

SOAR to SUCCESS

September 2015

MAGAZINE

Cindy Allen- Stuckey

Coaching
Business
Owners and
Leaders to
Achieve Their
Goals

*Why People
Burnout
and How to
Avoid It*

PLUS:

- + Are Sick Care Costs Going to Kill Your Business?
- + What is Success?
- + Top 10 Problem Areas for Salespeople
- + Three Ways to Protect Your Ideas
- + Plus so much more..

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Editors



PAT ALTVATER



Do You Have a LIFE Outside Your Business?

As an entrepreneur, you've probably noticed that there are plenty of resources, such as, articles, blogs, videos and podcasts urging us to have balance in our lives. I, for one, appreciate this information because I love my work and without such reminders could find myself neglecting other aspects of my life.

However, last month was NOT one of those times. I actually went on a vacation. My husband and I took our three grandsons to Washington D.C. and Gettysburg. I went computerless (my Windows and Android tablets don't count, do they?). I didn't work, unless you count the speed walk up the Arlington Cemetery hill in 90 degree heat to catch the Changing of the Guard. I was dreaming of my air conditioned office and comfy office chair with every step I took.

I must admit though, it felt great to have a LIFE outside of my business.

Dave Roemer, from our Columbus BizTV Shows® network, just happened to create a video this month addressing the very issue of having a LIFE as a business owner. Interesting how that happens, isn't it? Just what you need to hear, shows up at the exact time when you are ready to hear it. Go watch it NOW. And then I hope you join me in experiencing more of LIFE. I plan to get out of my office and have more fun; call me if you want to do lunch.

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Pat Altvater

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Cindy Allen Stuckey

Coaching
Business Owners
& Leaders to
Achieve Their
Goals

Cindy Allen Stuckey is the founder of **Making Performance Matter**. She works with small to medium sized businesses in order to grow their business and reach goals that they never ever thought possible.

In the past, both as a teacher and in the corporate business world, helping people reach their true potential was her passion. She realized early on, the only true advantage one particular business has over another is their people.



She helps businesses highlight that advantage to gain a competitive edge.

Cindy spent ten years in elementary education after graduation from college, teaching kindergarten and first grade.

When her son was born, she resigned from teaching and found a job with a sales firm and she soon found a whole business world that she knew nothing about.

She was able to combine her teaching skills inside the business world to break down training programs to track various behavioral changes and learned skills. She did this in a manufacturing plant to improve production.

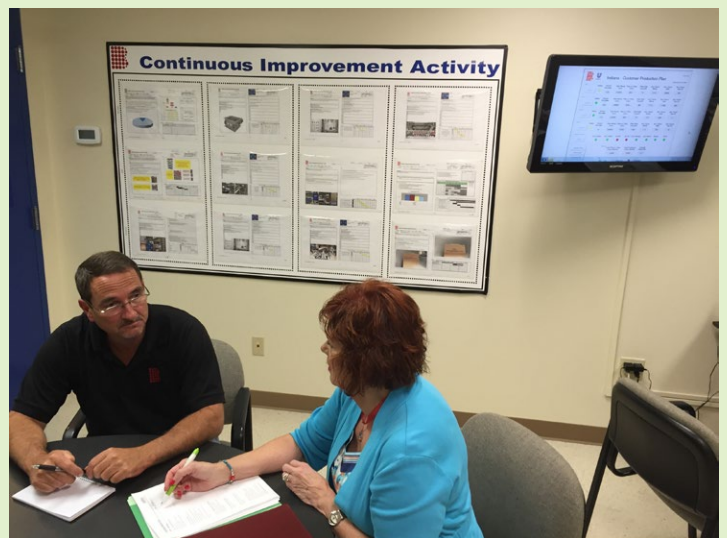
Her background includes working in HR, organizational development and training mostly, in three global manufacturing organizations, Cummins Inc., Keihin IPT Manufacturing, and Knauf Insulation USA. Throughout her corporate career, she was able to bring all of her educational and training expertise to help the business grow and the people to enhance their work skills.

The corporate world began to lose its allure and she decided that her skill set was also needed by small to medium sized businesses. Five years ago she resigned from Knauf and struck out on her own. Making Performance Matter was the result.

Stuckey has seen her company grow and evolve over the years.

When she first started out she was providing a broad range of human resource solutions for her clients, especially training and development.

She found that many small to mid-sized companies did not have proper training practices in place and due to legal issues involved, also needed help establishing policies and procedures.



Making Performance Matter started in that area of HR and over time has also added business coaching for even smaller businesses and individual entrepreneurs. She said:

“As I evolved and Making Performance Matter evolved, I started realizing that at times I was serving as a business coach. As I built trust and rapport within the organizations I was working with, then other things started coming to light that happened to be going on there. I was able to serve as a coach/consultant and I loved that piece. If you think about it, it still is all about helping people see their potential.”

This is what Stuckey enjoys most about her current career path. Helping small business owners realize the correct answers and path to solve problems and then putting the processes in place to improve the business.

It isn't much different from when she worked with those first graders and got to see their eyes light up and come to the realization, oh my gosh, I really can do this!

Cindy has a vision for Making Performance Matter which involves empowering businesses to manage their business plan.

