

# THE FINANCIAL EDGE

December 2014



## The Magic of Christmas

*Personal comments by Mary*

Beneath the stress and chaos of the holiday season you can find the magic. This is a time to rejoice and attend to matters of the heart. Here are my favorite ways to experience the holidays...

**Cherish the gift of family.** It does not matter whether it is your relatives or chosen friends this is a time of year people gather. For the first 30 years of my life I spent Christmas Day with my parents. Then I lost that special connection through divorce, shared custody, their retirement and my mother passing away. Now I have my special someone, Steve. During Christmas we are always together, many times just us. As long as I know that those I love are safe, my heart fills with joy.

**Revel in the exquisite beauty of snow.** The sparkle, the uniqueness of every snowflake. Living in Wisconsin brings the snow. It helps me adapt and appreciate all four seasons. The snow refreshes the world. It covers it with a delicate white blanket, creating a clean slate with a crispness that demands our attention. Take a walk and catch a snowflake on your tongue.

**Share a warm hug.** One gesture translates into a thousand words.

**Give a donation.** Find a worthy charity and share what you have. There is always someone who is worse off than you; take action and improve someone's day.

**Remember to smile.** When you smile the whole world smiles back.

Take time to discover and absorb the magic. It could be as simple as a child's smile, the gentle touch of a grandparent, the laughter of your friends or the love of the cookies.

*Have a Merry Christmas!*

*Mary Guldán-Lindstrom*

*"Improving the lives of small business owners"* FOCUS|CPA Inc

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*Kirsten Dixner- Young  
Dixner Young Group*



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

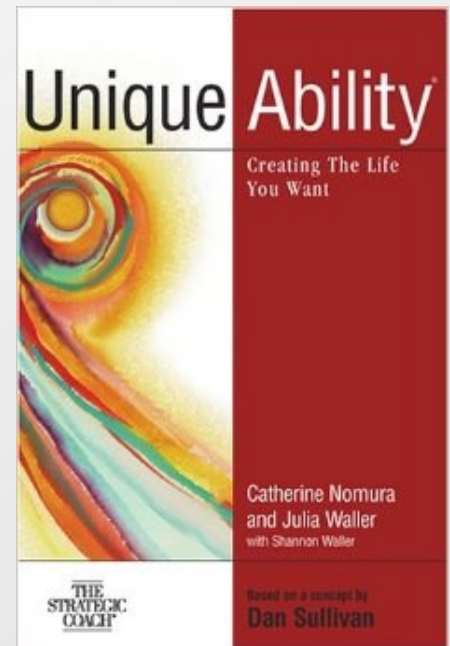


# The Book Review

**Title:** Unique Ability  
**Author:** Catherine Nomura & Julie Waller  
**Topic:** Self-Discovery  
**Easy to Read:** \$\$\$\$ (4 out of 5 dollars)  
**Applicable to small business:** \$\$\$\$\$ (5 out of 5 dollars)

**Summary:** Describes a tested process to discover your unique talent and how to enrich your business and personal life with it. A very factual how to book that shares a part of the strategic coach program made famous by Dan Sullivan.

**My recommendation:** If you feel like a square peg in a round hole, this book is for you. Instead of adapting to situations, this book provides the tool to locate your ideal situation. In an ideal situation you can create phenomenal results and internal pride. This process is a great journey of self-discovery.



Pages: 139 | Published: 1995 updated 2012

## Find Your Greatness

We lived through a hard long cold winter. We enjoyed ourselves over the summer! We overcame the challenges brought to us throughout the year. Here we sit. The end of 2014 in sight!

We have struggled, we have learned, we have executed, we have risen to the occasion. Here is our chance to make it all count. We are all champions. We come to work every day to build. Not just anything, we build community, we build family, we build relationships. We care for another and that is why I believe that this last month will be different.

As we go through the end of 2014 think about all your personal hopes, dreams, expectations and challenges. Explore your strengths and harness them. You are special. Let's be special together. I challenge you to channel your greatness. Show us your greatness. Push that greatness into overdrive.

When you give your all, when you show your greatness, when the team comes together to challenge one another to be better together, you won't regret the results. The ultimate reward is not tangible, but rather intrinsic. Your success today will lead to years and years of success in the future.

Play like champions today, tomorrow, and with every breath you take. Our time is now and our opportunity is present. Seize the day, seize the moment! Believe in yourself, believe in your team, and we will meet the challenge that has been set out upon us. Let's rock!

