

SOAR to SUCCESS

January 2016

MAGAZINE

A portrait of Tina Moe, CPA, a woman with brown curly hair, smiling, wearing a blue top and a gold necklace. The background is dark and out of focus.

TINA MOE, CPA, EMBRACES THE CPA'S EVOLVING ROLE

ALWAYS KNOW YOUR
DEEPER
WHY

PLUS:

- + What Time Is It?
- + Why Visuals Matter on Social
- + 5 Words to Never Use in Business
- + Stop Taking It Personally--It's Not About You!
- + Setting S.M.A.R.T. Boundaries for Yourself to Get More Done

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PAT ALTVATER



Soar to Success
AFP Marketing
BizTV Shows

Is How You Look Keeping You From Creating Videos?

One of my clients recently shared that she didn't want to share her last two videos with her tribe. She thought she looked heavy. We are our own worst critics, aren't we?

The reality is that people see us in our entirety...our passion, our energy, our wisdom, our thoughtfulness, our appearance. Our authentic self is what they see when we allow them in. When we are focused on all those things that aren't perfect, we miss out on being present and truly ourselves.

Many people allow what they believe about how they look keep them from even getting started with video. If that's you, think of it as a personal growth experience.

Here's what you can do:

1. **Never again say** – I hate my hair, I look heavy or I'm nervous about being on camera...whatever it is that is keeping you from video. Instead say a positive affirmation like, I'm confident and comfortable in front of the camera.
2. Take the focus off you and **turn your attention to your audience**...think about how your message will benefit them; how your information can make their lives better
3. When you watch yourself on video...and you should watch yourself... **watch your video like it's not you**... don't focus on **your looks**, but focus on your energy, enthusiasm and delivery of the message. If that's not good, then don't use the video. If it is good, then you'll be off and running with a new marketing strategy of using video to grow your business.

Hope you are ready to start 2016 with confidence and belief in yourself.

Pat Altvater

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TINA MOE

CPA , Owner of A.C.T. Services Inc., Embraces the CPA's Evolving Role

Tina Moe, Certified Public Accountant and owner of A.C.T. Services Inc. refers to herself as an educator and tax code interpreter for individuals and business owners. She took an unconventional route to becoming a Certified Public Accountant and owning her own business. Her parents decided it was in her best interests if she got a job and started living on her own, when she was just 18 years old. One of her early jobs involved doing minor bookkeeping services for a small

pool company. She found tracking debits and credits interesting work and decided to pursue an accounting degree.

She funded her college tuition by providing bookkeeping and payroll services to businesses. Tina says she traveled from business to business doing their bookkeeping and payroll and over time, started to develop a clientele. She realized as she neared graduation that she had a business. Those contacts, cultivated throughout her collegiate

Dream Until,
your
Dream Comes True.



years, became her initial clients, once she graduated, and started a full accounting practice.

Her first 90 square foot office had a westerly-facing window that made her room seem more like a sauna in the afternoons. That small space is long gone and the latest move for A.C.T. Services Inc. was into a beautiful 4,300 square foot office, with her window facing north, to avoid the afternoon glare. Her firm now has 12 employees offering a complete array of accounting services to meet every possible IRS, Payroll, Bookkeeping and General Accounting need.

As her business has grown and progressed, Tina realized that she especially enjoys educating new startup business owners on how to establish systems to stay in compliance. Being involved from the conceptualization of the business's accounting systems and processes allows her to contribute to the growth and success of the business. It also prevents the client from encountering taxation penalties or other financial problems arising from incorrect filings.

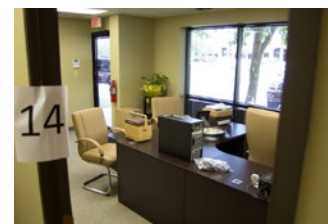
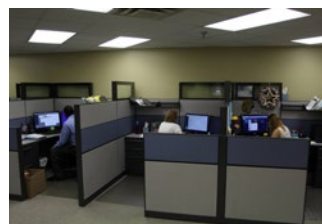
Her passion for this work stems from past encounters with business owners that experienced problems with the IRS, two or three years into their business, who came to her and said, "gosh I didn't know I was supposed to be doing that, or I didn't know I was doing that wrong."

According to Tina, **"Unfortunately ignorance is not a defense, when it comes to the IRS."**

Those business owners found that out the hard way; it would have been cheaper and much less stressful, if they had aligned themselves with the right professionals at the outset and gotten the correct advice.

Tina has a vision to continue growing her business and building an organization that serves business owners, as well as, individuals. She wants to expand, while maintaining a high level of reliability, professionalism and accuracy, all at a fair price.

Building her team is also a focus for Moe. She plans to continue to build a team of professionals that keep their promises to clients and meet every important deadline. Tina said, "I want a team that sees problems and challenges to their resolution



and maintains a constant learning mentality. I think that is important in every business. I also want each member of the team to maintain the sense of being approachable, pleasant to work with and intelligent". Tina has built her business by providing the best accounting services and advice, and she expects the same from her entire team.

"We never want our client to be intimidated. We strive to translate accounting and tax into English so our clients feel comfortable with the documents we create."

Tina also has a plan to continue to expand her business through future acquisitions. That is a solid method of growth for her business.

Tina's advice for new business owners is to be surrounded by the right professionals; such as, an attorney, a CPA, and someone in the insurance industry. Entrepreneurs typically have an optimistic spirit and there's nothing wrong with passion and



enthusiasm. However, according to Moe, they must plan for the worst and with the help of the right advisors, they will be prepared for the untimely or damaging obstacles that may happen to challenge their business.

With her experience and success, Tina is a sought after consultant and speaker.

Tina says, ***"I can't say that I love doing speaking but I think the message is important."***

Moe also urges business owners to expand their comfort zone and push themselves to do things that will help them grow personally, such as public speaking. Even though they may be reluctant at first, she firmly believes public speaking is one of the most important skills that a business owner can possess.

Even in an industry that is constantly changing, Tina is more confident than she has ever been **and embraces the expanded role of consultant not just accountant.** According to Moe, a CPA's role today not only includes being an accounting and tax service provider, but they also serve as a trusted advisor. The relationship the CPA has with a business owner is important to help guide and navigate the business through governmental regulation and competitive pressures. The days of a bookkeeper leaning over his desk wearing a green visor pouring over records is definitely "old school."

