

THE FINANCIAL EDGE

February 2026



LOVE & AI

Personal comments by Mary

Now that artificial intelligence is becoming part of everyday life, how does it fit with being human?

According to Maslow's Hierarchy of Needs, we begin with physical needs—food, water, and sleep—then move to security and stability, followed by love and belonging, respect and confidence, and finally reaching our full potential. Again, the question arises: where does AI fit in?

Artificial intelligence is viewed as a tool, not a replacement. However, it sometimes goes beyond that and attempts to provide advice. It can be helpful for gathering information and exploring options. The goal at work is to use technology—including AI—to be more efficient and accurate, but not to the point that it makes anyone feel less human.

Can AI give us love and a sense of belonging? When working with ChatGPT, it is polite and encouraging. Rarely does it make anyone feel foolish for asking a question. That works.

Does it build confidence? There's a small victory in discovering a new use for technology or when AI takes away a bit of work that once felt overwhelming. In that sense, yes—it can build confidence.

Can it help us reach our potential? Possibly, if used wisely. At times, the media presents AI as a threat. It may be better viewed as a new world to explore. Perhaps even an old dog can learn new tricks—though the kids might question that.

AI probably won't keep anyone warm at night, but it might reduce anxiety if the right question is asked. It does bring to mind the saying, "Looking for love in all the wrong places."

Wishing you a Happy Valentine's Day. May you feel loved.

Mary Guldán-Lindstrom



"We chose Focus because Mary is fantastic. She understands small businesses like ours and the unique challenges we face. She is more than just a CPA to us but a consultant and like a partner in our business. Beyond that she knows her stuff when it comes to crunching numbers and minimizing our tax burden when possible. We have no doubt you won't be disappointed if you choose Focus CPA."

Hans Kindsgrab, Vice President
Ad Ideas of Wisconsin, Inc / Image
Innovators & Zipline

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THE BOOK REVIEW

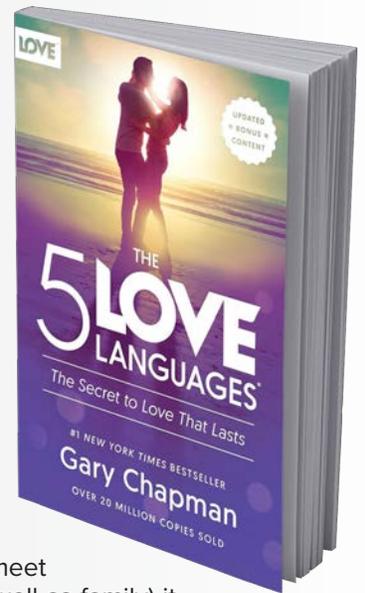
Pages: 201
Published: 1973

TITLE: The 5 Love Languages
AUTHOR: Gary Chapman
TOPIC: Happiness
EASY TO READ: \$\$\$\$ (5 out of 5 dollars)
APPLICABLE TO SMALL BUSINESS: \$\$\$\$ (5 out of 5 dollars)

Summary: "How do we meet each other's deep emotional need to feel loved? If we learn that and choose to do it, then the love we share will be exciting beyond anything we ever felt when we were infatuated." - Dr. Gary Chapman.

The book explains 5 distinct languages; words of affirmation, quality time, gifts, acts of service and physical touch. We express affection and care through these languages.

My recommendation: Relationships are the core of a business. To meet the needs of clients, customers, employees, vendors and advisors (as well as family) it is best to express care and affection in the language that they understand - that may not always be the language we prefer. This book helps bring the heart into business.



A LITTLE HISTORY ON TAXES...

From IRS information

There is a famous quote: "In this world nothing can be said to be certain, except death and taxes." It was written by American Founding Father Benjamin Franklin in a 1789 letter.

Since that quote dates back to 1789, curiosity got the best of me. Here's a brief look at the different types of taxes in the U.S. and when they began.

KEY TYPES OF TAXES IN THE U.S.

INDIVIDUAL INCOME TAX: A progressive tax on wages, salaries, and investment income (capital gains and dividends). The first modern individual income tax return was introduced in 1913.

PAYROLL TAXES (FICA): Taxes withheld from paychecks for Social Security and Medicare. Employers match the employee's contribution. This began in 1943.

SALES TAX: A consumption tax imposed on the sale of goods and services, typically at the state and local levels. Mississippi introduced the first modern, broad-based statewide sales tax in 1930 to raise revenue during the Great Depression.

PROPERTY TAX: Originally a local tax, often assessed on land and livestock to fund community needs. Congress imposed a

national property tax in 1798 (the "Direct Tax") to fund defense, assessing houses, land, and enslaved persons.

CORPORATE INCOME TAX: Began in 1909 as a 1% excise tax on corporate income over \$5,000.