Being able to strategize, set goals and then execute them to move the business forward. Many small businesses may only include a handful of employees, but everyone has to be on board with established goals and they have to be managed daily.

If the employees are not in line with the overall goal, then they will fail.

She can help train, inform, and manage the business plan from conception to



implementation. She also specializes in Leadership Training and enjoys providing workshops or keynotes for groups of people from a single company to individuals from a Chamber, other group or organization.

One of the key pieces of advice that Cindy gives to all of her clients is,

“YOU CAN'T DO IT ALL AND DO IT WELL.”

3 Traits of People Who Soar to Success

When asked to name the three traits that she identifies with successful business people, she first mentioned a Passion for what they are doing. They have to be so passionate about what they are doing that they eat sleep and breathe the job. It becomes part of their life.

Second, they need to be Coachable. They must be open to considering alternate ideas and methods. It is very easy for business people to come up with a new idea, but they may need to run it by an advisory board before implementing it or accept some change to make it work properly.

They need to be able to really listen and accept the coaching or advice.

Third, every entrepreneur needs to separate his/her Passion for their business from the managerial or practical side. They need to be able to take the emotion out of business decisions. Again this is an area where an outside consultant or adviser can help and take the un-emotional side of the argument to make sound business decisions.

These last two involve surrounding yourself with trusted and valuable advisers. It comes back to her original comment,"

"You Can't Do It All and Do It Well."

You need a team of experts. Most solo entrepreneurs, however, don't have the resources to hire outside help and try to do too much on their own. She admits that she has been guilty of this mistake, but learned it is much more expensive to try to do too much yourself than bite the bullet and hire outsiders to do some of the more mundane parts of the job.

Business owners that do that miss opportunities because they don't have enough time left over to focus on sales or networking. This results in a huge cost for a small business.

Cindy works diligently with her clients to put a value on what they are actually doing versus what they are missing and what they should be doing in their business.

She feels the best value she brings to her small business clients is the ability to identify and assess the various pieces of the business and make them fit into the whole.

To quantify what each segment is worth versus the cost and what other opportunities are being missed. That is the strategic advantage she brings to the table for her clients.

Cindy is very excited about the next phase of Making Performance Matter, which involves a processing tool to help companies develop a business plan and then execute it. She is also creating a virtual training program, which will involve a Facebook group for coaching and accountability for business owners and entrepreneurs.

Cindy is very happy outside of work. She now has more flexibility and can spend quality time with her husband and great niece and twin great nephews.

She has identified the important pieces in her life, as well, and can still keep her business running smoothly.

If you would like to contact Cindy for more information about her business or have her speak at your next meeting, visit her website: **MakingPerformanceMatter.com**.

Her office phone is: 862-269-8676 or find her at various networking events around the Indianapolis area.



3 Ways

to Protect Your Ideas



By Holly Kile

If you're worried that someone's going to steal your great idea, it's time to protect yourself.

As entrepreneurs, we often have a lot of ah-ha moments. Some ideas are definitely better than others. If you're worried about someone stealing your ideas, here are three ways you can work to protect your intellectual property.



Hopefully, nobody will ever take your idea but if they do and you end up in court over it, you'll both be asked to have proof of the concept with a date. So, even if you don't expect to ever be in a situation, it's a good idea to get into the practice of protecting yourself by documenting your ideas and their conception.

Keep a journal – paper or digital – and make sure that your entries are dated. Keep complete records so that there's little room for doubt about your concept intentions. This way, you'll be keeping a timeline of your concept's evolution.

Copyright, trademark, or patent it. Registering something with the copyright office or getting a trademark are both pretty simple processes and relatively inexpensive.

Getting a patent is a bit more complex but each of these steps serves as a government issued exclusive rights to the product or published work.

Lastly, be mindful of who you share your information with. You won't want to share your ideas with someone who is known to be terrible at keeping secrets or worse yet, someone who has been known to take others' ideas and do something with them.

[CLICK HERE TO WATCH MY VIDEO EPISODES](#)

Keep your ideas close and only discuss with a trusted friend or mentor until you absolutely have all of your bases covered from a protection standpoint.

Your intellectual property is often what can set you apart from the competition so it's imperative that you protect it. Take the necessary steps to do it in the beginning so you aren't sorry later.

For more magical tips for your business, be sure to check out my video series on Indy BizTV Shows® and visit my website.

[CLICK HERE TO WATCH MY VIDEO EPISODES](#)

Holly Kile uses her extensive background in operations management, systems analysis/implementation and strategic business marketing, to work with business owners and entrepreneurs who struggle with figuring out how to effectively achieve their business vision. As a result of working with Holly, her clients are able to access multiple opportunities for growth and realize previously unrecognized potential.

In 2013, in response to the needs of her community, Holly launched A2I Business Consulting-her elite business coaching program wherein she works with entrepreneurs one on one to co-create comprehensive growth strategies to move them from "accidental" business owners to intentional industry experts who enjoy profitable and thriving businesses!