Tina believes she is in a personal and professional growth phase of her life and has been embracing that. She no longer see challenges as problems as much as a chance to stretch herself. She realizes that every situation is not earth shattering; each problem may be an opportunity in disguise and simply requires a mind shift.

Tina Moe has spent her career "Soaring to Success" by building a thriving accounting firm. She understands the challenges of the future and is ready and excited to keep moving forward, learning and expanding.

To contact Tina Moe and learn more about A.C.T. Services visit: www.actservices-inc.com.

Be sure to visit our website to listen to the complete podcast of our interview with CPA, Tina Moe.





We always ask each of our featured experts what three traits they think entrepreneurs need in order to Soar to Success. Here's what Tina shared:

If you want to keep learning from CPA Tina Moe, don't forget to click below to watch her video series.



Tina feels that the three most important traits an individual must have to 'Soar to Success' are first a **positive attitude**. It may seem trite because you hear that over and over but it's because it's true.

1.

2.

The second thing is maintaining an **ever learning mentality**. This means to be constantly learning in your chosen profession and your personal life.

3 TRAITS YOU NEED TO SUCCEED

The third thing is **resource management**, such as time, money and talent that comes into your organization.

3.

EFFECTIVE LEADERS AND THE TRAINER OF THE BUDWEISER CLYDESDALES

BY JOAN WASHBURN

Recently a friend posted a video on Facebook showing how the Budweiser Clydesdales are trained to do things like play football (remember that awesome Super Bowl commercial a few years ago?). Their trainer uses mostly two methods and the first brought to mind something as leaders we often don't do enough of – praising others when they do something right.

The Art of Acknowledgement is key in leading people. When we acknowledge a person we are calling forth what is true about that person. For example: "Excellent presentation this morning Steve. It's obvious

this project is very important to you" or "I see where you worked late last night to finish the proposal, Maria. Your commitment and enthusiasm are greatly appreciated." Notice it's not about what they did, but **what you see to be true about them.** They value their work, they are committed, and enthusiastic.

An acknowledgement is not a compliment. A compliment is something you admire about a person and they are easy for people to shrug off – "Nice tie, Sam" – "Oh, it's an old one."

One of the key things about acknowledgement is that,

because it is what the person knows to be true, it sets the stage for trust. The person you acknowledge relaxes and is then more apt to accept your guidance.

Rick Hansen, author of *Hardwiring Happiness*, reminds us that our brains have a built in negativity bias. Given any situation we immediately see what is going wrong. It is a normal and natural response. As leaders we need to remind ourselves to look to see and acknowledge what an employee is doing right.

A Globoforce research study in 2013 showed that 89 percent of people are more motivated

66 AN ACKNOWLEDGEMENT IS NOT A COMPLIMENT.



by being told what they are doing right than by being told what they are doing wrong, and nearly 80 percent looked for this recognition to be given close to the time of the activity. Another study by author [and employee-recognition expert] Bob Nelson showed very similar results and is best summarized by this quote:

"You get what you reward."

Like any leadership skill, you must use it often to become proficient. Look for an opportunity to acknowledge at least one person each day. Notice not just the action, but what you see to be true about that person – they are courageous, empowering,

supportive, flexible, focused, creative, etc. Observe the response you get from the person. Ultimately it will result in your excelling at the most valuable leadership skill of all – bringing out the best in others.

The second method the trainer uses? TREATS! We'll save that for another day.

Joan Washburn coaches busy professionals to reclaim a sense of order and balance in their life—to essentially bring "calm to chaos" if you will.

When we are overwhelmingly busy, more often than not, our priorities fall victim to circumstance. Her ultimate goal as a coach is for her clients to break free of what is not working for them, discover what they really want for their lives, then support them as they make it happen!

Connect with Joan at Washburn Endeavours and on



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-Penny Kowal PhD

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SETTING SMART BOUNDARIES FOR YOURSELF TO GET MORE DONE

BY HOLLY KILE

We've all heard of setting S.M.A.R.T. goals to ensure success in achieving what we desire. Let's take a look at the importance of S.M.A.R.T. Boundaries to ensure you can get more done.

Brené Brown once said "Daring to set boundaries is about having the courage to love ourselves, even when we risk disappointing others." I think that setting boundaries is critical not only in our personal lives but in our business as well. When we fail to set boundaries, we can often end up creating more work for ourselves, resenting those around us and ultimately becoming ineffective. One of the ways to create boundaries

is to operate with the notion of S.M.A.R.T. boundaries. Just like S.M.A.R.T. goals, each letter here stands for something: Specific, Measurable, Aligned, Realistic, and Talk About Them.

When we create **Specific Boundaries**, we make sure to create boundaries around our schedule, our work space and any expectations for "interruptions." Creating specific boundaries allows those around us, including friends, family, and even clients, to know how to operate within a framework that will allow us to do our best work AND give them what they need.

Measurable Boundaries allow us to know exactly how much

to expect. For instance, if you can tell someone that you will only be able to get 5 pages of a 10 page report done within the time frame allotted then you help create a realistic expectation of an outcome rather than leading to disappointment on the back end.

The A is for **Aligned Boundaries**. It's very important that the boundaries you put in place are aligned with your values. One example I often give my clients is to have them set a work schedule that is aligned with their family priority. In my case, I create a work schedule that allows me to attend my son's school, band and sport activities because that family time and support of him is

SMART



Specific



Measurable



Aligned



Realistic



Talk About
Them

extremely important to me.

The R is for **Realistic Boundaries**. Earlier I referenced a 5 page output in a project. Make sure you set a boundary – or you can look at it as an expectation – as something realistic. You don't want to stress yourself out trying to achieve something that's not possible and you don't want to set up false expectations with your client or family. Nobody wins in that scenario.

The final piece is to **Talk about Them**. Once you set your boundaries, you need to share them with anyone that they impact. If you set boundaries with your work availability, let clients know and then stick to them. Once they have been made aware of the boundaries then you can enforce them. If you keep them to yourself, you can very well expect them to honor your preferences, can you?

Using the S.M.A.R.T. acronym for your boundaries will help you to set expectations and a framework for you to achieve your best work all while avoiding potential overwhelm and disappointment. For more on this and other strategies to work effectively, I invite you to join me in my Virtual Bootcamp Program. To learn more and register for our next session, visit us at www.virtualbootcamp.biz.

Holly Kile works with professional coaches and work-at-home entrepreneurs to help them create more time, energy and money through leveraging the power of virtual tools and teams. Using her extensive background in operations management, systems analysis/implementation and strategic business marketing, Holly works with business owners and entrepreneurs who struggle with figuring out how to effectively achieve their vision for their business. Holly is the president of HJK Global Solutions and founder of Connect Coaching Academy.

