

A Growing Concern—

Cultivate a Strong Savings Habit

How Socially Savvy Are You?

Reboot Your Business—

What You Need to Know

How Does Your Garden Grow?

2015 Gardening Trends

Getting Real Succession Planning 101—

What You Need to Know

Quotes and Quips to Help You De-stress this Tax Season

From the Firm

After a long winter, the arrival of spring signals a season of growth and renewal. In this issue, we're taking a fresh perspective on your finances and other areas of life to help you flourish during the growing season.

If you're experiencing a hang-over of holiday debt, or you can never quite achieve your savings goals, make sure you read the article, "A Growing Concern," developed to help you get back on track in terms of saving money. Speaking of goals, if business growth is on your list of things to achieve this year, we've got some unique ideas to help you make it a reality.

Another reality that should command your attention is that more and more people are active social media users, which makes managing your online persona even more important. If you're online, but aren't sure how to protect or present your personal brand, take a look at our three-step social strategy to get started.

Of course, once the gray skies of winter give way to spring sunshine, we all want to get outdoors—and for a growing number of people, gardening is one of the best ways to enjoy the change of seasons. If you're making plans for your own garden, check out our compilation of the top home gardening trends for 2015.

In closing, we thank you for your business and look forward to continuing to work with you to help you cultivate a strong financial position.

Sincerely,
**Your Trusted
Accounting Advisors**



March–April 2015

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A Growing Concern

Are the balances in your bank and investment accounts failing to flourish? Here are some practical ways to cultivate stronger savings.

If your bank account took a hit around the holidays and you haven't had the means (or the discipline) to replenish it, or to increase your investments, now is the time to get back on track. So how can you make your money grow? Stashing away any tax return you get this spring is a good start, but ensuring that your funds are always expanding should be a year-round goal. Here are some tips to help you plant the seeds of stronger savings.

Survey your spending habits

Take a look at your monthly and annual recurring expenses: gym

memberships, phone, cable, Internet, bank fees, credit card annual fee, insurance policies, groceries—everything! Are there things that you no longer use and are not necessary? If so, then cut them out. Or are there expenses that are taking too big of a bite out of your budget? If this is the case, try to trim them by choosing less expensive options.

Live by a budget

If you find it hard to stay on track with your budget, keep it simple. Start with your take-home pay, reduced by the amount of retirement contributions to your 401(k) or other retirement account. Sub-

tract housing, transportation, utilities, and groceries (make sure you define how much you will spend at the store every month). Ideally, these items should not represent more than 50 percent of your monthly take-home. Then take at least 20 percent of that amount to allocate for debt, savings, and retirement contributions—this can be earmarked as your “financial goals” money.

Divide the remaining amount (which should be no more than 30 percent of your monthly paycheck) by 4.33 to get your weekly allowance. This amount is what you have to spend on everything else:

clothing, dining out, entertainment, classes, household supplies, toiletries, etc. Take it out in cash weekly and spend only what you've allocated. If you spend more, you'll need to get creative until your next weekly allowance. If you prefer, you can also use credit or debit to track your expenses. Simply create a spreadsheet that states your weekly allowance and subtracts your expenses as you enter them. This will allow you to plan ahead. When you schedule an event, mark down the projected cost so that you know that you will have that much less to work with for the week.

Ditch the debt

If you have significant debt, you already know that nothing will sap your monetary optimism and ability to grow your savings faster. While you may feel overwhelmed, the most important thing you can do is make the commitment to reducing, and eventually eliminating, your debt by sticking to a budget and following a plan to pay it down over time.

Start diminishing your debt by making a list of everything you owe by interest rate, ordered highest to lowest, plus the associated minimum monthly payments. Take the money set aside to pay off debts (as noted above) and apply

it toward the highest interest debt first. Then, pay the minimum on all of your other debts. After you pay that debt off, move your second-highest interest-rate debt into the top spot and repeat.

Extend your earnings

To plump up your savings or investment accounts, or to get out of debt faster, you need to set extra money aside. In addition to reducing unnecessary expenditures, earning additional money can help you save more without feeling like a penny pincher. You could ask for a raise, or you could pick up a side job or freelance to supplement your income. Then—and this is the crucial last step—take what you earn and either put it into your rainy day fund, top up your retirement account, or pay off your creditors.

