

# hello

## New beginnings

*It's hard to believe we are already half-way through Q4! I hope this month has you well on the way to manifesting all of those awesome goals you set for the year! The secret I've learned about goals is that while it's always crucial to have them to inform direction, it's also just as important to accept and welcome that they can change. Sometimes, the change is out of our control, sometimes new priorities emerge and sometimes we need to just re-evaluate entirely and come up with new solutions.*

*The big takeaway for me this year is that it's never too late to re-boot, re-group or even completely start over. My life and my company look nothing like what I expected or envisioned for myself just a few years ago- even when I had the best information available. For better or worse, I choose to view the altered plan as an opportunity to take on new challenges and set even more elaborate goals than I would have thought possible just those few years ago. Someone once said that the difference between a successful person and an unsuccessful person is the time it takes to get up after being knocked down. Here's to the fighters! Happy Thanksgiving!*



—Emily

## go

### For your calendar

- Women 2.0 Conference: November 14-15, 2013; Las Vegas
- Global Entrepreneurship Week: November 18-24, 2013; Worldwide
- Lean Startup Conference: December 9-11, 2013; San Francisco, CA
- Launch Festival: February 24-26, 2014; San Francisco, CA
- SXSW: March 7-16, 2014; Austin, TX
- TED 30th Anniversary Conference: March 17-21, 2014; Vancouver, Canada
- INC GrowCo: May 20-22, 2014; Nashville, TN
- WBENC Conference and Fair: June 23-25, 2014; Philadelphia, PA

*Don't forget about your quarterlies! Payments are due on the 15th day of the 4th, 6th, and 9th months of your tax year and on the 15th day of the 1st month after your tax year ends.*

## know

### The latest entrep news you should know about

**Facebook's Teen Privacy Change Effect on Businesses.** Facebook has tweaked its privacy settings to make the posts of teenage users both more private and more public. The changes mean that Facebook will now allow teens to turn on a setting to make their status updates public, although there will be a prompt to remind them that anything they post that way can be seen by anyone. From a business standpoint, the tweaks make sense, because information about what teens want and do is valuable to Facebook's advertisers. Here are a few ways businesses can utilize the changes to reach out to the 13 to 17 demographic: (1) Encourage "Likes." (2) Make teens the creators of content. (3) Post pictures.

**SEC Releases Long-Awaited Rules on Crowdfunding.** The Securities and Exchange Commission announced proposed rules that will make it legal for entrepreneurs and startups to raise money by selling pieces of their company to everyday, mom-and-pop investors. The rules are available now for public comment for a 90-day period before the final set is drafted and adopted. Here are some key highlights of the proposed regulations. (1) In any 12-month period, a company would be allowed to raise no more than \$1 million in aggregate from all crowdfunding portals. (2) The amount individuals could invest would be capped depending on their net worth. (3) Equity in a company must be held for one year. (4) Transactions must be supervised by an SEC-registered intermediary. These rules still have to be made final and could be altered depending on public comments.

**IRS: Tax season delayed due to shutdown.** The start of the 2014 tax season, scheduled for Jan. 21, will be delayed by one to two weeks due to the government shutdown. That means the IRS will start accepting and processing returns somewhere between January 28 and February 4. The agency is working to minimize the delay, and will announce its decision as to the official start of the tax season in December. While you can still send in a paper return any time, the IRS won't look at it until the season officially starts. Additionally, e-filing won't be available until then either. The same April 15 filing deadline still applies.

## do

### Get ready to close out Q4

As we approach the end of the year we face a wonderful distraction from the daily business grind: the holiday season. Many business owners would rather forget that we are in the fourth quarter of the year and the books will be closing on December 31. W-2's, 1099's, and tax returns take the sideline to turkeys, family get-togethers and office parties. Then we experience the last minute rush come March or April to gather information needed to "catch up" from the prior year in order to meet our tax filing obligations. Remaining current with your books is key to closing them at year end. Carve out time on a regular basis to keep your records and accounting up-to-date. If you are too busy or tend to procrastinate, it is time to turn this job over to someone like a bookkeeper or accountant. Recognize that you are more effective as the CEO of your company than as the accountant and hire a professional to work with you so you can actually manage your company. Contributed by Cheryl Kovitz, MSA 609-221-6662 cherylkovitz@verizon.net



## thrive



### Bust through your money ceiling

Struggling to meet your financial goals? Constantly going through feast or famine? Then you have a money ceiling. Your money ceiling is a collection of the limiting beliefs you hold about money, some of which may be so deeply rooted, you don't realize it's a belief. The first step in breaking through a money ceiling is to become aware. Answer the following questions:

1. What are the patterns that I notice around my (business) finances?
2. What are the possible beliefs I hold that create these patterns? (e.g., rich people are greedy.)
3. What beliefs do the people that you love have about money? (we unconsciously adopt, rebel, or are influenced by these beliefs)

Next, challenge the validity of your beliefs by asking, "Is it absolutely true that [insert limiting money belief]?" Searching for evidence to the contrary will loosen the stronghold, create the space for a new more empowering belief, and a happier financial forecast!

Ann Jenrette-Thomas, Esq., CPCC is a leadership and empowerment coach who specializes in working with women and multicultural professionals. [www.CoachAnnThomas.com](http://www.CoachAnnThomas.com).

## smile



## learn



### Google apps

This month our team did a training call with our good friend Mary Motz of ProVirtual Solutions. She's an expert with Google Apps and we learned the following tips that might be helpful to you if you're considering making the shift:

- Google Apps is mapped to your specific domain so that everything you do is branded accordingly; all while still harnessing the awesome power of the Google interface.