Connect with her at [HJK Global Solutions](http://HJKGlobalSolutions.com) and on



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WHY IT PAYS TO USE ELECTRONIC SIGNATURES

BY JEANNE DEWITT



Are you looking for an easy way to save money and increase revenue? Aren't we all? Find out how you can by streamlining your document signing process.

Signing a contract or paper to demonstrate your commitment to something has been around for thousands of years. So it's not surprising that electronic signatures are still somewhat misunderstood. Electronic signatures make sense today because so much of our daily lives – whether it's personal or business – is now conducted online. The traditional signature, truly one of the last critical pieces of business that's not digital, causes too much hassle to ignore. Here are some reasons that YOU should consider Electronic Signatures:

1.

Accelerate and increase revenue. Thanks to the significant convenience factor of electronic signatures, companies of all kinds see a faster turnaround time for contracts. And when you get the signature more quickly, you can also start getting paid faster than before.

2.

Increase efficiency. Time is money: it's a cliché because it's true. Electronic signatures help you save time because you're not waiting for the printer, the fax or for documents to be returned.

3.

Track your success. After sending a contract have you ever wondered "Did they get it? Have they signed it?" Electronic signatures can give you the answer right away.

4.

Reliability. Any child who ever claimed, "The dog ate my homework" will tell you, paper can be easily lost or damaged. Electronically signed documents are stored and safely backed up in the cloud, accessible anytime, anywhere.

So one of the big questions I get asked is “*are electronic signatures legally binding?*” **The answer is yes.** Electronic signatures have been legally binding in the United States since 2000 when Congress passed the ESIGN Act and they became legal in Europe before that. When it

comes down to it, electronic signatures are for anyone who’s looking for an affordable and convenient way to do business. If you would like to find out more about how your company can benefit from electronic signature, please contact me.

Author, entrepreneur, IT expert and speaker, Jeanne DeWitt has over 30 years of IT experience helping businesses navigate their way through the ever changing world of technology. Starting CPU, Inc. back in 1986, along with her partner David Hood, she has now become an international, go-to-source for expert advice in the IT Industry including Cloud Services, Infrastructure Security and Support, Cybersecurity, VoIP Phone Technologies, Enterprise Resource Planning and Business Continuity Planning.



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WHY VISUALS MATTER ON SOCIAL

SOCIAL

BY LYNNE WILSON

Are your posts getting all the attention you'd like? Are you using the best images to go along with your content? Using great visuals can really make a difference.



FOLLOW
YOUR
HEART

Are you investing enough time and money in the images that you post on social media?

Here are some stats that might get your attention:

- Tweets with images receive 18% more clicks, 89% more favorites and 150% more retweets
- Facebook posts with photos saw the most engagement—accounting for a whopping 87% of total interactions
- Photos on Facebook get 53% more likes on average

The reason visuals matter is because they work. Pictures work online for a few different reasons. The first and most important reason is that they grab the reader's attention- our brains can process images a lot faster than text. Another reason they work is because images and pictures are highly shareable online. They create buzz and conversation. People are much more likely to share

something when there are visuals to go along with it.

Now---- what makes an image successful? Here are some things to look for:

- **Visually appealing-** you need to stand out in a world of content overload. So use images that are not ordinary, or not so expected. They still need to relate to your topic somehow, but don't go with boring and safe- think creatively.
- **High quality-** they should be clear and sharp with enough contrast to be visible easily. Great colors are always helpful.
- **Branded-** you should have your company name and logo on the image so that if it gets shared- your info stays with it. Don't make your logo huge, but small and understated in the corner is great.
- **Simple text-** don't go overboard with words, they will not be readable. Just a few words to help with your call to action or message.

Finally, no discussion about images would be complete without talking about **copyright laws**. Searching on Google images is not how you should find your pictures. All those images that come up are not available for you to use- they belong to the person who took or made the picture. Since you are a business, you need images that are for commercial usage. Stock photo sites are a great way to get access

to tons of great pictures that you can use in your business. Yes they cost money, but this is an area you don't want to scrimp on and you certainly don't want to risk a lawsuit because you're using images illegally.

I think you will find the investment in time and money will pay off in your social stats- now go make some great looking posts!

As a social media consultant, Lynne Wilson helps businesses of all sizes develop and grow an online presence through social media. Lynne's experience includes marketing/advertising on the client side, design work and social media content creation and account management.

Lynne provides ongoing support as well as content and posting services on all social media platforms. This is perfect for business owners who need to spend their time running the business.

Contact Lynne at her website and also on



Watch Lynne's video series



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DO YOU OWE THE IRS?

A LOOK AT THE IRS COLLECTION PROCESS

BY TINA MOE, CPA

TAX DUE

A frequent question I hear from taxpayers is: "I owe the IRS for personal taxes but I don't have the money to pay them in full. What are my options and what is their collection process?"

Owing the IRS can be intimidating so you should know the basics when it comes to the collection process and your rights.

When you file an income tax return with a balance due and without payment, you will receive a written notice from the IRS with the amount you owe. This initial bill kicks off the IRS collection process which will then continue until your account is paid in full or until the IRS may no longer legally collect the tax.

This first notice you receive will be a letter that explains the balance due and demands payment in full. It will include the amount of the tax, plus any penalties and interest added to your unpaid balance from the date the tax was due.

If you're not able to pay the balance in full, it is in your best

interest to pay as much as you can with the notice and contact the IRS to request a monthly installment agreement either by phone or with Form 9465. Any unpaid balance will continue to accrue interest that compounds daily plus a monthly late payment penalty; it is in your best interest to pay your liability in full as soon as possible to minimize additional charges.

If you fail to pay your tax voluntarily, the IRS will escalate their collection efforts to include filing a notice of federal tax lien, serving a notice of levy or offsetting a refund to which you're entitled. I'll explain each of these collection activities so let's start with the lien process.

The federal tax lien is a legal claim to your property, including property that you acquire after the lien is filed. This occurs within ten days after they send their first notice of taxes owed and demand for payment and the tax is assessed. This action will have an adverse effect on your credit report where it will remain for 7 - 10 years.

There are a few situations where the IRS will withdraw the lien; for example, if the notice of lien was filed while a bankruptcy automatic stay is in effect or if the lien is found to have been filed too soon based on IRS procedures. They may also release the lien if you enter into an installment agreement to satisfy the liability. As a side note, an installment agreement doesn't always release a lien and it may still remain on your credit report.