Put your savings on autopilot

If you don't have debt, take that financial goals chunk of your income, and put it toward savings and retirement. After subtracting the amount to contribute to retirement (more below), decide how much you can allot to your savings goals—then set up automatic transfers to these accounts so that you don't have to move money around manually or by check. Setting up automatic payments will also

make it less tempting to use the money you should be saving for other things.

Maximize your retirement contributions

If the company you work for offers you free money in the form of a matching 401(k) contribution—take it. In addition, if you fall within the income limits for a Roth IRA, allocate some portion of your financial goals money to max out your Roth contribution for the year. The contribution limit is \$5,500 for 2015, which works out to \$105.77 a week or \$458.33 a month. For those 50 and older, contributions can total \$6,500 a year, or \$125 a week or \$541.67 a month. If you have room in your budget for further contributions to your 401(k), then max that out. And if you still have additional funds, put it into your everyday savings.

Slow, steady and strong

Like other long-term changes, saving money and building wealth often comes down to fairly mundane habits like the ones we've shared here. If you can follow through on all the above tips for the rest of the year, you'll end 2015 in a better financial position with a real feeling of accomplishment from the gains you've made. ■

A person wearing a blue suit jacket is holding a tablet computer. The tablet screen displays a white play button icon inside a circle. The background is a solid light blue color.

Reboot Your Business

If your business is in a rut — or there's untapped opportunity on the horizon — here's some unique advice to help your business thrive.

One of the most critical tasks for any business owner is to define the vision they have for their company. For many businesses, the desired vision involves growth either in new markets or within their existing client base. While it's great to set growth goals, without the right plan, they can be extremely challenging to achieve. Sometimes rebooting your business toward expansion requires you to consider tactics you may not have employed before. Consider the following advice and how it may help you meet the goals you have for your business this year.

Court your existing customers.

It's easy to chase new business and forget to give existing clients the royal treatment. However, be aware that your competition is likely calling or contacting your clients to try to win their business. To

counter the overtures made by your competition and to strengthen your own relationship with your clients (which can help you expand the business you do with them or garner their referrals), call to see how they are doing. Call to ask them why they selected your company in the first place. Ask questions and listen intently. Find out how your firm can do a better job to serve them now and in the future.

Call your prospects once a week — with no intention of selling. If you're looking to grow your business, you likely have a prospect list. Calling the individuals on this list is also important—but not to sell them anything. Instead, learn about what's going on with them, their business, and any other personal details they are willing to share. From there, consider if there

is anything you can help them with, then share how you can solve a problem they have talked to you about.

Start exercising—or amp up your existing workout program. Have more energy. Think more clearly. Look better, and feel better. Use the extra energy you'll have to fuel the execution of your business growth plan. You'll be surprised at how being more physically fit can help energize your passion for growing your business.

Go to bed earlier to get more sleep. Start waking up earlier with clear intentions to guide your day. By waking up earlier, you can use the time to boost your productivity by exercising, working on strategy for your business, or engaging in other activities that can propel you forward.

Write a personal or company blog to share your ideas or industry knowledge. In this digital age, content and content marketing are king. By sharing your thoughts, insights, and expertise, you can position your company as an invaluable resource and strengthen your relationships with existing and potential customers.

The beauty of the blog is that the marketing is out there working for you 24/7 and will help to create TOMA (top-of-mind awareness) with clients, customers, and your community.

*Deep down,
you know what you
need to do to grow
your business and seize
opportunities; so why
aren't you doing it?*

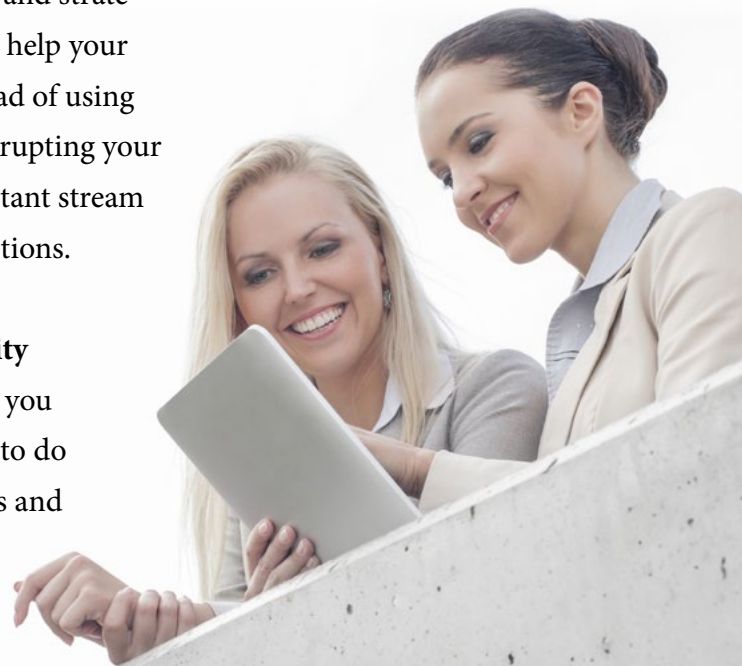
Turn off your phone and email for two-hour intervals at least twice a day. This will allow you to focus your attention on doing the meaningful work and strategic planning that will help your business thrive, instead of using valuable time and disrupting your workflow with a constant stream of electronic interruptions.