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Retirement Strategy for the Self-employed Employee

By Tina Moe, CPA

Saving for retirement is a goal for most Americans but, did you know that if you're an employee contributing to a 401k or a 403b AND you have a side business, you may be able to contribute additional funds to another retirement plan? I recently received a question from a client, Nina, a local college professor and she asked "I contribute to my 403b plan through the University but I'd like to contribute more if I can. I have a consulting business on the side where I file schedule C and I have do profits. Can I contribute to a SEP IRA and if so, how much can I contribute?"

That's a great question and creates a wonderful opportunity for those who may be in this same situation. I want to first clarify what the maximum contribution limits are for your 403B plan in case anyone else wants to know. It's \$18,000 if you're under the age of 50 or \$24,000 if you're 50 or older and this is all tax deferred meaning you're setting this money aside before paying any federal, state and local income taxes. This is good stuff!

Now let's look at Nina's question about contributing to a SEP IRA in addition to her 403B contributions. You can contribute to a SEP IRA if the following conditions are met: Your business has profits and, assuming you don't have any employees, you can contribute up to 20% of your net schedule C income, after one-half of your self-employment tax deduction, up to a maximum of \$53,000 in 2015.

HERE'S AN EXAMPLE:

Nina's Consulting Business - Schedule C

Gross receipts	\$150,000.00
Business expenses	(\$100,000.00)
Net Income	\$ 50,000.00
½ SE Tax	(\$ 7,650.00)
<i>this reduces the amount of income for the contribution calculation</i>	
Income for SEP 20%	\$ 42,350.00
SEP Max Contribution	\$ 8470.00
	(20% of \$42,350.00)

I want to make mention that the maximum social security wage amount for 2015 is \$118,500. What this means is that if you have W-2 wages of \$100,000 through the university, you would only pay social security tax on \$18,500 of your schedule C business net income. In other words, the income used to calculate your SEP contribution amount would be higher because the self-employment tax would be lower.

My suggestion would be to open the SEP IRA account by December 31st but wait to contribute to it until your 2015 taxes are completed so you have the final net income amounts with which to contribute properly. Also watch my video on this topic.

Tina L. Moe, C.P.A., CGMA, formed A.C.T. Services in 2002, and began building her business. Her practice has grown to a clientele more than 1,200 clients and a team of more than a dozen staff members.

Tina attributes her business growth to being proactive with her clients, maintaining affordability and accessibility of the business owner herself.

Tina is a member of the American Institute of Certified Public Accountants (AICPA) and the Indiana CPA Society. Contact her at: www.actservices-inc.com and on



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Being a business owner, you know more than anyone that making mistakes is natural, and that you have to be willing to fail if you want to succeed. You also know that you can accomplish more by learning from the mistakes of others. This philosophy applies to many areas of business and life, but did you know it also applies to IT? Here are 5 mistakes to learn from when investing in new technology.

By Jeanne DeWitt

5 Mistakes to Avoid When Investing in New Technology



1 Investing in the newest technology, instead of the best fit. Don't let the flash or hype of a new product deceive you. Take the time to think about the results you're trying to achieve with technology. Make a list of them, and when you're done, match those criteria with a product that fits. Any good IT provider, like ourselves, will be happy to serve as your consultant to ensure you make the best choice.

2 Believing everything will magically work together. Many business owners hold the misguided assumption that any new technology they implement is automatically going to synchronize with their other IT and that is simply not true. Though many technologies are compatible with one another, your business is taking a big risk – that could result in massive downtime and wasted money – if you implement a new tool that doesn't integrate well into your current systems and workflow. Be smart, do some research and consult with an IT professional, like us, before making a purchase.

3 Assuming your team doesn't need support and training. Don't forget, not all your employees are going to instinctively know how to use the new technology. Make sure you have a training program in place before you implement your technology to provide the support they need.

4 Forgetting to create a budget. If you implement too many different technologies, too fast, you could quickly run out of money before having properly created a completed technology platform. Think about what you're comfortable spending on IT and do some research. Draft a budget on your own or acquire the assistance of a consultant, like us, to help you along.

5 Failing to get staff input. It's wise to consult with employees who will be using the new technology you implement before you purchase. If not, you may find yourself fighting to get them to adopt it.



Need to consult with an IT professional to create a complete technology solution for your business? If so we can help.

Please contact me and get more helpful IT tips in my video series, IT Done Right.

Jeanne DeWitt and David Hood, started Computer Programming Unlimited, Inc. in 1986 to solve computer problems for small and mid-sized businesses in Northwest Ohio and Southeast Michigan.

Over the years, they have developed a unique company model making IT Hassle-Free and Budget Friendly, deviating from the typical "Break Fix" model. Instead, they have made their success on preventing computer problems from ever happening, virtually eliminating downtime and lost productivity.

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Are Sick Care Costs Going to *Kill* Your Business?



By Jamie Sue Johnson

After attending a conference on Employee Benefits for manufacturing companies last month, it was no surprise that employers are faced with rising insurance costs. Many employers have been seeing 10, 20, 30+% increases year after year, making Employee Benefits for insurance the second largest line item on your P&L next to salaries. If this is not bad enough, insurance carriers are no longer accepting a 16-28% participation in your wellness programs, they are expecting participation to increase or your insurance fees will continue to increase.