The IRS also may use a **levy to collect taxes**. This means the IRS seizes certain assets to satisfy your debt such as wages, bank accounts, Social Security benefits, and retirement income. The IRS also may seize your property for the purpose of liquidation to satisfy a tax debt including your car, boat, or real estate. In addition, any **future federal tax refunds or state income tax refunds** that you are owed, may be applied to your federal tax liability. Unfortunately, IRS debt is not something that can be ignored and the longer you wait, the bigger the problem gets.

You can call the IRS at 1-800-829-1040 to discuss your IRS debt. Be sure to have your bill and records with you when you call and, if there's any doubt as to the amount owed, you should work with a CPA, Tax Attorney or Enrolled Agent to represent you. These

professionals understand the collection process, your rights and options and can be very valuable in resolving your IRS debt problem.

You have rights and protections throughout the collection process. There are

IRS Publications that may be helpful and can be obtained by accessing the IRS website at www.irs.gov.

For more information or representation if you're in debt with the IRS, visit my website at www.actservices-inc.com.

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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STOP TAKING IT PERSONALLY IT'S NOT ABOUT YOU!

BY DEITRA HICKEY

“

If you expect people to be like or react like you, you are going to set yourself up for disappointment for the rest of your life!”

Do you tend to take things personally or make most situations about you? It's not an easy pill to swallow hearing, "It's not about you" but guess what, it usually isn't! We as human beings tend to take everything to heart, over-analyze and consequently get our feelings hurt on a semi-consistent basis.

I was once given a piece of advice stressing the importance of realistic expectations: *"If you expect people to be like or react like you, you are going to set yourself up for disappointment for the rest of your life!"*

I would consider myself a pretty generous and congenial person but I definitely fall short when it comes to simply doing nice things for people and not expecting others to reciprocate. I don't even necessarily mean reciprocate with me--equally as

important, I expect others to simply react like I would, treat others with compassion, and live a selfless and humanitarian life... that's all, not too much to ask, right? **Wrong!**

First of all, many people are actually very selfish by nature. We are wired with the fight or flight response to protect and take care of yours truly first. When someone doesn't react to treat you in a way that you would expect, it most likely doesn't have anything to do with you, how they feel about you, or the quality of your relationship. Now, of course there are exceptions but usually, it is a factor that we don't consider because we immediately jump to making it about us and taking it personally.

Secondly, we need to remember that we are all created differently. Not only do we come from

various backgrounds and upbringings, but we are all designed uniquely on how we react to others, problems, circumstances, and adversity. Sometimes, people simply do not know how they should react or don't know how to help or communicate effectively. Usually, there is not a conscious awareness

that they are acting selfish, or differently than how you may have acted or reacted.

So what do we do about it? Simplistically speaking, be thankful for who you are and accept people for who they are including their faults and differences. If it's something that can't or shouldn't be overlooked,

have a respectful conversation with them communicating why you're hurt or how you would like to react next time in a similar circumstance. Stewing over hurt feelings, over-analyzing and taking things personally are not productive reactions and could single-handedly affect your contentment, relationships, and your quality of life.

Dr. Deitra Hickey has a passion to help others find balance and reduce stress through her motivational speaking and wellness professional developments. She enthusiastically brings humor and real-life analogies to her audiences in a powerful, relatable manner. Deitra developed strong will and resilience early on by taking care of two paralyzed parents after witnessing both of them being shot. Deitra dedicated her life encouraging others to capitalize on life's challenges to reach their maximum potential.



Connect with Deitra at her business, Serenity Health and Wellness Center, her website and on



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WHAT TIME IS IT?

BY ERIC J. WATTS

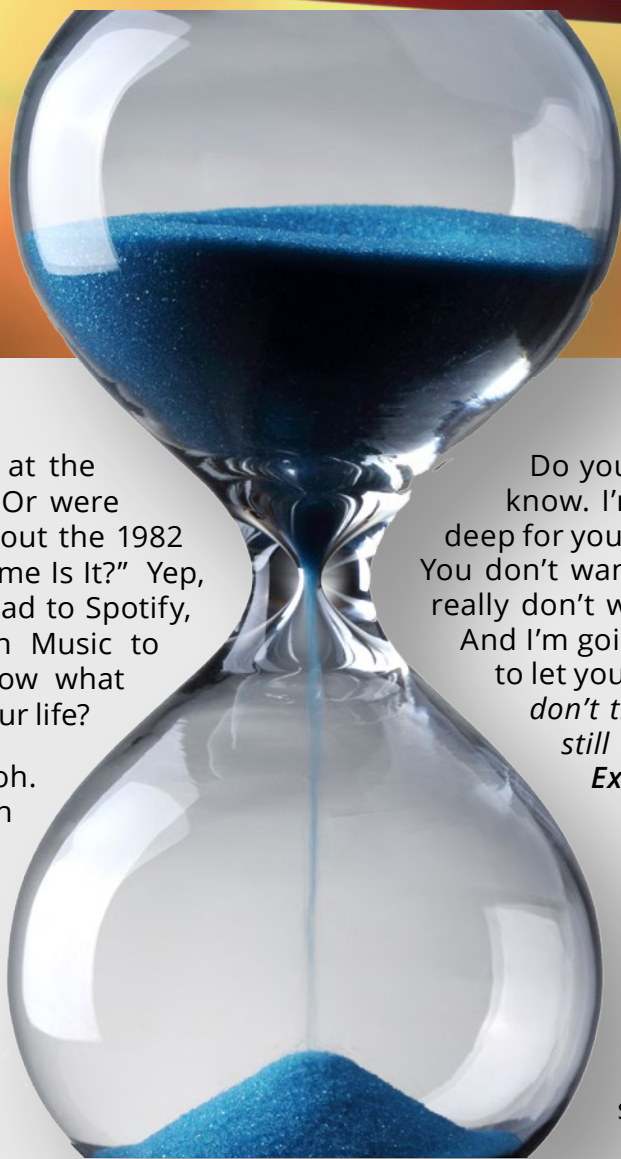
What time is it? Don't look at the clock. See, you just did it. Or were you the one who thought about the 1982 album by The Time, "What Time Is It?" Yep, that was you. Before you head to Spotify, iTunes, YouTube, or Amazon Music to reminisce, do you really know what time it is? What time is it in your life?

