

THE FINANCIAL EDGE

September 2025



CHANGE IS IN THE AIR

Personal comments by Mary

Change is in the air—and it's not the enemy. Fall is near. The days are getting shorter, temperatures are dropping, the robins have flown south, and the hummingbirds are on their way. My summer flowers are fading, school is starting, and of course, football season is here. These are expected changes, the ones we can count on year after year.

Other changes, however, can be unexpected or less familiar. For me, change is easier when I initiate it—or when I can see the good in it. At FOCUS CPA, we've experienced some exciting changes. We've moved into a new location with more space and a layout designed to encourage collaboration. We now have multiple conference rooms and even a lunchroom. While it takes a little longer to find things, I'm looking forward to learning how to use the space more efficiently as we head into busy season.

Another major change is the new tax bill signed into law on July 4, 2025. This will significantly affect our tax environment.

We're working to understand how best to apply it, giving us new opportunities for tax planning. It will also bring big updates to 2025 tax software and add more responsibilities for the IRS. Our goal is to uncover the benefits this legislation may offer.

I've also started experimenting with artificial intelligence (AI). While we don't use it with financial information, it has already saved me time by helping create checklists, generate ideas, and explore new ways of doing things—all in the name of efficiency.

Over the years, I've learned that change is neither good nor bad; it's what we make of it. Change isn't the enemy.

At times, it may be a challenge, but when I work with it, life is better.

Mary Guldán-Lindström



"I am a real estate broker of 21 years - I have had my share of CPAs during this time NONE of which even come close to Mary! The entire team at Focus CPA does an incredible job of keeping me on track. Excellent service. Highly recommend."

*Malinda Trimberger, Owner
Trimberger Realty*

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THE BOOK REVIEW

TITLE: The 6 Types of Working Genius

AUTHOR: Patrick Lencioni

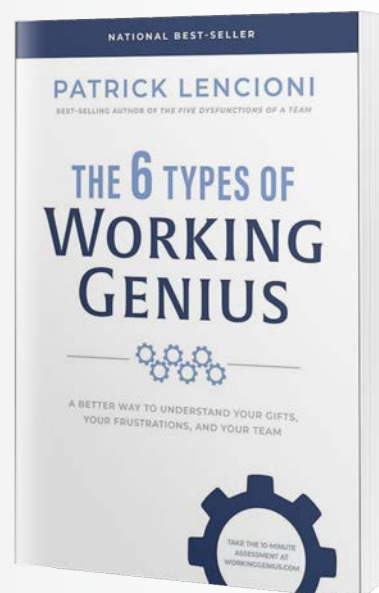
TOPIC: Personal Development

EASY TO READ: \$\$\$\$\$ (5 out of 5 dollars)

**APPLICABLE TO
SMALL BUSINESS:** \$\$\$\$\$ (5 out of 5 dollars)

Summary: The author shares a story explaining why a person can get frustrated doing the work they love. He breaks work into 6 elements - wonder, innovation, discernment, galvanizing, enablement, and tenacity. Understanding these elements explains where the joy comes in and helps identify the frustrations.

My recommendation: I LOVED IT. Very easy to read. It helped me identify what part of my work I enjoy and why I get frustrated. I discovered my working geniuses are innovation and discernment. I am competent at galvanizing and tenacity. I find that doing too much of the parts that I don't enjoy, frustrate me. This information is helping me plan my day, so I do better work.



Pages: 224 | Published: 2022

BEYOND INCOME TAX: THE OTHER TAXES ON YOUR RETURN

By Mary Guldán-Lindstrom CPA

Most taxpayers are familiar with the concept of tax brackets: the higher your income, the higher your bracket. But when you file your personal income tax return, you may be subject to more than just income tax. Here are some of the additional taxes that can come into play:

INDIVIDUAL INCOME TAX RATES – These apply to your taxable income. The rates are graduated, ranging from 10% to 37%.

CAPITAL GAIN TAX RATES – This special tax applies to the sale of assets, qualified dividends, and capital gain distributions. Short-term gains are taxed as regular income, while long-term gains are taxed at preferential rates—0%, 15%, or 20%—depending on your income level and filing status.

NET INVESTMENT INCOME TAX – An additional 3.8% tax applies if you have net investment income and report more than \$200,000 of income. Investment income includes interest, dividends, capital gains, and certain real estate investments.

SELF-EMPLOYMENT TAXES – If you work for yourself, you are responsible for both the employee and employer portions of Social Security and Medicare taxes, totaling 15.3%. This is in addition to regular income taxes.