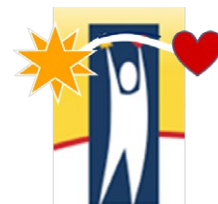
Consider, if you will, that unless you invest in health care or wellness care your sick costs could kill your business.

Live it's second of the 5 Pillars for Success is fitness. This pillar not only stands for your personal fitness; mentally, physically, emotionally but also financially. And it is not only about you but also the fitness of your employees and company, physically, mentally emotionally and financially.

There are many components to a healthy you, a healthy company and a healthy bottom line.

We will focus on medical issues potentially affecting you, your employees and definitely your bottom line. The top 3 medical issues facing Americans and their employers are:

1. Excessive weight
2. Stress related illnesses
3. Unknown issues



Obesity and being overweight are known causes of diabetes, heart disease, and high blood pressure, just to name a few. Stress related issues are causing back pain, headaches, anxiety and depression. The unknown issues are medical issues that pop up unexpectedly because many of our employees are not getting regular physicals, dental and vision screenings for early detection.

The big question is how do you design a wellness program that educates, inspires and motivates the 60% of employees that could be taking action to address their health but aren't.

The 16-28% of folks participating in the wellness program are the ones who are committed to their health and wellbeing already.

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The answer: As a leader of your organization get involved, be a health leader. Invest in Health and Wellness Care programs that bring in innovative wellness activities. Partner with a health insurance consultant that can assist you with options that affect your bottom line like cost containment, as well as, locating wellness program options that can serve your population.

Being a Certified Laughter Yoga Leader has shown me how a simple hour a week in laughter practices, yes laughing, can achieve unexpected results for individuals and teams the workplace. I request you consider it for an additional piece to your wellness program. [Check out my video on Laughter Yoga to see the health benefits.](#) Invest in your Health care or Sick Care Costs may kill your business.



Jamie Sue is a certified professional coach and certified professional coach trainer. So you know you are getting not only a coach but someone who has nationally trained people for an ICF accredited school.

She is also a single mom, who has raised a daughter and who experienced the loss of her second daughter to SIDS in 1998. So life has been her greatest teacher.

Jamie Sue's philosophy of the 5 L's, Live, Love, Laugh, Listen and Learn are her foundation for causing shift in the world. She delivers engaging and entertaining keynotes, seminars and business coaching sessions that provide energy, creativity, inspiration and most importantly accountability so you get the results you want. Connect with Jamie Sue at knockemalive.net.



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Why **N** People

BURN OUT and How to Avoid It

By Joan Washburn

Many of us are used to going full tilt and trying to power ourselves down the road. If something does not work we try even more of whatever we are doing - just a little bit harder.

Sound familiar? I know it was the story of my life for many years! As much as you may want to run full speed ahead, that's not always your best course of action. Now I see that often it was Driven Behavior, the major cause of burnout.

What exactly is Driven Behavior?

Well, imagine flies buzzing around on a hot summer day. They produce a lot of noise and activity but leave nothing behind of substance!

Driven Behavior is activity that has no connection at all to our life's purpose, so all the activity in the world won't get us any closer to it.

In *The Tibetan Book of Living and Dying*, Sogyal Rinpoche writes that our Driven Behavior is a type of active laziness that "consists of cramming our lives with compulsive activity, so there is not time at all to confront the real issues. Our lives seem to live us, to possess their own bizarre momentum, to carry us away. In the end we feel we have no control or choice over them."

Welcome to Driven Behavior!

We all have our lists, our goals and our plans. We're sleep deprived, exhausted, and busier than we have ever been and yet the dreams we had for our life seems further and further away. That's because we cannot reach them with just any kind of action.

"How do I recognize it in my own life?" you may ask?

Here are the 3 Symptoms of Driven Behavior:

Repetition: You think or do something over and over even if it causes needless effort and does not move you forward. Even when you get frustrated, angry or sad about it, you continue the behavior or thought.

Limited Satisfaction: Driven Behavior is particularly joyless. We feel compelled to fill every waking hour with an item on our "to do" lists - much of which gives us limited or short-lived satisfaction.

And lastly, (my personal favorite):

Perfectionism: "Just one more finishing touch." Perfectionists often feel they haven't done anything well enough. It is never good enough to justify a rest or some acknowledgment.

Perfectionism can masquerade as virtue, but be careful - most often it's an excuse for not producing the result you promised. Remember - progress, not perfection!

Here's a quick tip - Take some quiet time to look at the 3 symptoms - Repetition, Lack of Satisfaction and Perfectionism - notice where they might apply in your life. What are you seeing? Write it down.

Take a deep breath and be compassionate with yourself. Your only goal here is to uncover where your own Driven Behavior has kept you from focusing your energy effectively!

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The clearer this becomes, the more quickly you can begin to take Authentic Actions – those that move you closer to the people, places and things that really matter to you.

Don't be surprised to notice that often doing LESS will reward you with MORE satisfaction, fulfillment and enjoyment. As a Coach I see it all the time!

To collect my valuable gift to you this month: Go to the "Resources" section of my web site and click on the "Life's Intentions Inventory".

Follow the simple instructions and in just a few minutes you will discover your "Life's Intentions" - the aim or purpose that lies deep within you; guideposts to ensure a life of Authentic Action toward your goals and dreams.