- It's no longer free! \$5 per user/per month

- It can be setup to replace MS Outlook as a web-based option. There are tools available to sync to your calendar.

- There is the option to setup a Marketplace Apps connection so that it can "play" with other online tools and services.

- Be sure to always backup your Google Apps system. A few great tool options are: Spanning (for google apps) or Backupify (for Google apps and Gmail).

## love



### A few of our favorite things

**Rapportive** is a social CRM that shows you everything about your contacts right inside your inbox. You can immediately see what people look like, where they're based, and what they do. You can establish rapport by mentioning shared interests. You can grow your network by connecting on LinkedIn, Twitter, Facebook and more. And you can record thoughts for later by leaving notes. Imagine relationship management built into your email. For free. [www.Rapportive.com](http://www.Rapportive.com)

**CardFlick** is the digital business card you always have with you. With over 75,000 downloads and a top 20 app around the world, CardFlick's features include over 20 gorgeous themes by some of the top designers in the world, one tap card creation, simple privacy controls, cloud synced contacts, and custom designed cards with the Pro version! [www.CardFlick.co](http://www.CardFlick.co)

## give



### Charities our community loves



This month our team chose to support the Wounded Warrior Project. Team member Richard selected this charity because "I am deeply indebted to military personnel who put their lives on the line every day for the safety of Americans."

Wounded Warrior Project® (WWP) serves veterans and service members who incurred a physical or mental injury, illness, or wound, co-incident to their military service on or after 9/11 and their families. They take a holistic approach when serving warriors and their families to nurture the mind and body, and encourage economic empowerment and engagement. Through a high-touch and interactive approach, WWP hopes to foster the most successful, well-adjusted generation of wounded service members in our nation's history. Learn more or donate at [woundedwarriorproject.org](http://woundedwarriorproject.org)

## live



### Check out this great new inspirational resource: My-Foothold.com

My-Foothold.com/podcast is a new online space where Sage women (in business and life), share their stories with founder Cindi Schultz in the Sage Inspirational Women Interview series.

- Adeline Arjad - CEO of the Beverly Hills, CA gourmet chocolate company CHOCBite talks with Cindi about her devastatingly tragic childhood and how her will to remain positive has made her a multi millionaire.
- Angela Jia Kim - CEO of Savor the Succes, Om Aroma organics, and the Savor Spa NYC shares her thoughts about lifelong learning, leadership isolation, her passion for connecting women business leaders, how Sages have shown up in her life & the fun way she met her husband.
- Catherine Just - Visionary photographer (Nat GEO, Oprah magazine to name just a few places her work can be found) talks with Cindi about pressing the restart button in her own life, her son Max who has Down Syndrome and using photography to literally refocus on the things that matter.

These are just a few of the Sage Inspirational conversations going on over at [www.My-Foothold.com](http://www.My-Foothold.com) where you can also find an inspirational online bookstore, blog and the opportunity to join the My Foothold community.

## save



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## ask



### Pick our brains- How to use Evernote in your business

One of our favorite tools, now exclusively for business: Evernote Business – your company, only smarter. This amazing online tool comes available to you from [evernote.com/business](http://evernote.com/business) at only \$10.00/user/month. With this you are able to centralize your company's knowledge. From your company's home, browse and join every notebook shared with your company and view the profiles of co-workers, including their shared content and recent activity. Hate creating presentations? Present your ideas in one click – rather than putting all your hard found research into a presentation, use the presentation mode to easily show your notes in a full screen layout. On the move? You are able to gain quick access anywhere on any device – even offline.

Other awesome tidbits - build your knowledge together, discover what your team knows, and search across your company for knowledge and expertise – all right at the end of your fingertips. Other great uses include project coordination, companywide communication, content curation, smarter research, business management and remote teams access, Salesforce, and a paperless office. Also you can centralize key company information and content, manage transactions and connect with your customers, design, develop and share your best work, then streamline your marketing and outreach efforts.

Don't forget about all the awesome add-ons including those built by Evernote. Two of our faves are "Hello" and "Skitch." "Hello" allows you to snap a photo of a business card, tag it with the meeting location and create a searchable database of contacts- and you can connect it to LI and FB to further expand the connection. "Skitch" is a visual-thinker's dream! Take a pic, grab a screenshot of a website or other image and notate your ideas right on the image! Save and share within Evernote or socially.

At [evernote.com/business](http://evernote.com/business) you can access online demos, both upcoming and past. You can also view recordings for past events, and be up to date on upcoming events as well.

## meet



### Business Lawyer Barbara Seniawski

Barbara is a business lawyer who advises entrepreneurs and closely held companies on the set up, formation, and running of their businesses, including in litigation situations. Understanding that her clients are experts in their own business, Barbara works with her clients to provide practical, plain-English legal advice tailored to support their discrete goals and global vision. Her clients benefit from her 10+ years of experience advising businesses, from single-owner to publicly-traded, in a wide variety of federal and state corporate and litigation matters with internationally respected law firms. Now an entrepreneur in her own right, Barbara loves having her own practice and using her education, experience, and skills to help those courageous individuals pursuing their own vision to move forward. Visit her online @ [theindigolawfirm.com](http://theindigolawfirm.com) or email her: [BLS@theindigolawfirm.com](mailto:BLS@theindigolawfirm.com).

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quote



"Gratitude is the sign of noble souls."

– Aesop

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814.FOR.DVBS/ [emily@delegatesolutions.com](mailto:emily@delegatesolutions.com)

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