What's that clock say? Uh oh. You hadn't thought about it in a while, had you? Silly goose. You can't ignore time. It makes no difference who you are. Your time is moving forward. Quickly. So what are you doing? Have you answered the call? *Your call.*

Do you even know what *it* is? I know. I'm getting and going in too deep for you. But, that's the problem. You don't want to think about it. You really don't want to. But you should. And I'm going to help you. I'm going to let you in on a secret: *Even if you don't think about it, your time is still moving forward. It. Is. Expiring.*

So isn't it your time? To dream. To live. To break free. To thrive. To prosper. To faith. Yes, I just made faith a verb, because **it is.**

I don't know what you're supposed to do or be



doing in this life. What I do know is that if you're not doing it, **no one is**. It is waiting: **ON YOU**.

It's your *IT*. And **NO ONE ELSE** can do *IT*, but you. No one else on this planet can do what you're supposed to do the way you're supposed

to do it. There's an audience out there that's **starving** for what you have inside of you. Why won't **you** feed them?

I'd love to give you some solutions, because I know what time it is. Do you?

Mr. Eric J Watts is an Inspirational Speaker and Transformational Coach! For nearly two decades prior to founding WordTalk Productions, LLC, he worked for two Top 25 Fortune 500 companies.

In his business, Eric coaches people to become more effective and confident leaders. His experience as an adult education college instructor and Certified Coach, Speaker, and Teacher with The John Maxwell Team have uniquely prepared him to help people transform their personal and professional lives.

Contact Eric at his website today and also on



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'TIS THE SEASON

BY LILLIAN ZARZAR

Indeed, during the months at the coming year end you anticipate what is known as a "season of giving" and sharing. You are reminded of what you have and of those who don't...after all, 'Tis the Season...

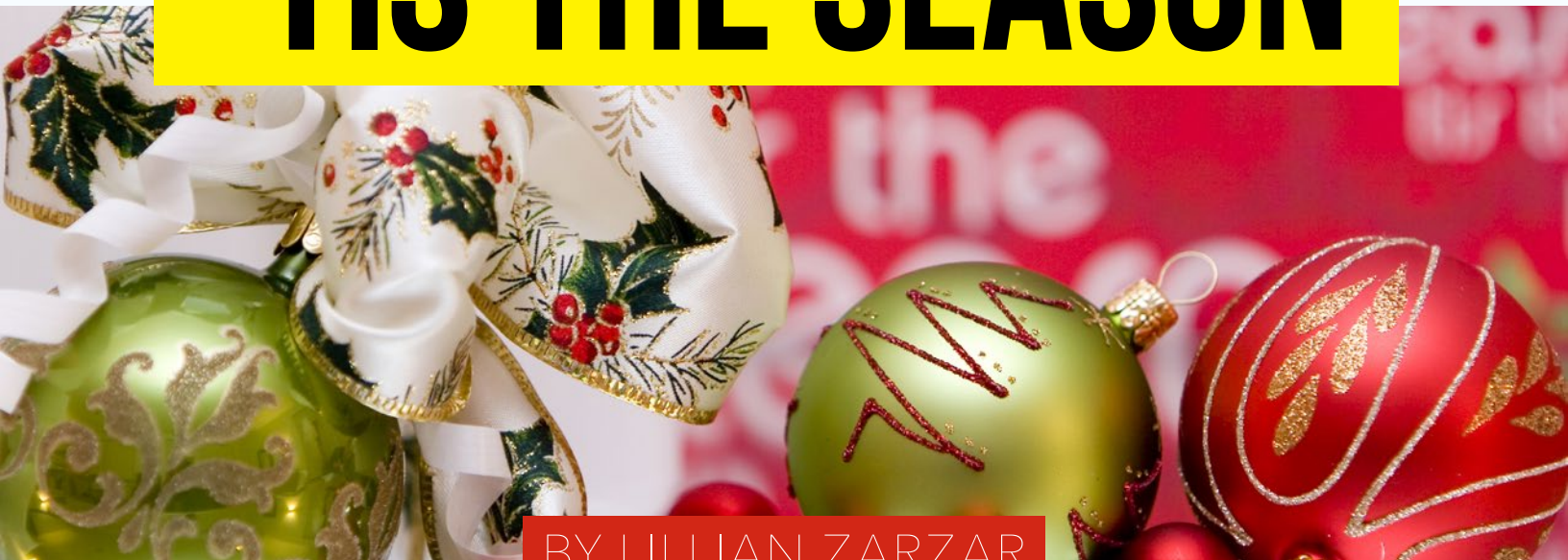
You begin building up to this "season" - saving money in the "Christmas Fund" - looking for the perfect gift for your "Secret Santa" exchange - waiting for the magic of the holiday season - going to a place of worship (once) for the special singing and ritual - contributing last minute for the tax write-off.

No matter what one believes in, what religion one conforms to, or what ritual one follows, everyone seems to be caught up in the celebration of this "special time of the year." After all, 'Tis the Season.

It is also a time of stress - relatives you haven't seen in a year or so and feel obligated to entertain - buying the "right" gift for the "right" person. You find yourself standing in line at 5 am to be the first to purchase the newest item, toy, electronics, or whatever advertisers have deemed important to have.

You are cooking and baking and eating and drinking while wondering how many pounds you may gain, then you justify it...after all, 'Tis the Season, and New Year's Resolutions are right around the corner.

No wonder retailers capitalize on the "season" - you are seduced by the sales people, bombarded by the bakeries, and



drawn in by the deals...indeed, 'Tis the Season.

What would life be like if you were that diligent the rest of the year?

What if you remembered to give to those who need, not because it is that time of the year, but because it is what you do to assist others any time? Why not buy a gift or offer a service for

someone because you care – and share meals and special foods you love with loved ones because you want to – not ought to?

Celebrate the Season all seasons all year. Make every season a special time to remember and give, and appreciate. Perhaps everyone would be more grateful more of the time...and not just because 'Tis the Season.

Lillian Zarzar, Certified Speaking Professional, (highest earned designation by the Global Federation of Professional Speakers) offers interpersonal communication insights through thought-provoking sessions as a Trained Demartini Method® Facilitator with the Demartini Institute in Texas.

She is member and past president of the National Speakers Association-Ohio and adjunct professor, Communication Studies, Ohio University.

Zarzar was quoted in Self Magazine, highlighted in Columbus Business First, appeared on Fox 8 Good Day Columbus, and has written articles and books including Conversations on Success.