Find an accountability partner. Deep down, you know what you need to do to grow your business and seize opportunities; so why aren't you doing it?

Sometimes you just need to find a friend, co-worker, or business coach to hold you accountable to your goals. Your accountability partner's job is to bring out the best in you and hold your feet to the fire when needed.

While growing a business is not easy, it can be extremely rewarding financially and personally. While changing your approach to how you do business is never easy, without change you may limit your growth potential. So be brave. Pick something off the list and take immediate action on it. Your growth plan starts now. ■

Source: Joe Sweeney's The Simple Dollar blog



How Socially Savvy Are You?

Strengthen Your Personal Brand Online in Three Simple Steps

According to recent research, more than 70 percent of U.S. adults using the Internet also use social media at least once a month—with the majority of people spending at least two hours a day on social networks such as Facebook, Twitter, Instagram, and LinkedIn. As such, social media platforms can be some of the most important tools for building and protecting your personal and professional brand online. While it might seem overwhelming at

first, taking control of your own personal brand online is not difficult, it just takes a little bit of time devoted to following these three steps:

Step 1: Find out where your personal online presence stands

Mindfully building and managing your personal brand online is critical when you consider the growing influence that your digital persona can have on your ability

to be hired, secure financing, and foster productive relationships. Yet, almost 75 percent of American adults don't conduct regular online searches about themselves—leaving them unaware of what is happening to their personal reputation online. Searching for your name online, and using a tool like Google Alerts to track mentions of it, can help you be aware of where your personal online presence stands.



Step 2: Take a proactive approach to personal brand management

LinkedIn, Twitter, Facebook, Instagram, and other social networking sites are regularly indexed by search engines. If you are active on these sites on a regular basis, your social networking profiles and updates may often appear on the first page of results when someone searches online for you—or even an organization that you may be affiliated with (i.e. your employer or a business you own). Therefore, it is important to take a proactive approach to making sure that your social media profiles are up-to-date and that the information you are posting is appropriate to be seen publicly.

Step 3: Use best practices for building a positive online persona

Three guiding principles can help you build an effective personal social media presence:

- 1) Be authentic and audience appropriate;
- 2) be consistent; and
- 3) be engaging.

While social media allows you to express yourself authentically, it is key to express the right message by keeping in mind who may view your profiles and content and by

using available privacy controls.

Building a positive personal online brand requires consistent activity on your social platforms. Being consistent also relates to how you present yourself on each platform, so be sure to use the same profile picture, name, and relevant personal details to create a cohesive persona.

Social media gives you amazing power to engage with others, so sharing posts that reveal your personality as well as content that others post or may find interesting is a great way to build your personal brand and quality relationships.

Simply said, be socially aware

The importance of having a well-managed online persona is becoming more and more critical. How you present yourself on the social platforms you choose to use has a major impact on how you are perceived not only by members of your personal circle, but by current and future employers, creditors, and other key contacts. By taking a proactive approach and using the three steps outlined here, you can ensure that your social media presence is socially savvy and an authentic, appropriate, and engaging representation of who you are. ■

Don't Miss These Tax Deadlines



Keep these dates handy to avoid paying penalties:

Business Tax Deadlines

- **March 16, 2015**
Filing Deadline
- **Sept. 15, 2015**
Extension Deadline

Estimated Quarterly Tax Payment Deadlines

- 1st Quarter:**
April 15, 2015
- 2nd Quarter:**
June 15, 2015
- 3rd Quarter:**
September 15, 2015
- 4th Quarter:**
January 15, 2016

Individual Tax Deadlines

- April 15, 2015**
Filing Deadline
- Oct. 15, 2015**
Extension Deadline

IRA Contribution Deadline:

April 15, 2015

Please visit
www.tax.gov/calendar
for additional information.