And remember...Whatever your goal or dream... WE Can Make it Happen!

Joan Washburn, ACC, is a master at coaching busy, professionals as they zero in on their top priorities, stop wasting their precious time and energy on things that don't matter and produce the results they're aiming for. Her on-line programs are guaranteed to deliver practical tools and build essential skills. She works with leaders of large companies as well as small business owners to deliver professional development trainings designed to produce resilient and productive employees, happy customers and increased profitability! Joan is credentialed by the International Coach Federation, a Licensed Trainer by the Academy for Coaching Excellence and a graduate of the Wharton Business School AMP. Contact Joan at WashburnEndeavours.com



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"Joan is an excellent coach, oozing with a fabulous mixture of compassion, wisdom and good humor. I highly recommend her coaching, workshops and trainings to anyone who is looking for new tools to use to deal with the challenges of life. You will learn new skills by using coaching tools and begin to take action in your life in lots of new ways!"

-Penny Kowal PhD

Email me NOW to schedule a Complimentary Strategy Session
jw@washburnendeavours.com

One Day At a Time

By Lillian Zarzar, CSP



Dramatic events and life-changing situations that happen create in everyone a sense of humility.

After Hurricane Katrina – after the tsunami in Thailand – after the implosion of Enron – after the World Trade Center collapse – after the Gulf War –

Indeed, when these cataclysmic events take place, you begin to have a sense of mortality. You recognize that life is relatively short and we are to make the most of what you do have.

The tremendous force of tragic events certainly brings lives into perspective. And so, many people comment: “I’m just taking it one day at a time,” or “living one day at a time” or “counting my blessings day by day.”

Here’s an alternative thought...

Why wait for the tragedies of life to bring you into balance and appreciation?

Instead...

Choose to live one day at a time any time.

Choose to make the most of every day.

Choose to live every moment to the fullest.

Choose to count your blessings every day.

Choose to accept all challenges that help you learn and grow.

Choose to enhance relationships daily, both at work and home.

Choose to appreciate people who irritate you because they are
your greatest teachers.

Choose to live a life, one day at a time, and be grateful every day
for the gifts you are given...

You don't need a tragedy for that!

Lillian Zarzar is a Certified Speaking Professional (CSP) the highest earned designation conferred by the National Speakers Association (NSA) and the International Federation of Professional Speakers (fewer than 300 women in the world hold this designation).

Zarzar's insights and understanding of human behavior contribute to the success individuals and teams have achieved through participation in her highly interactive and thought-provoking approach to training.

Lillian Zarzar has been quoted in Self Magazine, highlighted in Columbus Business First and appeared on Fox 8 Good Day Columbus. She is the author of Apple-osophy: Slices of Apple-Inspired-Wisdom., and co-author of 5 books, the latest being Conversations on Success.

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Set Yourself Up for Success with Pre-Marital Coaching

By Deitra Hickey, PhD

So you think you're ready to take the plunge? You're going to tie the knot so your Match.com is now inactive and your Facebook profile is an image featuring a blissful smile and your new bling? Getting engaged is exciting but ensuring a lasting marriage is even more exciting!

Sadly, most couple's do NOT live happily ever after. The divorce rate has sky rocketed and taking some preventative measures before you say "I do" could be the critical difference in a marriage. Religious counseling is great, but in addition, I suggest practical life coaching for newly engaged couples. Here are a few simple goals encouraged through couple's coaching:

Have preventative communications: If you know that you have triggers that upset you or have seen a pattern in arguments while dating, then have some conversations (when you are getting along) that could prevent problems in the future.

For example, if you know that you usually get in an argument when you are upset because you don't feel validated, then a conversation surrounding how you prefer your significant other to react when you come home after a bad day could prevent problems.

It may deter you from taking things out on him/her or overreacting to their incorrect reaction and having an overall agreed upon arrangement of what the other can do or say will actually help you feel better.

Have guidelines in place: Do you hate doing dishes but love vacuuming? Do you like to sleep in on Saturdays? Do you need to "talk out" a tiff or an argument or does a little alone time usually make the problem nearly "go away?" Make sure you discuss what living together will be like after marriage. Regardless of how much two people love one another; if they struggle with their "roommate" status then their marriage will inevitably struggle as well.

Empower one another with conversations revolving around goals, expectations and desires: I was extremely surprised a few years ago while coaching an engaged couple when I asked the question, "do you both want children?" and simultaneously one said "maybe...one or two" and the other said, "5 children" with authority. Conversations surrounding children, financial expectations, how free time will be spent, religion, and future goals and aspirations are an absolute must BEFORE marriage because sadly, one item that deems impossible for compromise could be the deal breaker.

Ideally, these conversations will simply lay the foundation and groundwork for a healthy and happy marriage free from unexpected surprises and filled with positive years of memories and joy.

Pre-marital coaching may be done in person, via Skype or even a phone conference.

It is worth it to invest the time in one another. Just like our health, it is easier to be preventative to avoid problems rather than wait for problems to happen and attempt to fix them after the fact!

And having a happy family life gives you more energy to focus on your business.



Dr. Deitra Hickey PhD. has utilized her life experiences to develop a passion to help others find their balance and honor themselves through physical, mental, and emotional wellness.