EXCISE TAXES: Federal excise taxes were first used to raise revenue for the new nation's debt after the Revolutionary War. The first significant one was the controversial 1791 tax on domestic distilled spirits (whiskey), which led to the Whiskey Rebellion under President George Washington.

ESTATE AND GIFT TAXES: The first federal estate tax began in 1797 as a temporary measure to fund a naval buildup. The modern, permanent estate tax was established by the Revenue Act of 1916 to raise revenue and address wealth concentration, becoming a lasting part of the tax code after World War I.

SELF-EMPLOYMENT TAX: Began in 1951 to allow self-employed individuals to contribute to Social Security.

TARIFFS: The U.S. implemented formal tariffs beginning with the Tariff Act of 1789. They were designed to raise revenue and protect American industries and remained a primary federal income source until the Civil War.



MAKING DECISIONS WITH THE HEAD, THE HEART, AND THE GUT

By Mary Guldan-Lindstrom CPA

Every day decisions are made—some important, some trivial. In this line of work, decisions are often based on data. However, that is only one perspective. Other factors influence outcomes—internal desires and outside forces that cannot be measured with facts and figures.

Right out of college, most conscious decisions were based on logic. After four years of higher education, it seemed reasonable to rely on knowledge to make good choices. Job offers were accepted, places to live were chosen,

marriage happened, jobs changed, and a family began—all using facts and figures. Internal desires and outside forces were largely ignored.

The results were mixed. Looking back, the heart was left out of the process. There was an unexpected price paid for some of those decisions. Growth often comes that way

Since then, the process has expanded to include the heart and the gut. The best decisions seem to occur when all three are in agreement.



THE PROCESS

THE HEAD – Gather all relevant data. Make a list of pros and cons. Look at the facts

THE HEART – Emotions play a role. We tend to move toward passion or away from pain. Here’s a simple test: when down to two choices, flip a coin. As it’s in the air, pay close attention to which side you hope will land face up. That preference often reveals the heart’s decision.

THE GUT – Open your senses, then sort, organize, and decide using your subconscious. This is often called intuition. One way to activate it is to pose the question to your mind before going to sleep.



If the head, heart, and gut do not agree, consider the importance of the outcome. For minor issues, go with the strongest pull and accept the consequences. For major decisions, wait. Talk it through with someone to hear the thoughts out loud—they often sound different when spoken. Or hand it over to the subconscious for a bit longer. With some patience, an answer usually surfaces that feels right.

In today’s world, finding intuition can be challenging. Peers, experts, advertisements, and even the government constantly offer opinions on what is right. The noise is relentless.

It takes effort to shut it out and determine what is truly right on a personal level.

At FOCUS CPA, financial information is used as just one perspective in your overall decision-making process.

CURRENT CLIENT TAX OFFER

If you are having a challenge getting your business information ready for us to prepare your tax return and would like some help – please reach out. We can do it for you or show you how to do it.

Jodi is our QuickBooks Desktop specialist and Lorraine is the QuickBooks online guru. There is an hourly charge.

We do offer “Tax Ready QuickStart” meetings. We know it can be challenging & overwhelming. We do it every day, where you do it once a year. We can reduce your stress. We will sit down and review what qualifies for your tax-deductible business expenses, work with you to create a system to gather your tax information and define what you need to keep in the case of a tax audit.

Call our office at 920-351-4842

or contact Jennifer@FOCUS-CPA.com to set up a time.

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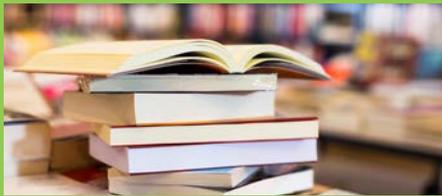
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WHAT DOES LOVE MEAN TO A CHILD?

A group of professionals posed a simple question to a class of children ages 4 to 8: "What does love mean?" The answers they received were more heartfelt and insightful than anyone could have imagined.

"When my grandma got arthritis, she couldn't bend down to paint her toenails anymore, so my grandpa does it for her, even though his hands hurt too. That's love."
— Rebecca, age 6

"Love is when a girl puts on perfume, and a boy puts on cologne, and they go out and smell each other."
— Karl, age 5

"Love is when you go out to eat and give someone most of your fries without asking for any of theirs."
— Chrissy, age 6

"Love is when Mommy sees Daddy all sweaty and still says he's handsomer than Robert Redford."
— Chris, age 7

"Love is what makes you smile when you're tired."
— Terri, age 4

"Love is when my mom makes coffee for my dad and takes a sip first, just to make sure it's right."
— Danny, age 8

"If you want to learn to love better, you should start with someone you don't like."
— Nikka, age 6

"Love is when you tell a guy you like his shirt, and then he wears it every day."
— Noelle, age 7

"Love is when Mommy gives Daddy the best piece of chicken."
— Elaine, age 5

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