Succession Planning 101

When it comes to succession planning for a business, one thing is certain: many business leaders don't do it, they don't do it well, or they wait to do it until it's too late. But fear not... we're here to help.



For family-run businesses, the challenges of succession planning can be overwhelming. Consider that the CEO longevity in non-family businesses is an average of six years. For a family-owned business, CEOs tend to stay for 20 to 25 years. This long tenure certainly contributes to leadership stability and consistency, but it can also translate into flat growth, narrow business focus, and deceleration of leadership drive.

That's why family businesses need to have a solid succession plan in place—one that helps the senior generation exit with ease while welcoming in the well-prepared next generation of leadership. Here are six tips to consider when crafting a succession plan for your business.

Be proactive

Planning an effective succession strategy can be difficult to balance with more immediate business needs. But that's no reason to put it off. Taking small consistent steps is the key. Allow time for regular conversations (followed up with simple actions), sharing contacts, articulating techniques for winning new business, and so on. This will be much easier to manage than if you do nothing and ultimately are faced with urgent matters that interfere with regular business operations.

Think beyond seniority

Many family business executives choose future leaders based on seniority, such as "he or she is the oldest, so he/she will be our next CEO." Of course, a single owner can make the decision to pass business leadership to the child of choice. But this "easy" choice can backfire if the adult child or the one with the most seniority hasn't gained respect from other family members and employees. In other words, sometimes the easy choice isn't always the best one. Therefore, be open to broadening your search beyond the next of kin.

Evaluate key criteria

Embracing a professional process

of skill evaluations, performance assessments, and reviews of career history is another important facet of an effective succession plan. Ranking possible successors based on key criteria such as past work and leadership experience, advancement history, education, interpersonal skills, and other factors can help in this process. The more thoughtful, objective, and inclusive the process of bringing on the next leader is, the more likely the transition will be embraced by everyone in your business.

Pay attention to generational differences

One of the biggest risks in succession is the loss of highly experienced individuals and their knowledge. However, another risk is also present: having younger workers leave because they don't see any future advancement for themselves. It is important during times of transition such as during a succession, to foster positive communication and collaboration among the generations of people working at your company. Be proactive about helping them share knowledge, as well as new ways of doing things, which can improve your organizational efficiency.

Prepare to let it go

One of the biggest challenges with succession planning is the difficulty many people have in letting go—especially if they've started the business themselves and see it as their 'baby'. If someone has been in a role for a long time, it's easy to feel that there are lots of tasks only they can do. Using an external consultant to objectively approach issues around delegating and working alongside the successor can be extremely valuable. Emotions can run high, clouding judgment and making it harder to focus on coaching and passing on knowledge, so having an objective third party can help separate emotions from the planning process.

Reevaluate your plan periodically

Remember, a succession plan doesn't have to be carved in stone; it's an evolving conversation, not a binding contract. Update it regularly as circumstances change. Both the business and the individuals involved will need the flexibility to adapt to the unexpected—which is always more effective when you have a solid plan in place. ■

Source: investorsinpeople.co.uk

How Does Your Garden Grow?

2015 Gardening Trends

The numbers of people finding relaxation, accomplishment, and enjoyment in gardening grows every year. With spring almost here, millions of green-thumbbed enthusiasts are anxiously awaiting the chance to escape to their favorite backyard sanctuary. If you're someone who has a penchant for pruning and perennials, check out the latest gardening trends below and make a plan for spring 2015!

Here's what gardening trend-watchers are spotting:

Gardening for butterflies and bees

The dwindling number of pollinators—especially bees and butterflies—has many gardeners adding pollinator-friendly plants, including whole pollinator gardens. This is in response to roadside weed spraying, the indiscriminate use of herbicides, and the development of what used to be meadow areas that have wiped out many of the plants that pollinators need to survive. As such, many home gardeners are compensating by reducing

spraying and adding butterfly- and bee-attracting choices to their yards.

Nature-friendly gardening

Similarly, themes of sustainable, eco-friendly, and 'green living,' as well as a renewed appreciation and a concern for nature are also influencing today's gardeners. This includes tactics such as conserving water with rain barrels, reducing yard runoff by planting rain gardens, and mimicking how nature plants itself in layers of trees, understory shrubs, and ground-covers. In addition, gardeners are looking for products that are environmentally friendly and safe for pets and children.

