

# THE FINANCIAL EDGE

December 2019



## HAVING FAITH

Personal comments by Mary



For the last 5 months I searched for a CPA to hire. I only got 2 resumes throughout that whole time and those that applied did not qualify. The labor market was tough. As tax season approached my stress level kept rising. Throughout the process I kept reminding myself to have faith. It will work out.

A saying kept floating in my head “Trust In God But Tie Up Your Camel”. A reminder that while it’s great to have faith that everything will work out, I still need to do what I can to make it happen.

We only needed one person. After no success with the traditional approaches, I looked at it from a marketing perspective. I offered a reward and sent out an email to those I knew, hoping someone might know someone that would fit but wasn’t

necessarily looking for a new job. Two people gave me names of individuals, that they thought might fit what I was looking for. I sent a personal letter to each. One letter hit the right person. Within 3 days we starting talking about employment. I did trust – but I also did what I could.

I am very happy to say that Ricardo Sevilla, is joining us December 16, 2019. He comes with a wealth of experience. I believe he will enhance the personal touch and challenge us to improve our service. I look forward to that challenge.

May the faith be with you!

Mary Guldan-Lindstrom



**PLEASE WELCOME RICARDO SEVILLA CPA**, our new tax manager! He brings with him vast tax experiences working at a large regional accounting firm and as an auditor with the Wisconsin Department of Revenue. He has a strong desire to use that knowledge to help our clients succeed!

“Improving the lives of small business owners” **FOCUS\$ CPA Inc**



“Not only do you listen to your client, you offer really good advice and suggestions on things the business owner should be thinking about. You are a great “seed planter” when it comes to ideas and the issues that faces every small business owner.”

Greg Robinson  
Former owner of  
Astor House Bed & Breakfast

**YOUR REFERRALS ARE APPRECIATED AND WILL BE TREATED WITH UTMOST CARE!**

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## THE BOOK REVIEW

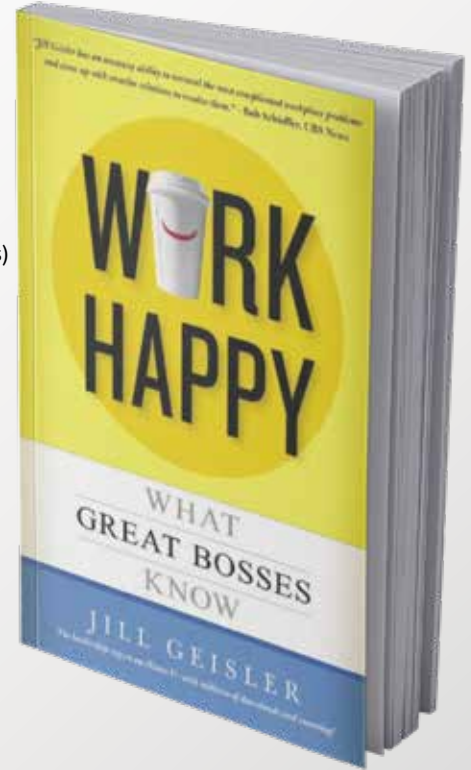
**TITLE:** Work Happy - What Great Bosses Know  
**AUTHOR:** Jill Geisler  
**TOPIC:** Leadership  
**EASY TO READ:** \$\$\$\$\$ (5 out of 5 dollars)  
**APPLICABLE TO SMALL BUSINESS:** \$\$\$\$ (4 out of 5 dollars)



**Summary:** The author combines her experience and teaching to explain to you how to create a great workplace and achieve great things.

**My recommendation:** I greatly enjoyed the author's style of mixing theory with actual examples. I found it a great resource of practical information and discovery about yourself to become a great leader working with a team.

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## A SOLDIER'S 'T'WAS THE NIGHT BEFORE CHRISTMAS

This poem was written by a Marine stationed in Okinawa Japan

'Twas the night before christmas,  
 He lived all alone,  
 In a one bedroom house made of  
 Plaster and stone.

I had come down the chimney  
 With presents to give,  
 And to see just who  
 In this home did live.

I looked all about,  
 A strange sight I did see,  
 No tinsel, no presents,  
 Not even a tree.

No stocking by mantle,  
 Just boots filled with sand,  
 On the wall hung pictures  
 Of far distant lands.

With medals and badges,  
 Awards of all kinds,  
 A sober thought  
 Came through my mind.

For this house was different,  
 It was dark and dreary,  
 I found the home of a soldier,  
 Once I could see clearly.

The soldier lay sleeping,  
 Silent, alone,  
 Curled up on the floor  
 In this one bedroom home.

The face was so gentle,  
 The room in such disorder,  
 Not how I pictured  
 A United States soldier.

