

Designed for Business Owners

# THE FINANCIAL EDGE

December 2015



## Love the Holidays!

*Personal comments by Mary*

I love the holidays! It changes my focus to family and friends. I have a tendency to live in facts and figures, so holiday parties and family gatherings challenge me. Instead of fighting it, I embrace it. I take time to spend with family, to slow down and enjoy the season. I allow it to warm my heart.

To get into the season I have a few traditions of my own. Each year I decorate the tree. I toss on Christmas music and relive the memories triggered by each Christmas ornament I place on the tree. The oldest one is a silk lantern I received from a pen pal from South Korea when I was 12. I have a straw horse from Boston when I was an internal auditor for Fort Howard, back in 1986. The glass whale from Hawaii that I picked up on a Christmas vacation back in 1898 goes on near the top. I have many ornaments that represent my boys – one red and another in blue. The list goes on...

I also enjoy sending Christmas cards. My list has cut down in the past few years. Each card I write stirs up memories of times I spent with them. Some I only touch once a year. For others it reminds of how fast time is passing. My Aunts and Uncles have been on my list forever, but as we age that list is starting to get shorter.

Family gatherings are the most challenging part for me, just trying to get together. The loss of grandparents and parents changed the dynamics. Steve and I have 8 siblings, one parent and one grandparent left. The loss of grandparents and parents started removing the glue that brought our families together. Steve's family gave up trying. For my siblings we made it even more important that we stick together. Of our kids, one is in Vermont, 2 in Madison and 2 in Milwaukee. Each one has a step family and a significant other so each has to juggle the holiday visiting. Rarely do we get them all together at one time but we do the best we can.

Now I need to finish decorating the tree and writing out those cards. I hope you have a great holiday!

**Warm wishes to you and your family!**

**Mary Guldán-Lindstrom**



**HOLIDAY STRESS  
MAY BE GETTING TO  
YOU – BUT THE STRESS  
OF TAXES DOESN'T  
HAVE TOO..**

No one likes to find tax surprises on April 15, but you can prevent that from happening. As a business owner, you are under unprecedented tax, regulatory and financial pressure – making every decision you make more complicated and more challenging. If your income is over \$200,000 or your income is dramatically different than last year – now is the time to review your personal tax situation. Time to see how the new tax laws will affect you and give you time to do something about it.

We can help by preparing a tax projection and a plan to reduce them, just contact Mary to get the ball rolling.

# The Book Review

**Title:** Think and Grow Rich

**Author:** Napoleon Hill

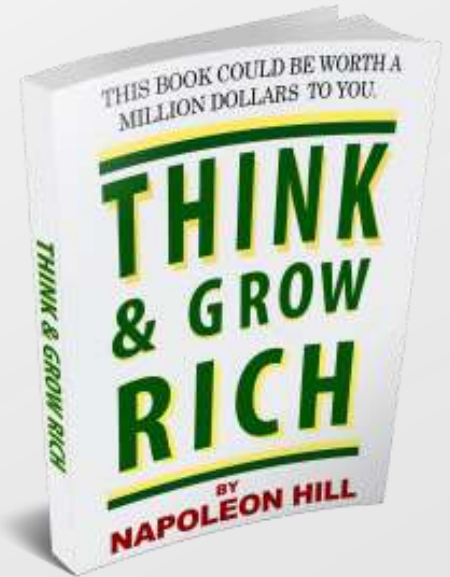
**Topic:** Success

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

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

**Summary:** This book is the result of research done by the author, interviewing extremely successful people, finding the common beliefs that brought them success. It contains what to do and how to do to achieve the success you desire.

**My recommendation:** This is the primer on success development. It contains the basics of setting yourself up for success. Read it again and again. You will learn something new with each reading..



Pages: 254 | Published: 1960



## Gifts That Warm the Hearts, but Don't Cost a Dime

By Mary Guldán-Lindstrom

During the holiday season I struggle with gift giving. The desire to find the “right” gift; one that is affordable, slightly practical and will be appreciated by the recipient can be a challenge. Thank God for Google search, I now have a resource to find better ideas and reduce the time involved. However I personally find that the best gifts to warm the heart are free. They are given without the expectation that they will be returned and are given to everyone around.

**Smile.** Smiling is contagious; it lowers stress and anxiety, strengthens your immune system and makes you more approachable. So promote the happy face and make a new friend.

**Touch.** Science has noted that human touch can ease pain, lift depression and even possibly increase the odds that a team will win. So give that fellow employee a pat on the back, hug your loved ones and offer a stranger a handshake.