Even more edibles

The 5-year trend toward more food gardening is showing no signs of waning. A new Garden Writers Association Foundation survey found that 58 percent of Americans plan to grow at least



some of their own edible plants next year, which is significantly higher than the 35 percent who claimed to be food gardeners in a 2013 National Gardening Association (NGA) survey. Another note: Edibles are happening everywhere from patio pots to raised beds to traditional backyard in-ground plots.

Gardening: The next generation

The fastest-growing segment of the edible-gardening growth is the millennial generation (ages 18-34), a group that doubled its spending on food-gardening supplies between 2008 and 2013, according to NGA. Millennials like to be outdoors more than the previous two generations (Gen X'ers and Baby Boomers), and they're especially interested in the themes of well-being, grow-your-own, sustainability, and environmental care, says David Wilson, the Lower Paxton Township marketing director for New Jersey-based grower Overdevest Nurseries. "We hope this will get those budding young green fingers doing more growing and cooking rather than texting."

Edible landscaping

The food-gardening trend isn't just about more veggie gardens and herbs in their flower beds. More gardeners also are trying their hand at bush and tree fruits such as home-grown nuts, especially native varieties such as hickory, chestnut, walnut, and hazelnut.

We hope this will get those budding young green fingers doing more growing and cooking rather than texting.

Medicinal and culinary herbs

Herbs with useful traits such as for teas and medicinal use are also on the upswing. This trend is expected to continue as gardeners realize the potent possibilities of grow-your-own remedies, such as peppermint tea for an upset stomach or calendula lotion for garden cuts and scrapes.

Sedums and succulents

These are drought-tough plants with fleshy foliage that come in a variety of forms and colors. Succulents such as creeping sedum are catching on because of their

versatility and ease of growing. They can be used in many ways such as in border areas of flower beds, stone wall beds, even in container gardens.

Portable gardening

Growing in containers is predicted to become even more popular due to the needs of two gardening-heavy demographic groups. One is millennials and "NOwners"—people who prefer the flexibility of renting vs. buying or who can't afford to own a house with their own yard. The other is aging Baby Boomers, who are down-sizing to smaller quarters.

Both of these groups are gardening in apartments or condos that have no in-ground options, or their gardening space is limited to patios, balconies, fire escapes, window boxes, and even rooftops. Containers are the ideal solution, and more people are using them to grow their annual flowers as well as edibles. Growers have responded by offering more ready-planted flower pots plus a growing array of miniature and compact vegetable varieties aimed at pot culture. ■

Source: The Patriot News

DE-STRESS THIS TAX SEASON WITH THESE QUIPS AND QUOTES



*I'm proud to
pay taxes in the
United States;
the only thing is,
I could be just as
proud for half
the money.*

-Arthur Godfrey

*Taxes: Of life's
two certainties,
the only one for
which you can
get an automatic
extension.*

-Author Unknown

*It was as true...
as taxes is. And
nothing's truer
than them.*

-Charles Dickens

Why does a slight tax increase cost you two hundred dollars and a substantial tax cut save you thirty cents?

-Peg Bracken

Did you ever notice that when you put the words "The" and "IRS" together, it spells "THEIRS?"

-Author Unknown

People who complain about taxes can be divided into two classes: men and women.

-Author Unknown

Indoors or out, no one relaxes in March, that month of wind and taxes, the wind will presently disappear, the taxes last us all the year.

-Ogden Nash

A person doesn't know how much he has to be thankful for until he has to pay taxes on it.

-Author Unknown

I am thankful for the taxes I pay because it means that I'm employed.

-Nancie J. Carmody

The best things in life are free, but sooner or later the government will find a way to tax them.

-Author Unknown

Our tax code is so long it makes War and Peace seem breezy.

-Steven LaTourette

There's nothing wrong with the younger generation that becoming taxpayers won't cure.

-Dan Bennett

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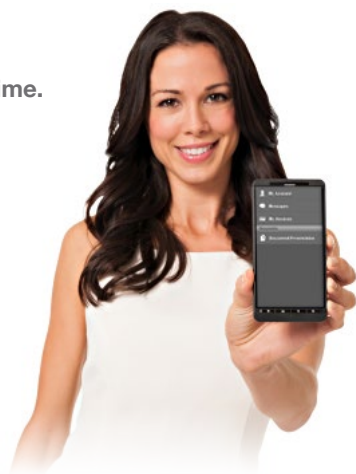
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