She developed a strong will and resilience at a young age by taking care of two paralyzed parents after witnessing both of them being shot. She then cared for her mother who suffered from Multiple Sclerosis until she passed away at only 48.

Dr. Hickey made the decision early on to take control of her life. She has dedicated her life to assisting others to find positive perspective and happiness.

Dr. Hickey is the owner of Serenity Health & Wellness Center, Maumee, OH. Learn more about Deitra's speaking at her personal website.

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What is Success?

By Rochelle Forrest

According to Earl Nightingale "Successful people know where they are and know where they are going." Successful people move towards their goals.

We are conditioned by our surroundings. We talk like the people we hang out with. I speak one language because I was raised with one language. However, I have the ability to learn whatever I choose. It's a fact that we become our environments. 95 % of people are not living the way they want to live and 40% of 65 year olds retire with NO money.

That just doesn't seem like a good plan! We can change the way we live. We need to start thinking for ourselves; thinking of better ways. Remember, you are unique! You need to stand out and stand for what you believe in!

So many of us don't really, truly know ourselves. I have been to many seminars on the mind. I have read hundreds of books. I have sought out teachers and mentors. Through this educating of myself, I now have a better awareness of and belief that what happens in my mind does happen in my reality.

I have been practicing in a relaxed state to be peaceful, move with ease and grace in a world of abundance.

I already am rich! Just a little short of money! You can do this practice too.

So the recipe for change is:

1 Decide what you want specifically. Not just lots of money but, \$100,000 or whatever number makes sense to you. I focus on a world of enough. I day dream about what that looks like, in a world that works together. I have my visions written down and I have vision boards too! I read them frequently. When I focus on what I want, the negatively cannot over take my mind. So start by deciding what you want and create reminders, such as vision boards.

2 I think about my dreams. It's time for you to feel the feeling of having it all! When a person around you is negative, someone that lives in the "you Cant's", for example, reject their thoughts! I don't go to an unhealthy doctor to get health advice, do you? I don't listen to people who have no idea what I am born to do! Don't let your outer circumstance control your possibilities! Just keep feeling what it will be like when you achieve your dreams.

Step out of fear and move in the direction of your dreams by first deciding what you want and then feeling as if you already have it. That's the fasted route to success! If you'd like more information, visit my website also watch the video on this topic.

[CLICK HERE TO WATCH MY VIDEO EPISODES](#)



Remember, you are unique!
You need to stand out and
stand for what you believe in!



After many years in the public sector, Holistic Transformation Coach, Author, and Motivational Speaker, Rochelle Forrest, R.N., founded her company to encourage individuals to step fully into their soul purpose and live their full potential. She brings a wealth of knowledge and experience to her coaching practice and her audiences.

Wouldn't you like to wake up each morning feeling as though it was Christmas? Rochelle Forrest has that much joy and enthusiasm for life. Her mission is to teach you to find it too. Re-Ignite Your Inner Light and the companion workbook are Rochelle's action oriented tools with practical suggestions and no nonsense advice that can light your path.

<http://tummiesmindsspirits.com>. <http://rochelleforrest.com>



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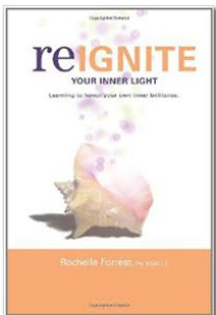


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To take a **Deep Dive** to uncover and connect with your own inner brilliance, contact **Rochelle Forrest**, Holistic Transformation Coach
rochelle@createhealthnaturally.com

Go to:

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and grab your **FREE** copy of
the eBook version of her book,
Re-Ignite Your Inner Light!



Rochelle Forrest

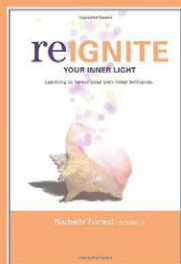
Holistic Transformation Coach



Author, Speaker, Coach!

Rochelle Forrest has spent a lifetime dedicated to helping others heal their lives. She knows from experience how to go from surviving to thriving!

Rochelle's action-oriented approach from the podium is tempered with a unique warmth and empathy you must experience for yourself!



Rochelle's book and companion workbook lead readers to uncover their inner strength and wholeness in order to live their lives on purpose, through practical suggestions and no-nonsense advice.

Schedule Rochelle for your next live event, meeting or virtual gathering.

RochelleForrest.com
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317.694.1409

Allow Rochelle to inspire your audience with her powerful I.C.A.N. presentation:

I CAN: The Secrets to Leveraging The Power of Words

In this powerful presentation, Rochelle delivers her secret formula (I.C.A.N.) for shifting from lack to abundance. This shift not only allows audience members to create a positive mindset but also to be poised and ready to take action in any area of their lives.

Your audience members will :

- ▶ Receive the definition and implementation steps of the formula (I.C.A.N.) to expand awareness and create a legacy
- ▶ Understand how just a simple shift can make all the difference
- ▶ Discover the value and power of community
- ▶ Realize the importance of releasing the past, stepping into your power and living in purpose
- ▶ Learn the value of balance on the inside and outside

Rochelle can customize her presentation to fit your time frame and budget. Other popular presentations by Rochelle are "Climb", "Soul Full Purpose" and "Your Magic Mirror, Reflections of YOU."