**Being polite.** Be sure to extend that to friends, family and strangers. Say please and thank you. During the holidays I encounter stressful situations being around people I don't know or people I don't really care for. Being polite helps me make the most of an uncomfortable situation and may brighten someone else's day.

**Not finding blame.** During the holidays it is easy to have unrealistic expectations such as the perfect meal, the perfect gift, everyone is bright & cheery, and the list goes on. When things go wrong, take a deep breath, get your emotions under control and accept the fact that sometimes things go wrong or not your way. Does it really matter who's fault it is? The real questions are does it need to be fixed? And what can you do to fix it?

**Have yourself a great Christmas and New Year!**



## Living Life with Intentional Choices

By Mary Guldán-Lindstrom, CPA

Every day we make choices, both big and small. Those choices create the life we live. Our family, friends, coworkers, employers, commercials and all our life experiences have an impact on the choices we make. Our self-confidence, determination and beliefs, both life affirming and self-limiting, also play a key part in our decisions. Personally I think it is a mystery how it all falls together.

As I grew up I thought I made all the right choices for me. I graduated from a good college, passed the CPA exam, had the job of my dreams, got married and started a family. In 1990 my life crashed. It crashed hard. My choices did not bring me the happiness I desired.

I had to rebuild my life and relearn how to make choices. This time I focused on intentional choices. I clarified my values and I learned about my strengths. I worked on not allowing excuses, stopping the procrastination and learning to listen to my head, heart and gut. Slowly I started to make new decisions. I took my power back.

The first step in making intentional choices is to determine my desired end result. Just wanting happiness wasn't enough. In my personal life I had two primary goals - to be the best mom and to be happily married for 25 years.

My second step was choosing an overall life purpose. For me I wanted to use my education,

experience and skillset to help others. This purpose has allowed me to bring out my passion and increase my level of personal satisfaction.

The third step is taking action toward my goals and fulfilling my life purpose.

I have also applied the intentional choices to my business. As a business owner we have choices – who you will sell to, what you will sell, your price, your location, etc. It is easy to let the decisions fall into place without paying attention to the end result. For example; if you say yes to 1,000 individuals that you will prepare their tax returns for \$150 each, you will have sales of \$150,000. Those returns will need to be done between January 15 and April 15 or within 90 days. If it takes 1 hour for each return – it will provide 1000 hours of work hours or 11.1 hours of work per day every day during those 90 days and be off the rest of the year. May be great for some, but not for me.

By being intentional you make decisions that will get you the results you desire. These choices allow you to design it from an inside perspective. To fulfill my life purpose, my ideal market is a small business owner. The knowledge and experience can be priceless to a small business owner. I will be needed all year round, with more variety and less workload peaks. My intentional choices create a business that creates a lifestyle I want and fulfills my life purpose.

***I encourage you to make intentional choices!***

## Our Clients Say It Best...

"I have worked with institutional accountants in the past. Without exception, they were so focused on their specialty, that they didn't even realize there were other opportunities to help their client, whether that be personal, planning, etc. It seemed as though their job was to do what was asked and get out the door to work with the next client, instead of offering a full suite of services. Mary has a much more broad skill set that covers far more ground and does that with a personal and friendly approach."

***Greg Lake, President Lake Companies, Inc***

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



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## A Little Humor... Funny Christmas Stories

**A Car for Christmas...**Danny had recently passed his driving test and decided to ask his clergyman father if there was any chance of him getting a car for Christmas, which was yet some months away. 'Okay,' said his father 'I tell you what I'll do. If you can get your 'C' level grades up to 'A's and 'B's, study your bible and get your hair cut, I'll consider the matter very seriously.'

A couple of months later Danny went back to his father who said 'I'm really impressed by your commitment to your studies. Your grades are excellent and the work you have put into your bible studies is very encouraging. However, I have to say I'm very disappointed that you haven't had your hair cut yet.'

Danny was a smart young man who was never lost for an answer. 'Look dad. In the course of my bible studies I've noticed in the illustrations that Moses, John the Baptist, Samson and even Jesus had long hair.' 'Yes. I'm aware of that...' replied his father '... but did you also notice they walked wherever they went.'

**Misbehavior...**It was just before Christmas and the magistrate was in a happy mood. He asked the prisoner who was in the dock, 'What are you charged with?' The prisoner replied, 'Doing my Christmas shopping too early.' 'That's no crime', said the magistrate. 'Just how early were you doing this shopping?' 'Before the shop opened', answered the prisoner.

**A Sign of the Times...**As a little girl climbed onto Santa's lap, Santa asked the usual, "And what would you like for Christmas?"

The child stared at him open mouthed and horrified for a minute, then gasped: "Didn't you get my E-mail?"