

THE FINANCIAL EDGE

April 2016



My Spring Garden

Personal comments by Mary

Spring is here! I have my own little secret garden. Each spring within the confines of my fenced in backyard, a burst of color explodes in April. Yellow, red and purple are the primary colors. I like the vibrant green of grass and the start of tree buds, but the colors of spring flowers make it much more explosive. Even thru the dreary rain I can still see the splash of colors.

My backyard also happens to be a virtual playground for squirrels, with 6 very mature trees and a fence line they dash and fly from my neighbor's yard into mine. They also cause a little mischief. Every year I survey the backyard looking to see what the squirrels have added. They love to dig up, but they also replant. As a result I find tulips and daffodil in unexpected places.

A vibrant spring garden takes planning and a lot of patience. I plan in fall for spring. Today I enjoy the work I did many years ago when I planted tulips, daffodils, crocus and a few other spring bulbs.

This pattern flows into our business. Throughout the year we plant seeds or bulbs. During tax season when every business needs a tax return done our phone starts ringing. Our spring starts in February. This year our resources were stretched. Our spring garden overflowed. Thank you for all your support!

Mary Guldán-Lindström



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

FOCUS IS A CHOICE



The runner who is concentrating on how much his left toe hurts will be left in the dust by the runner who is focusing on winning - even if the winner's toe hurts just as much.

We have a choice about where to aim the lens of our attention.

We can relive past injustices, settle old grudges and nurse festering sores.

We can imagine failure, build up its potential for destruction and calculate its odds,

Or we can imagine the generous outcomes we're working on,

Feel gratitude for those that got us here and revel in the possibilities of what's next.

~ Seth Godin

**Thank you for your support of FOCUS CPA!
We had a wonderful tax season. - Mary**

The Book Review

Title: The Power of I AM

Author: Joel Osteen

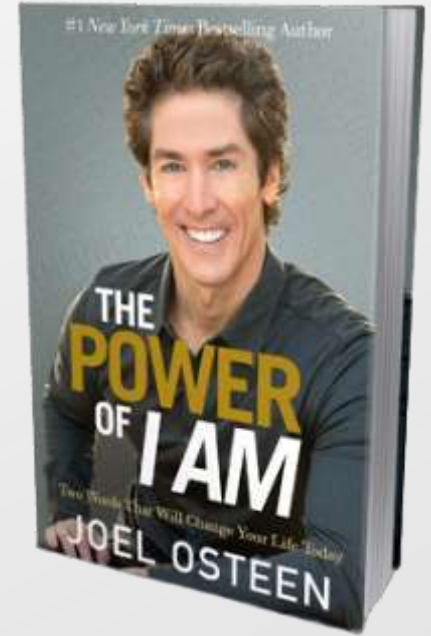
Topic: Self-confidence / inspirational

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

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

Summary: It is best said by the author "the way you speak to yourself can determine your destiny". Joel Osteen provides 19 chapters of positive self-talk that will enrich your life and provide that boost when you most need it.

My recommendation: Every business owner faces tough days. Attitude and perspective can make a challenge a mountain or an ant hill. Each of us is a masterpiece. We have strength deep within and are uniquely blessed. It is our job to believe and discover what lies within.



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Celebrate Earth Day

By Mary Guldán-Lindstrom, CPA

Earth Day is an annual event celebrated on April 22. It is a day in which events worldwide are held to demonstrate support for environmental protection. In 1970 Wisconsin Senator Gaylord Nelson asked Americans to join in a grassroots demonstration. That was the start of the annual event Earth Day. It is now celebrated in more than 192 countries each year.

As cities, business and individuals all roll out the green carpet, now is a perfect time to "do something nice for the Earth". Here are a few ideas on how you can celebrate.

Bike, walk or run to work. Give your car the day off. Go to work, school and happy hour using another more eco-friendly mode of transportation instead. Maybe even get in a little more exercise.

Recycle. Chances are you've got an outdated electronic appliance gathering dust somewhere in your house right now. This Earth Day, help make sure those gadgets end up properly recycled.

Plant food. Organic and locally grown food, while vastly better for you, can be cost prohibitive. Start small and plant one thing that can be consumed by your family. Consider an herb or maybe an entire garden.