First let's define the "B" word. A budget is a plan, an estimate, and often a guesstimate of revenue (income) and expenses. Without deliberate forethought and planning no business can achieve its potential. Whether the company is a fortune 500, independent/franchise for profit, or a not for profit business the budget IS the roadmap for success.

By The Merit Group

The Why's and How's of a Financial Plan

i.e.: THE "B" Word...Budgeting

Why? The budget will determine whether a company has enough money to; fund the basic operations, expand the business, or generate income for the owner. The budget also identifies weakness before they become devastating to the longevity of the business. Factors such as overspending when the income is not present, determining areas of necessary growth, and identifying if there is enough money available to spend to grow the company effectively and efficiently will be controlled with a detailed budget.

How? The large independent or franchise companies likely have their own computer software that details actual income and expenses based on their industry standard and individual needs. In other words the leg work has already been done for these companies. The new and small business owner must invest in software such as QuickBooks or Peachtree to guide you through the budgeting process. The “process” is what these programs will guide you through. However the value of the answers provided will be dictated by the thoroughness of the information input into the software. Follow these six steps to make the most out of your financial software:

- ✓ **RESEARCH INDUSTRY STANDARDS.** Although your business is unique there are industry standards that you can model and improve your business practices based on the roads they’ve traveled. The local library, local government offices, other business owners in and out of the industry, and the IRS can be helpful in predicting cost percentages based on generated income.
- ✓ **PREPARE A SPREADSHEET.** Before you begin working with your software generate your own spreadsheet that will guide your questions you need to research as well as set your fixed costs such as rent, utilities, taxes, insurance, cost of goods etc.

✓ **ALLOW WIGGLE ROOM.** Expect the unexpected is the catch phase that is never more relevant than in budgeting. Plan for almost everything to cost more and for revenue to trickle rather than steadily flow. Utilize your research to aid your decision as to the amount of wiggle room you should allow. As a suggestion most accountants would advise a minimum of 10% and as much as 20-25% wiggle room when budgeting to give you room to breathe.

✓ **CUTTING COSTS.** Cutting costs is often the most controllable factor when faced with an unexpected growth opportunity, slow periods, an unexpected expense, or to pay that crucial bill. Delaying a purchase or utilizing or establishing terms with suppliers are a couple of options that can typically help you cut your costs.

✓ **ESTABLISH A PROCESS FOR FINANCIAL REVIEW.** Often a budget is established annually with frequent actual vs. projected analysis. An annual budget is still a useful tool, but with the volatility of a small business, budgeting should occur much more frequently based on real numbers and new projections. Small and large companies benefit from consistently developing 30, 60, and 90-day projections.

✓ **COMPARISON SHOP.** This has a double meaning in the budgeting process. First of all competitors should be comparatively shopped in order to determine whether your prices are providing the value YOUR customers will pay for based on what they pay your competitors. Secondly, you should regularly compare the prices your vendors are charging. Extra care should be taken before changing vendors to ensure quality and service will not be compromised, however this is one way costs can be managed.

Following these six steps and investing in accounting software will get you headed down the right path of financial success.

If you would like support building YOUR Budget Process we are we are eager to team together with you to get the results you desire.

Visit our website at www.themeritgroupindy.com or call **317-805-4896** today!

Look for more small steps that produce **BIG** results!

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Co-founder, **SHAMARA COX** has worked with businesses partnering in strategy, technique and implementation for over 15 years. Her creativity redefines their potential and adds immeasurable value. Shamara is the proprietor of Shamara Cox LLC, her personal motivational speaking brand, CEO of BLING Sorority and Founder of Pressed Oil Life Ministries, Inc.

Co-founder, **TERRY DOVE PITTMAN** was Authentication Deputy for former Indiana Secretary of State Todd (2002-2011), where she acted as International Liaison and Special Deputy between the State of Indiana and many foreign embassies and foreign nationals. She is a graduate of the Indiana Leadership Forum (2004), Hoosier Congressional Policy Leadership Series graduate (2009).

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10

Problem Areas for Salespeople

By Jack Klemeyer

Have you ever had salespeople who were not successful no matter how hard they tried? These salespeople are a primary factor for decline in business. You need good salespeople to succeed in selling your products. To train good salespeople you sometimes need to take a different approach, like correcting problem areas.

Here are the top 10 problem areas for ineffective salespeople:

1 NOT BEING PUNCTUAL: Your salespeople represent the first contact customers have with your company. First impressions are lasting and your salespeople must make a good impression. Being respectful of their time increases the customer's goodwill and confidence in your company.

2 POOR PRESENTATION: Some salespeople are not prepared and do not present the product well. That is the first thing a customer will know about your product and it is critical it be shown correctly in an organized manner.

3 BAD ATTITUDE AND PERSONALITY: Rudeness and unprofessional behavior is not acceptable under any circumstances. This gives the potential buyer a bad impression about not just the salesperson, but your company, too.

4 NOT BEING ARTICULATE: A customer greeted with assurance gives a good start to a call that is boosted by a knowledgeable and confident product presentation. The salesperson must be prepared to answer all questions concisely and completely.