*Adapted from an article written by Adam Blitz, CPA, a tax and consulting manager at [Wiebe Hinton Hambalek, LLP](#) in Fresno, Calif. Yes – an accountant wrote this.*







## The Gift of Time

By Mary Guldán-Lindstrom, CPA

Do we ever have enough time? As a business owner, time is one of our greatest resources. Each of us is given only 24 hours a day. During the holidays time seems to be in short supply. Alongside the everyday activities of work, family and taking care of yourself - we add extended families, overnight guests, celebrations, giving gifts and creating memories. The list never seems to end.

**Here are five reminders that help me to enjoy the moments.**

### 1. Making choices - your choices.

It is important that you keep control of your choices. This thanksgiving the boys brought home an extra guest, Frankie. Frankie is a character. He is a little dog that is a bundle of energy. When he wags his tail his whole body wiggles. Frankie created a little havoc at the house. We used the kennel more than I prefer, but it was my choice. It was a great compromise. My dog, Cotton, was overwhelmed by Frankie and has since settled down.

### 2. Ignore Multitasking.

I am not a fan of multitasking. Doing only one thing and being in the moment creates the best memories. Giving a gift to someone special and watching their reaction warms the heart. Yes it may take longer in the short run, but if it is worth doing, it is worth doing to the fullest.

### 3. Live your values.

As my business is growing, I feel compelled to put in more hours. However I have a grandmother who will be 102 next March, who lives in San Diego. I am putting aside work for a week and I will be on a plane the first week of December to visit, while I have the chance.

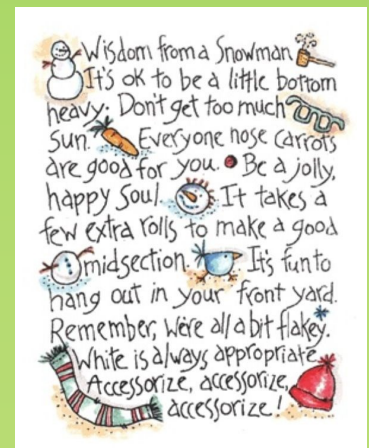
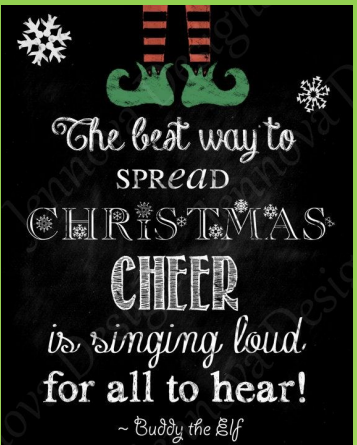
### 4. Focus on what you have.

I take for granted much of what I have. This includes family, health, a dependable car, a full refrigerator and the list goes on. As I was writing this, I felt a chill come over my body. Immediately I thought I don't have time to be sick. Only then did I realize what I might miss.

### 5. Take time for the little things.

Relationships take time. Take time to ponder, instead of dashing about, checking off each item on the "to do" list or shopping for that next item. Recently I was watching my grandson play with his dollar store car. He likes to keep one in his hand at all times. I also find it very important to take my dog for a walk, despite the cold. It is time to decompress and get a little exercise.

Take control of your gift of time and create the life you want to experience.



Images from Pinterest.com

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financial success?**

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](mailto: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...

### Fun Christmas Facts

- ❖ Given the different time zones, Santa has 31 hours to deliver gifts, but his reindeer really have to fly, since that means visiting 823 homes per second.
- ❖ The U.S. Postal Service delivers 20 billion cards and packages between Thanksgiving and Christmas Eve.
- ❖ Rudolph first alighted on the holiday scene in 1939, when in-store Santas at Montgomery Ward stores distributed 2.4 million copies of the booklet "Rudolph the Red-Nosed Reindeer," written by Robert L. May, a copywriter for the company. After executives vetoed the original name, Rollo, May's young daughter suggested Rudolph.
- ❖ Charles Dickens wrote "A Christmas Carol" between October and November of 1843. The story was a hit, selling 6,000 copies by Christmas Day.
- ❖ An average of 5,800 people end up in the ER after suffering injuries from holiday decorating.

### Praying to Santa

Two young boys were spending the night at their grandparents. At bedtime, the two boys knelt beside their beds to say their prayers when the youngest one began praying at the top of his lungs.

*"I PRAY FOR A NEW BICYCLE...I PRAY FOR A NEW BICYCLE...I PRAY FOR A NEW BICYCLE..."*

His older brother leaned over and nudged the younger brother and said, "Why are you shouting your prayers? God isn't deaf."

To which the little brother replied, "No, but Gramma is!"