Share something. An Eco-friendly lifestyle comes in all shapes and sizes. There is an excitement over a renewed interest in sharing time, money and resources as a way to increase everyone's access to things. They call this "collaborative consumption". Check out services like yerdle, RelayRides, B-cycle and Airbnb. There are



websites to share living spaces, cars, bikes, office sharing, etc. Recycle through yard sales, goodwill, etc.

Go solar. Smaller solar harvesting devices are popping up, from pocket sized phone chargers to portable multi-panel kits.

Get Outside. We live in an amazing, beautiful place. It is a wonderful place to explore and be one with nature. Go for a hike, take a nature walk, plan a picnic in the park, or a game of kickball. Feel the breeze in your hair and the sun on your face! Reconnecting with nature is the best way to remind you why we're fighting so hard to protect it.

How will you celebrate?

Is This The Right Decision... For Your Business?

By Mary Guldán-Lindstrom, CPA

Every day we make decisions, some big but many are small. Some impact only you. Business decisions will impact you, your investors, your staff, vendors, your customers and possibly your family. Sorting thru the details of your current situation, determining what resources are available, and the various options available takes time to sort. Being overwhelmed can cause procrastinating, but even procrastinating is a decision. So how do you improve the odds of making the right decision?

Be intentional. Many business owners go with the flow. If customers knock on the door – the door is opened despite the fact that it is not the best fit. Know your strengths and your business's strengths. Attempting to be everything to everyone takes a lot of energy – physical emotional and financial. Next, determine if this decision is right for your business.

Here is a three step process:

1 Does it fit within your mission? At FOCUS CPA our mission is to improve the lives of business owners through financial, accounting and tax services and information. This mission provides the energy for us to love our job. Thus any decision we make must help us meet this objective. Will it improve our customer's lives? Will it improve the quality of services? Can it save us time so we can serve more owners? Is it something our customers need or want? The clearer the mission, the easier it will be to answer.

2 Will it move you toward your vision? Our vision is to develop a team and a system that will meet the needs of our ideal customer efficiently and effectively within our values. We want to practice what we preach, be practical, provide consistent high quality of service, continually grow, respect others and enjoy life. Does this decision fit within our vision? Does it fit our values? The more defined the vision the easier it will be to answer this question.

3 Is it financially feasible? Look at the decision from a financial perspective. What financial impact will it have on your customers - reduce their cost? Provide more value or increase their value? Provide another revenue stream to meet another need of our ideal customer? Increase our overhead? Fully utilize our current resources? Require new resources? Will the income exceed the associated costs? Having a financial model to run the projected income and expenses expected is a great tool.

Next determine if this decision is right for your business. Once the decision passes this three step process – it's a go! The process itself can help improve the success of the decision.

This is a business version of an old English proverb.
"Measure thrice, cut once."

Here at FOCUS CPA, we can help create a financial model with you or provide a financial perspective on a major business decision. We do that by analyzing your current financial results to create the model, by clarifying your definition of success and working with you to see if your decision is feasibly possible.

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

BUILD YOUR NET WORTH

**A program designed for
small business owners.**

FOCUS CPA Inc. is designing a special "Build your Net Worth" program for small business owners, soon to be released this spring. Our mission is to assess your specific situation and create a plan to build it and protect it. We will be limiting it to 10 business owners, with only 9 left at the time of writing this. Contact our office, **920-351-4842** if you are interested. Details will be provided.



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INSIDE THIS ISSUE



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A Little Humor... The Unsuspecting Motorist

A motorist was unknowingly caught in an automated speed trap. The camera measured his speed using radar, and photographed his car. He later received in the mail a ticket for \$40 and a photo of his car and license plate. Outraged, he decided to match picture with picture. So instead of payment, he sent the police department a photograph of \$40.

Several days later, he received a letter from the police that contained another picture, this time of handcuffs. He immediately mailed in his \$40.

A Few Spring Facts

The spring and autumn equinoxes are the only days when the Sun rises directly due east and sets due west in the northern hemisphere.

Persephone was the Greek goddess of spring. She spent winters as Queen of the Underworld but returned in spring to preside over rebirth.

We have used the word 'spring' for the season since the 16th century. Before that it was used for centuries to apply to the source of a river.

The earliest known use of the term 'spring-cleaning' was in 1857.