successful?

Feeling successful is an emotional state or reaction to your financial achievements. Once you determine what you need to achieve "your" financial success, you have the chance to feel financially successful. Personally, I find emotional states very elusive and fleeting. (I am sure my husband will agree with me.) When setting goals, one-step is to visualize how you will feel when you achieve that goal.

Intellectually we know that money cannot buy happiness, yet we spend and even go into debt attempting to feel financially successful. Those with money realize that money can't buy them out of many issues. I recall working for a man that had more money than I can imagine, but he was still unfulfilled. He did not know what he needed to feel financially successful. He focused on what was missing, not what he had. By counting our blessings, we may find that we are more successful than we think.

As we celebrate the founding of our country, we can remember the fight our forefather's fought to pursue our right to life, liberty and pursuit of happiness. Take time to dream and discover what financial success and financial freedom mean to you.

Success and financial freedom are waiting for you - no matter what your current situation is. It is now time to take action and make your goals a reality!



Images from Pinterest.com

**ATTENTION!
NOW ACCEPTING
NEW CLIENTS**

At FOCUS CPA we are accepting new clients. We have very passionate, competent and caring staff that have over 30 years of experience, each, working with small business owners. Contact Jodi at 351-4842 or Jodi@focus-cpa.com to set up a free initial appointment to see how we can improve your situation.



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Did You Know...

The History of the Star Spangled Banner

*Oh, say can you see by the dawn's early light
What so proudly we hailed at the twilight's last gleaming?
Whose broad stripes and bright stars thru the perilous fight,
O'er the ramparts we watched were so gallantly streaming?
And the rocket's red glare, the bombs bursting in air,
Gave proof through the night that our flag was still there.
Oh, say does that star-spangled banner yet wave
O'er the land of the free and the home of the brave?*

This was a poem written by Frances Scott inspired by the battle victory that was declared when the storm flag had been lowered and the larger American flag had been raised. The 15-star, 15-stripe "Star Spangled Banner Flag" was flying triumphantly above Fort M'Henry on September 4, 1814. The poem was later put to music and declared the national anthem by Congress on March 3, 1931.

Source Unknown (An abbreviated version from Buzzfeed Community posted March 26, 2014)