Reconciliation of ACA Health Insurance Tax Credits – When applying for health insurance through the marketplace, you estimate your income.

If the actual income reported on your tax return differs, you may need to repay some of the tax credit—or you may receive additional credits. **Additional Medicare Tax** – Taxpayers with wages or self-employment earnings above \$200,000 are subject to an extra 0.9% Medicare tax.

As you can see, it's complicated! Tax software makes the calculations easier, but truly understanding what you're paying can still be a challenge.



ADHD — DEAL WITH IT!

By Mary Guldán-Lindstrom CPA

In 1995, my world fell apart. My twin boys, then just 5 years old, were diagnosed with Attention Deficit Hyperactivity Disorder—ADHD. At the time, much of the information available painted a bleak picture, suggesting they were destined for failure. I decided to fight back.

ADHD was first mentioned in 1902, when British pediatrician Sir George Still described it as “an abnormal defect of moral control in children.” He noted that while some children struggled to control their behavior, they were still intelligent. The American Psychiatric Association (APA) formally recognized ADHD as a mental disorder in the late 1960s. Fast forward to today: in 2023, an estimated 15.5 million U.S. adults (about 6% of the population) reported having an ADHD diagnosis—half of them diagnosed at age 18 or older. By 2022, more than 7 million U.S. children and adolescents (ages 3–17) had been diagnosed.

Personally, I see ADHD as a set of behavioral traits. After all, don’t we all sometimes have trouble sitting still, listening, or resisting the urge to scroll on our phones? We may be impulsive, preoccupied, or even hyper-focused. When I look at ADHD traits as potential strengths rather than weaknesses, it becomes easier to work with them.

Even though my boys are twins, each had his own unique traits. My first responsibility was to create an environment where they could succeed. School didn’t offer much flexibility, but as adults, I encouraged them to find work that fit them: jobs that allow physical activity, provide minimal distractions, or offer assistance with details. Like all of us, they developed coping mechanisms along the way. My role was not to excuse their behavior but to equip them with tools to thrive.

Here are a few practical tips I’ve learned:

- **FOCUS ON WHAT YOU WANT TO ACHIEVE.** Never dwell on what you don’t want. Once an idea pops into mind, impulsivity makes it hard to filter whether it’s good or bad. ADHD often comes with strong drive—channel it positively.
- **KEEP IT SIMPLE.** Break things down one step at a time, with clear deadlines and frequent check-ins. Use bullet points—they’re easier to skim, especially if reading is a challenge. Be visual: pictures often communicate faster and clearer than words.
- **GO BEYOND WORDS.** Engage touch, sight, and sound. If you can’t get their attention, gently place a hand on their shoulder and say their name. Use color to organize—red for urgent, green for sales, etc. Colored folders, paper, and ink can quickly focus attention. Even customized ringtones can sort messages and calls.

Interestingly, studies show that many adults with ADHD become entrepreneurs. They’re often skilled at juggling multiple activities, living in the moment, and bouncing back from setbacks quickly. My boys are no exception.

Living and working with ADHD—whether you have it yourself or support someone who does—can be challenging. But by focusing on strengths, keeping things simple, and engaging multiple senses, you can achieve great things.

Back in 1995, it felt like my world had collapsed. Now, nearly 30 years later, I find myself envious of my sons’ remarkable ability to adapt to whatever life throws their way.

“What lies behind us and what lies before us are tiny matters compared to what lies within us.”

~ Ralph Waldo Emerson

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Get Your Books Ready Before Tax Season

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A LITTLE HUMOR FOR FALL

How did the tree get a new job?
She had the right qua-leaf-ications.

Why shouldn't you tell a secret in a cornfield?
Because the corn has ears.

What is the best book to read in autumn?
Gourd of the Rings.

How do you fix a broken pumpkin?
With a pumpkin patch!

Why did the apple pie go to the dentist?
Because it needed a filling.

What happened when the turkey got in a fight?
The stuffing was knocked out of him.

What do Jedi trees say to each other in the fall?
May the forest be with you.

What kind of music did the Pilgrims listen to?
Plymouth Rock.

What do farmers wear under their shirts when they're cold?
A har-vest.

Why did the pumpkin lose the boxing match?
He let his gourd down.

How do trees get on the Internet?
They log on.

What do lumberjacks shout at the start of fall?
Sep-timberrrrr!

From womansday.com/life/a40302741/fall-autumn-jokes/