

# THE FINANCIAL EDGE

August 2015



## Dog Days of Summer

*Personal comments by Mary*

Hi there! Are you warm enough? We are experiencing the dog days of summer. Technically this refers to a one to two month time period in which the Dog Star, rises and sets with the sun, shining during the daylight hours and staying hidden at night. We are not the first ones to complain. This hot sultry weather in late July and early August has been griped about as far back as written history reaches. The ancient Greeks and Romans had grim feelings for the Dog Star, associating it with an outbreak of insufferable heat and fever. What would we do without air conditioning?

This is a great time to enjoy the water that surrounds us in Green Bay. In July, Steve and I took a pontoon boat ride on the Chain of Lakes in Eagle River. It was perfect weather to be on the water to bask in the sun and the warmth before the pace picks up. We joined the many other boat enthusiasts that were fishing, swimming or just out for the slow meander on the chain that day.

School is right around the corner and winter will be coming all too soon.

Take a deep breath and soak in the summer!

Enjoy the summer... *Mary Guldán-Lindström*

*"Improving the lives of small business owners"* FOCUS\$CPA Inc.



## What Clients Are Saying...



"I so appreciate all of your support as I created this new vision. Mary, you are a standout among accountants in that you keep your eye on

the big picture AND on the day-to-day functioning of my businesses. Thank you for sharing that rare gift with me!"

*Bonnie Nussbaum, Owner of Empowerment Coaching and Hillcrest Inn & Motel*

*Your referrals are appreciated and will be treated with utmost care!*

## Spread the Word...

Help another business owner by...



Forwarding your newsletter copy;



Calling our office at 920-351-4842;



Visiting [www.focus-cpa.com](http://www.focus-cpa.com) to sign up or;



Sending an e-mail to [Mary@focus-cpa.com](mailto:Mary@focus-cpa.com)

We just need the name, mailing address and to receive the monthly blog your e-mail address.

## The Book Review

**Title:** Secrets of the Millionaire Mind

**Author:** T. Harv Eker

**Topic:** Wealth

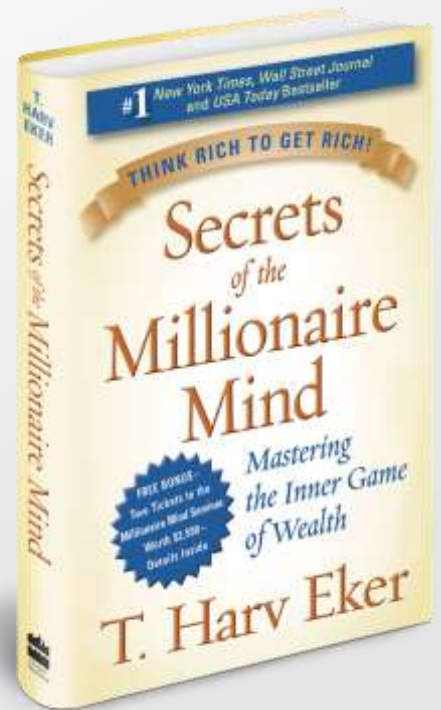
**Easy to Read:** \$\$\$\$\$ (5 out of 5 dollars)

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

**Summary:** Your thoughts lead to feelings, which lead to actions that create your results. The author takes you on a journey to uncover your subconscious thoughts, to replace them and take action to achieve great financial success.

**My recommendation:** This book is powerful - packed full of insight, self-discovery and methods of change. Shows how we sabotage ourselves and provides keys to master our inner game.

Pages: 191 | Published: 2005



## COMING SOON TO YOU...Credit Card Changes

Big changes are coming to our credit card system in October. The new technology is called EMV, or "Euro Mastercard Visa" and has been used in most of the rest of the world for a while now.

EMV prevents duplicate fraud as the customer always maintains possession of their card. Instead of swiping the mag-stripe on the back, customers will insert their card into the EMV ready terminal and enter a PIN or signature when prompted. Businesses that do not have the ability to accept EMV cards will be held liable for fraudulent "swiped" transactions.

October 2015 marks the deadline for business owners, accepting credit or debit cards, to upgrade their terminals for chip card acceptance. While it is not legally necessary to upgrade, doing so reduces the liability for fraudulent or counterfeit duplicate transactions.

Chris Severson at Ignite Payments says "it is one big expensive transition... restaurants are in bad shape unless they can either create one or two payment locations in the facility or offer their wait staff mobile devices to take card payments at the table. The card does not leave the sight of the consumer in Europe and that is the goal here in the U.S."

For more information I recommend [squareup.com/townsquare/emv/](http://squareup.com/townsquare/emv/). For those who prefer to talk to a person – feel free to call Chris Severson at Ignite Payments, A First Data Company. His can be reached at [chris@ignitepayments-wi.com](mailto:chris@ignitepayments-wi.com) or at 920-615-6691. Tell him Mary sent you.



## Do You Focus on Opportunities or Obstacles

By Mary Guldán-Lindstrom, CPA

I am in the process of organizing a seminar series. I made my basic decisions such as target audience, when to offer it, the various topics, and the format. While I laid out my timeline and list of action items - my mind starts to wander. That little voice inside my head starts whispering - will anyone show up? Can I deliver? Will people find value? Am I charging too much? Will this format work the best? etc. At this point I have two choices - allow my little voice to continue and stop me from taking further action or talk back and tell it "thank you for sharing but I am choosing to ignore you". That little voice has as much control as I give it.

When facing your future do you focus on the opportunities or the obstacles? As I shared my experience at the beginning of this article - my mind immediately focuses on the obstacles. I believe that is human nature. As I make myself conscience of my thoughts I can change my internal discussion. Instead I could ask myself - will I have enough room for all those who want to attend? Will I be able to withhold my enthusiasm for my topics? How far will I exceed my audience's expecta-

tions How many lives can I improve? Now this is a different story.

Did you feel overwhelmed and defeated focusing on the obstacles? Did you feel invigorating, ready for action when considering the opportunities? When I feel defeated I freeze and take no action. When I feel excited and passionate about the opportunity I am ready to charge forward. The feelings that are generated by our thoughts spur the actions that we most likely will take. My chance of success when I focus on the obstacles is slim. My chance of success when I focus on the opportunities becomes vastly improved.

I hope you will join me at my new seminar series for small business owners. See the enclosed flyer or go [www.focus-cpa.com/workshops](http://www.focus-cpa.com/workshops) for more information.

P.S This concept came from the book secrets to a millionaire mind. One secret is that rich and successful people focus on the opportunities.

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or [Mary@focus-cpa.com](mailto:Mary@focus-cpa.com) to  
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## Did You Know About... The New Puppy

Meet Ellie. My boys just recently adopted the puppy. She is one and half years old and has been searching for a permanent home. Her primary guardian is Kia, John's girlfriend. Ellie has a bit of a spunky spirit. She is a mix, so we are not sure exactly where this energy comes from. She is very fun loving and loves playing with her toys. The other day John was playing fetch with her. He threw the toy and Ellie raced to get it. She came flying back up the stairs, two at a time and zipped right past John and went straight to the third floor, where Kia was. After the second throw John, defeated, decided Ellie needs a little more work. The dog kept returning the toy to Kia, not John.



*"A dog is the only thing on earth that loves you more than he loves himself."*

—Josh Billings