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IT IS TIME TO GET FIT!

BY ROCHELLE FORREST

So many people create a New Year's resolution to lose weight. I'd like to offer an alternative to that.

You don't need to know how to lose weight. You just have to know 2 things---**where you're going and that you will truly get there!**

One of my teachers, Bucky Fuller said *"never change things by fighting existing reality...to change something build a new model that makes the existing model obsolete."*

Instead of thinking to yourself, *"Oh my gosh, where do I start? How will I lose weight?"* Start thinking about a new model; the new and stronger, HEALTHIER you!

Here's how you do that:

1. Create an **image of yourself** in the clothes you want to wear. How about the little black dress or hot jeans? Picture the number on the scale? Not a hundred, but a realistic number. Also visualize people noticing your fitness and complimenting you.
2. **Create a dialog for yourself to think about...** stop dieting and start a lifestyle. Focus on fitness and vitality!
3. **Use positive self-talk.** Did you know that your mind is programmed to look for things that are lost? Please start talking about releasing the weight. Remember, even in your self-talk.... **YOU** are listening!



4. Write down a description of your new image on a card. Be specific as you write your new weight, size of clothes, the healthy foods you are eating, and how your energy level is through the roof!

5. Read your card several times a day! Get emotionally involved with the pictures. When we build an image in our mind, our body will express it.

Give yourself the gift of health! This will take on a power all of its own. By the way, this system works on any change that you desire. Focus on what you want and take action. Once you get disciplined in one area of your life...the habit of discipline expands to all areas.

I want to see you at your healthiest mind, body and spirit, living your life to the fullest. Go for it!

Holistic Transformation Coach, Author, and Motivational Speaker, Rochelle Forrest, R.N., encourages individuals to step fully into their soul purpose and live their full potential. 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 that can light your path.

Learn more at her website and the website of her philanthropic endeavor, Tummies, Minds and Spirits. Also connect with her on



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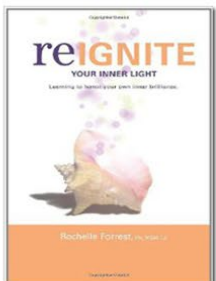


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THE ONE PAGE PLAN: DEFINING OBJECTIVES

BY MEGAN PATTON

Let's continue our look at the One Page Business Plan. In my articles for the past two months, I introduced you to the Vision Statement and then the Mission Statement.

Moving through the One Page Business Plan, our next step will be to create objectives.

Objectives are those things that you will measure over the course of this next year (or 12 month period). Objectives are **measurable**. In fact, they answer the question, "what results will we measure"? Of course, the results you are looking to measure should roll up to meet the vision statement you created. Because the vision is a 3 year projection, and the objectives are

a one year projection, you must realize that your objectives will help you get part of the way this year, part of the way next year, and the rest of the way in year 3. Don't try and get all the way there in the first year!

The objective outlines what you are going to do. **They are numeric and graphable**. It is also helpful to provide a starting point. Example: Increase revenues from 1.25 million to 1.75 million by the end of 2016. This objective is measurable and graphable. Objectives define what it is we are going to measure. Well-written objectives can be graphed because they contain a numerical value.

Clients will often ask me how many objectives they should have. I always answer that it depends on the company, their industry, their products, people, etc. One helpful way to organize your thoughts is around the balanced scorecard. Are you putting time and attention into your customers, your process improvement, your learning & growth and your financial processes? Keeping a balance of objectives will help insure holistic growth.

Objectives should give people and their organizations specific targets.



When solid objectives are in place, subjectivity and emotionalism are minimized. And people are held accountable! Success is defined in a measureable manner.

Why don't you spend some time thinking through objectives for your company?

For more information on the One Page Business Plan, check out my web site at www.odastrategy.com under Business Planning. I'd be happy to talk with you about getting YOUR business plan completed and ready to serve as your roadmap to focus and thrive!

Megan Patton is a business strategist who has been a management consultant, trainer and executive coach for most of her career. She spends her time working with individuals, companies and non-profits to help define and implement strategies that enable peak performance and growth.

Megan is also a licensed affiliate of The One Page Business Plan Company. Megan is a strong believer in lifelong learning, and continues to take classes on a variety of subjects.

Connect with Megan at ODA Strategy and on



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Megan Patton, Managing Partner

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ALWAYS KNOW YOUR DEEPER



BY THE MERIT GROUP

Responses to questions regarding “Why” we perform personal or professional tasks often, and predictably, assume financial implications such as:

- Why do you go to work?
 - » To provide for my family.
- Why do you work so many hours?
 - » To make more money or to get ahead in my company or my competition so I can do more business.
- Why do you own your own business?
 - » So I can have control of my income.
- Why do you work the job that you do?
 - » It provides the income I need.

Although all of those reasons accurately describe the most basic circumstances behind those “Why” questions, the likelihood that anyone will demonstrate the epitome of success (professional or personal) is derived from knowing their deeper “Why.” Certainly, we all need an income to survive and finances are always a component of success, but **it shouldn't be the only factor.**

Partners in a business, coworkers performing the same job, or siblings in a family business

will always have their own unique perspective of their deeper, “Why.” An individual's, “Why” is also likely to further develop over time as their personal goals and lives evolve.

The overarching question to ask then is; **How do we keep our “Why” at the focus of our attention when we live such busy chaotic lives?**



- Write down your “Why(s).” Everyone should have many “Why's” listed for business, professional growth, personal and family outlook.
 - Reflect regularly on your “Why's”. Keep them where you can view them on a regular basis and when you begin to question your “Why” it will be available at your fingertips as a reminder.
 - Revise your “Why (s)” once you feel you've achieved the success you set out to achieve...NOT because you've hit an obstacle in the road. Tell your spouse, friend, business partner, or family member of your “Why's” so when times get tough, they can be a support system and a reminder of your “Why.”

Come up with a list of “Why” questions that are significant to your life and dig deep to ascertain the answers. Explore deeper and beyond the

financial effects of “Why” you function in all faceted roles in your life. Then follow the above steps to ensure you keep your “Why” as the focus of your life personally and professionally.

Consulting with the premier full service business consultants of The Merit Group can guide your deeper thinking and inspire your new “Why” guided process. 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!

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Shamara Cox has worked with businesses partnering in strategy, technique and implementation. Shamara is the proprietor of Shamara Cox LLC, Partner at The Merit Group LLC, CEO of BLING Sorority and Founder of Pressed Oil Life Ministries, Inc.