5 NOT LISTENING TO A CUSTOMER: It irritates customers to have a question and not be allowed to ask it. Worse is when a question is asked, the salesperson does not answer but goes off on a tangent, clearly indicating he was not listening. This makes potential customers angry and they never become customers.

6 BASING A SALE ON COST: It is extremely risky for a salesperson to depend on cost to close sales. The prospective buyer will be quick to take advantage and drive the price as low as possible, cutting your profits for the sake of a sale.

7 NOT KNOWING WHEN TO CLOSE A SALE: Many sales have been lost because the sales person did not know when to close the sale. A good salesperson is in tune with the prospective buyer and knows when to move to close the sale.

8 HARD SELL: A hard sell is when salespeople try to push the sale on the prospective customer.

It is a proven fact that nobody likes to be sold to and this makes the buyer aggressive.

He will try to end the sales call as soon as possible.

9 INFLEXIBILITY: A salesperson must be flexible and able to adapt to different personalities and circumstances. The same presentation to every buyer will cost you many sales. Each buyer wants to feel special and expects the salesperson to understand and address his specific circumstances.

10 NOT FOLLOWING UP: Follow up is very important. It is courteous and good for business to follow up. Circumstances change and a one-time reluctant prospect may be ready to become a customer.

AS PROBLEM AREAS ARE ADDRESSED, EVEN ONE AT A TIME, THE SALESPERSON GROWS IN SKILLS – AND IN SALES, TOO.

JACK KLEMEYER, founder of **GYB COACHING**, which stands for Grow Your Business, specializes in bringing high-impact, result-focused group and individual coaching to business owners. Known for his warmth, originality, humor and insight, Jack uses those attributes and every resource available to teach others skills to build relationships and create marketing strategies for products and services to increase sales and profitability, while enjoying the process.

In 2014, Jack released two books, available at Amazon.com: Building to Success; A Guide to Building Authentic Success, with Tommy B. Richardson, 2014 Best Practices for Networking Success, No. 1 in the Jack it Up Leverage Your Way to Greater Profits series.

Connect with him at [HTTP://GYBCOACHING.COM](http://GYBCOACHING.COM)



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You Are *for* **A**ccountable ccountability

By Cindy Allen Stuckey

What do you see when you look at your organization? Employees stepping up and taking responsibility? Or employees playing the blame game and pointing fingers at others? How do you stop the blame game and start getting accountability?

One of the questions I often hear from leaders is “How do we build a culture of accountability in our organization”? First I want to define accountability; it is to personally take ownership or accept responsibility for one’s actions, work, and results. It’s not assigning fault and meting out punishment, instead it’s propelling your employees to great success.

Have you really thought about where this starts? It starts with you, the leader. If you genuinely want your employees to take ownership, then YOU must take ownership first.

Believe it or not, accountability lies within each of us. As leaders, you have the opportunity to help others unleash it by rewarding behaviors that demonstrate accountability and removing anything that stifles it.

How, as a leader, do you lead so that personal accountability is accepted and embraced?

Here are three steps to start creating accountability.

STEP #1 PEOPLE HAVE TO SEE IT

You, as the leader, have to be a role model. If your employees see you making excuses and shifting blame when you fail, they will follow suit. Instead, focus on fixing problems, admit when you’re wrong. Share with your team what you learned from your mistakes, and what you will do to ensure it doesn’t happen again.

STEP #2 PEOPLE HAVE TO OWN IT

A leader helps others to be personally invested in reaching the organization’s outcomes or results. It’s done by linking their specific tasks and responsibilities first with the key priorities of the team, then the department or division, and finally up the line to the organization.

STEP #3 PEOPLE HAVE TO SOLVE IT

Obstacles can always get in the way of achieving results. Yes, as a leader, the “buck does stop with you”. However, you don’t always need to be the one to find the solution. When employees ask you for a solution, don’t immediately offer one. Instead ask them “What do you think you/ we should do?” Or “What else can we do so this gets resolved?”

Tapping into their wisdom and participation creates personal responsibility for the implementation of the solution.

The bottom line is that no organization can grow and prosper until the leaders are willing to step up and take responsibility.

I invite you to go to my website for more leadership tips.

[CLICK HERE TO WATCH MY VIDEO EPISODES](#)



After many years in the business world, Cindy Allen-Stuckey founded Making Performance Matter with the purpose of empowering organizations to reach their fullest potential. She does this by collaborating with owners, leaders, and teams of small to medium-sized organizations to achieve high-performance.

Cindy gained her expertise in three global manufacturing organizations, where she developed and implemented solid people-strategies that grew their businesses to the next level. She provides strategy planning and execution; workshop facilitation; and one-on-one and small business group coaching.

Cindy holds masters' degrees in both management and education and is certified in Human Performance Improvement from ATD (Association for Talent Development). Making Performance Matter is a certified Women's Business Enterprise. <http://makingperformancematter.com>. For more tips on how you can be a better leader, go to her website: <http://makingperformancematter.com>

Making Performance Matter works with organizations to close the gap between their business strategy and execution by focusing on their only real competitive advantage -- **their people.**

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