Was this the hero  
 Of whom I'd just read?  
 Curled up on a poncho,  
 The floor for a bed?

I realized the families  
 That I saw this night,  
 Owed their lives to these soldiers  
 Who were willing to fight.

Soon round the world,  
 The children would play,  
 And grownups would celebrate  
 A bright Christmas Day.

They all enjoyed freedom  
 Each month of the year,  
 Because of the soldiers,  
 Like the one lying here.





## USING NUDGES TO ACHIEVE YOUR GOALS

By Mary Guldán-Lindstrom CPA

Physics states that a ball going in a straight line will continue unless redirected. In business the same habits and behaviors will continue to provide the same results unless redirected. Redirection can come from internal or external sources. In 2020 I am focusing on internal sources, specifically new behaviors that will take me where I want to go. Many goals in life are long term such as being healthy, happy and financially secure. Instead of massive action, many times nudges will redirect your path and move you closer to what you want. These nudges are comprised of mental, emotional and physical elements.

**HONE YOUR MENTAL STRENGTH.** Stop the negative talk in my head such as I am not smart enough, I can't do it or I don't have time. I set my own limits. Others may have planted the seeds, but it is up to me to nourish them to grow. It took me a long time to consciously hear the negative messages I tell myself. I still struggle in certain areas of my life. I learned to stop the negative statements. Then ask why not give it a try? Maybe I can and maybe I can't or will choose not to. I can do anything for a day. As part of my daily planner I will add the question - how is my self-talk right today?

**USE YOUR EMOTIONS.** Emotions motivate behavior. We can feel an emotion, however we choose how to react to it. This takes personal awareness to intentionally react. When my twins were born, I felt overwhelmed and incompetent. Instead of becoming irrational I took steps to learn how to handle it - reading, volunteering at the church daycare and par-

enting classes. Since I struggle with feeling overwhelmed at my business, I will apply the same logic. In 2020 I will focus on improving my leadership skills and taking steps to build a strong and powerful team.

**TAKING ACTION.** To achieve goals, we need physical action. This is where I strive for progress not perfection. Being overwhelmed I seem to focus on the actions I haven't taken. I have found that if I take small steps each day it provides the energy to continue. I do struggle with impatience - I want immediate gratification. As part of my daily habits I will note the items I did get completed as well as celebrate the small victories.

While I work on the internal sources to help me achieve my long-term goals, I plan to take time to watch for external sources by paying attention to what is around me. I have a tendency to get too focused on the details and miss opportunities. Each day I write down three things that I am grateful for and three things that I am excited about. I will be more diligent writing down the three things that excite me.

By applying these little nudges - checking my self-talk, working on my leadership skills and paying attention to what I accomplish - my path to success will be easier to accomplish.

As we wrap up 2019, I encourage you to take time to look for the little nudges that will greatly improve your life.

### SMALL BUSINESS OWNERS

TAKE CONTROL & PLAN FOR THIS YEAR'S INCOME TAXES.

LET'S MEET TO FINE TUNE YOUR TAX STRATEGY.

If you earn profits, you pay taxes. Avoid surprises, especially ones that cost money and learn how you can pay less. The 2017 Tax Reform Act was the biggest tax law change since the 1980's. We're still learning the unique opportunities and pitfalls.

Contact Jodi to set up a Tax Planning Meeting:

**920-351-4842**

JODI@FOCUS-CPA.COM

# December 2019 INSIDE THIS ISSUE

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### STAYING POSITIVE

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### 'T WAS THE NIGHT CONTINUED...



I couldn't help wonder  
How many lay alone,  
On a cold Christmas Eve  
In a land far from home.

The very thought  
Brought a tear to my eye,  
I dropped to my knees  
And started to cry.

The soldier awakened  
And I heard a rough voice,  
"Santa don't cry,  
This life is my choice;

I fight for freedom,  
I don't ask for more,  
My life is my God,  
My country, my corps."

The soldier rolled over  
And drifted to sleep,  
I couldn't control it,  
I continued to weep.

I kept watch for hours,  
So silent and still  
And we both shivered  
From the cold night's chill.

I didn't want to leave  
On that cold, dark, night,  
This guardian of honor  
So willing to fight.

Then the soldier rolled over,  
With a voice soft and pure,  
Whispered, "Carry on Santa,  
It's Christmas Day, all is secure."

One look at my watch,  
And I knew he was right.  
"Merry Christmas my friend,  
And to all a good night."

*This poem was written by a Marine stationed in Okinawa Japan. Stop and think of our heroes, living and dead, who sacrifice themselves for us, so we can enjoy our festivities.*

- From [www.xmasfun.com/ASoldiersNightBeforeChristmas.aspx](http://www.xmasfun.com/ASoldiersNightBeforeChristmas.aspx)