Terry Dove Pittman was Authentication Deputy for former Indiana Secretary of State Todd, where she acted as International Liaison/ Special Deputy between the State and many foreign embassies and foreign nationals. She is a Partner in The Merit Group.

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A COACH CAN MAKE YOUR BUSINESS MORE COMPETITIVE

BY CINDY ALLEN STUCKEY



As a business owner, have you found that sometimes you need an expert opinion to ensure you and your business reach your full potential?

Have you heard about business coaches, but you aren't sure what that's about?

You know what makes you successful as a business owner, you're emotionally involved, passionate, and you work well under deadlines. But these characteristics also make it hard for you to clearly assess decisions because you're too close to see them in an objective light.

The goal of business coaching is to help you, the business person, move from where you ARE to where you WANT to be. The intention is to assist you to be more successful and to make your business be more competitive.

Are you wondering exactly what a business coach can do to help you? Here are nine illustrations of how hiring a coach can make your business more successful.

1. Get unstuck and find motivation - a coach can give you an outside push so that you can get moving and keep moving.

2. Challenge you to try new things—one of the best things a coach does is to help you step outside your comfort zone and meet new people or try new things.

3. Increase your creativity and income—a coach can help you get past your (OFTEN SELF-IMPOSED) roadblocks so that you can unleash your creativity and brainstorm ideas for better products and services for your customers.

4. Find support and encouragement—with everything going on around you, it can get overwhelming, frustrating, and lonely at times. A coach will be right there with you the whole time to help you take that next step towards success.

5. Identify strengths and opportunities for improvement—a coach can help you understand yourself well and take advantage of your strengths, while working on your opportunities for improvement.

6. Gain more confidence—you'll never truly know what you're capable of, until you have someone who pushes you outside your comfort zone. A coach can instill the confidence you need, while offering support and guidance for your (SOMETIMES NOT SO GREAT) ideas.

7. Establish audacious, but realistic goals—you probably know what goals and dreams you want to achieve, but will you ever attain them? A coach can encourage you to think bigger and jump higher.

8. Prioritize YOUR business needs first—a business coach will help you prioritize your business in a way that will enable it to be successful, without sacrificing the other parts of your life.

9. **Be accountable to someone**—what did you accomplish this week? Are you making progress on your goals? A coach is a built-in accountability partner that nudges and reminds you of what you promised to do.

If you're operating a business and feel that

something is not going according to your plans, it's time you should consider the services of a business coach.

I invite you to take a moment and go to my website for complimentary white papers on Business Coaching.

After many years in the business world, Cindy Allen-Stuckey, founded Making Performance Matter (MPM) to empower business owners and leaders to achieve sustainable high performance. She does this by providing strategy planning and execution; business and executive coaching; and facilitation and leadership development. Cindy is certified in Human Performance Improvement through Association for Talent Development, is a Certified On-Site Extended DISC Facilitator, and is a Certified Results Life Coach. MPM is a National Certified Women's Business Enterprise (WBE).

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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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5 WORDS TO NEVER USE IN BUSINESS

BY JACK KLEMEYER

There are five simple words that combined should never be used in the business or sales world. What five words could be so powerful? To be honest with you ... those are the words.

Think about it, when you say the phrase, "to be honest with you ..." it is implied that at some time you have not been honest with your audience but finally you are coming clean and bearing the truth of truths to them. That is the reason

why I believe those five little words should never be used in that combination. *To be honest...* that is three of the five words, but it has the same effect; creating doubt in the listener's mind.

Honestly ... reduces the number of words to one but also implies the same questions of honesty as the other more wordy phrases. I have heard sales people addressing a key prospect and stating any one of the three only to be unsuccessful

in the attempt to make the sale.

I have seen executives addressing a crowd of employees and consistently using one of the phrases addressed in this article to the same tragic effect. The executives cannot for the life of them figure out why they face challenges with their teams trusting them. Now that I have called it to your attention and you have time to think about it, you have probably heard the



People buy
from people
they trust



phrase and seen the same tragic results.

The question then becomes, "If that is what not to say, what am I supposed to say?" I once had a boss who used the phrase, "I have to tell you ..." but he was from Wisconsin so it was "I gotta tell ya ..." That phrase worked

to eliminate the seed of doubt placed by those using the phrase, "to be honest ..."

The reality is you do not need a phrase to open a dialogue at all. Simply start the conversation where you need to and leave the preamble out completely. Your communication results

will be much better. After all, the quality of your communication can be judged by the results you are getting. If what you are doing is not working, change it, do something else. Notice the results and enjoy the success that comes from better communication.



Watch Jack's video series

Grow Your Business™ Coaching founder Jack Klemeyer is recognized as a preeminent resource for business professionals. As a John Maxwell Certified coach, speaker, trainer and facilitator of Mastermind groups for business owners and professionals, his results-driven philosophy calls for action and accountability. He and his Grow Your Business™ team are dedicated to taking businesses and their owners to the next level. Jack can be reached at Jack@GYBCoaching.com or at 317-755-6963.

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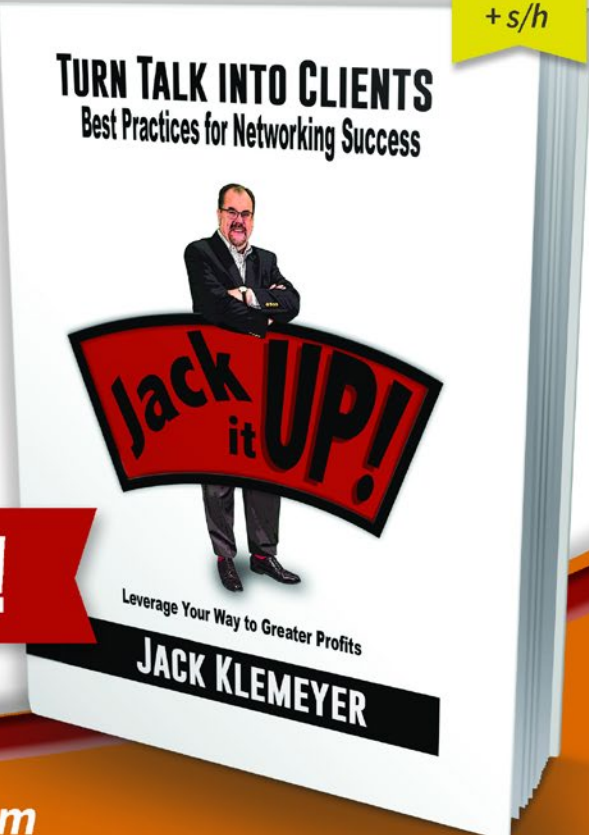
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IS IT TIME TO UNPLUG?

BY JAMIE SUE JOHNSON

At year end it is a great time to reflect and look back over your accomplishments and successes over the past 12 months. Hopefully you are asking the following questions:

- Where are we winning?
- How can we leverage our success?
- Am I getting satisfaction from this work?
- How has this past year been worth it: worth the hours, worth the worry, and the hard work?

As you consider these assessments, think about this. What I have found is winning executives are more likely to unplug, relax and unwind. And when winning, they are more likely to unplug, relax and pay

themselves while on vacation.

If your benefits program has paid vacations for your associates and employees, my question to you is: Are you paying yourself for your minimum of 4 weeks of vacation? If not, why not? If so, then go, celebrate and enjoy! And acknowledge yourself that you take time to get away and unplug.

As a coach of entrepreneurs, business owners and executives, I recommend to my clients to unplug every 90 days for at least a three day weekend and 4 times a year for a week or longer.

"I can't get away for that long," you say. As your coach I ask,

"why not?" What needs to shift in your work or your business model so you can get away and unplug?

If you are looking back over your business past and you realize you have not given yourself a raise in a few years or that you have not taken time to unplug, it may be time for a conversation with your coach or mentor.

When we work together, I recommend a getaway right after the New Year, to unplug and reboot.

I host an annual strategic vacation program where you unplug for a couple of days and then reboot. Reboot means you work on your

strategic plan for your business and your life. At our retreats we design them so you can bring your spouse, family or executive team. We help the whole family unplug and then reboot for a successful 2016. Come together to deepen your connection as a family, or as partners or as an executive team.

What will you do to unplug and reboot? Contact me for the details on how to unplug and reboot. Also watch my LIVE IT! Biz TV Show to begin your work on your Vision for 2016.



Watch Jamie Sue's video series



Jamie Sue Johnson is a certified professional coach, certified professional coach trainer and certified laughter yoga instructor.

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, business coaching sessions and laughter yoga classes that provide energy, creativity, inspiration and most importantly accountability so you get the results you want.

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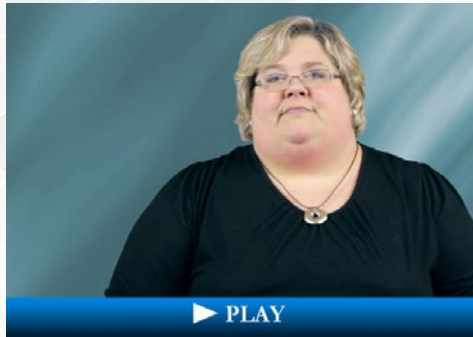
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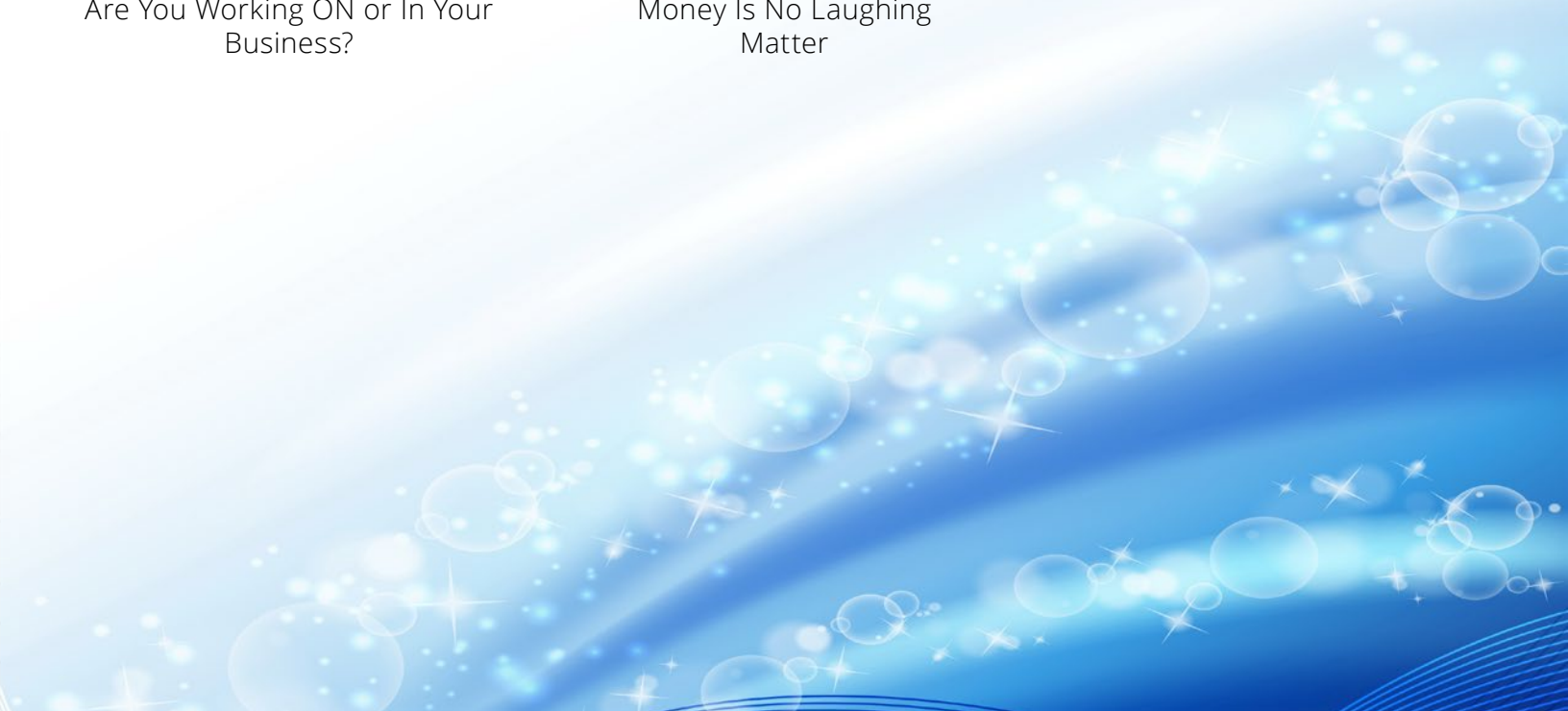
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