

2	1	9	4	7	8	3	6	5
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13 Ways to Make Your Own Luck

The Last-Minute 2020 Tax Tips You Need

Don't Let This Tiny Distraction Destroy Your Productivity

Can Good Leadership Revolutionize Your Business?

The Good News

The Easiest Anti-Aging Tactic? Laughter

HOW TO MAKE YOUR OWN LUCK *13 Lucky Steps to Success*

LAUGH MORE, AGE LESS
Why Laughter Is Good for You

As we age, we're told to wear sunscreen, eat more vegetables, take vitamins, and even walk more — all in hope that our internal clocks will slow down and we will age better. But something as simple as laughter could actually be one of the easiest ways to slow the ticking clock of aging.



Scientists have long known that laughter can be therapeutic and help us live longer. It has been shown to reduce wear and tear on our bodies and improve our relationships. A Norwegian study found that those who prioritized humor were more likely to live past 70 than those who didn't laugh often.

At a biological level, laughter can reduce tension in your muscles and activate a powerful stress-relief response from your brain by releasing dopamine. Just one chuckle may even improve your breathing and heart function! In fact, laughing can work wonders for the heart. One study showed

that laughter therapy helped reduce the blood pressure and cholesterol levels of its participants. Their blood circulation improved, too. Studies have also found that regular laughter can help strengthen your immune system, and it has long-term benefits for those with respiratory conditions.

In addition to your body, laughter is also good for your social life. (And we don't mean that people will want to spend time with you if you have all the good jokes!) Throughout history, laughter has been an evolutionary sign of understanding. When there are language barriers, laughing together can create camaraderie and a tighter bond between people of different cultures. The dopamine release that comes with laughter aids in stress relief and creates powerful memories that can improve your mood and strengthen friendships.

Of course, laughter has its downfalls, too. Laughing at someone else's expense is detrimental to their health and can harm your relationships. So, stick to light jokes and actively seek shows, cartoons, or people who make you laugh. You'll feel good, and your body will be pretty happy, too.

With St. Patrick's Day just around the corner, it's hard to get away from the concept of luck. Often during this time of year, you will hear the phrase "luck of the Irish," but did you ever stop to wonder about its origins? I was curious about this myself, so I did some research.

You might think the stereotype has something to do with leprechauns, but those pesky fairies aren't to blame this time. Instead, I discovered that the phrase "luck of the Irish" dates back to the 19th century silver and gold rush days in America's wild west. According to Edward T. O'Donnell, the author of "1001 Things Everyone Should Know About Irish-American History," quite a few Irish miners struck gold in the 1800s and became very wealthy. Their fellow laborers used the phrase to describe their success.

Unfortunately, it was not exactly a compliment. Many Irish immigrants who moved to the U.S. to escape the Irish Potato Famine had little or no education and were therefore looked upon as ignorant fools. However, what these immigrants lacked in schooling they made up for with hard work. So, when they became successful miners, people would not give them credit for their abilities but attributed their success to sheer luck.

Fortunately, the acceptance of the Irish has come a long way since those days, but our perception of luck still seems to be out of place. Many use luck, or the lack of it, as an excuse for a disappointing situation or the reason others are more successful. But the truth is that people can make their own luck. Is it easy? NO! Does it take time? ABSOLUTELY!

The secret to creating your own luck may be best summed up by the Stoic philosopher Seneca. He said, "Luck is when preparation meets opportunity." For centuries, business leaders have agreed with Seneca and credited their success and good fortune to hard work and perseverance. This diligence put them in a position to take advantage of, and recognize, great opportunities when they arose. To the outside world they look lucky, but the luck was not random. In the words of Thomas Jefferson, "I'm a great believer in luck, and I find the harder I work, the more I have of it."

To dismiss the hard work that led to their success would be to live in denial. People who think that way create a self-limiting attitude that prevents them from achieving their dreams. They will either sit and wait to be lucky, or give up because they feel they were not born under a lucky star. As you might imagine, this does them no favors!

This month, don't fall into that trap and limit yourself. Instead, take some steps to create your own luck. Here are 13 lucky actions you can implement today and throughout the year.

1. Set personal and business goals and strive to achieve them.
2. Believe passionately in your aims.
3. Communicate your goals with your team, key partners, or close friends.
4. Work hard and take action toward your dreams every day.
5. Be positive — attitudes are contagious!
6. Accept setbacks and recover from them, just



like how progeria activist Sam Berns, who you read about in last month's newsletter, rolled with the punches of his disease.

7. Step out of your comfort zone and take risks.
8. Listen, watch, and seize opportunities, including chances to improve your personal skills.
9. Help others and show them you care. This includes your family, friends, colleagues, and clients!
10. Take responsibility for the outcomes of your actions.
11. Go the extra mile each day.
12. Leave room for randomness — we can't predict everything in life, but we can accept it.
13. Be persistent. As Ben Franklin once said, "Energy and persistence conquer all things."

Good luck!

-Deb Matz

READ THIS BEFORE YOU FILE YOUR TAXES!

Last-Minute Tax Tips From the Experts

As of this writing, tax returns are due on April 15. It's possible that the pandemic will shake things up again, but even if it does, the tips below will help you file on time and get the most out of the 2020 tax year.

5 Things to Do Before You File

1. *Make your final tax-deferred contribution.* You can contribute to your traditional IRA until April 15. If you're over 50, your maximum contribution is \$7,000, and if you're under 50, it's \$6,000. If you're a small-business owner with a Keogh or SEP IRA, you have until Oct. 15 to contribute up to \$57,000 to your plan.
2. *Spend any funds remaining in your Flexible Spending Account (FSA).* These employer programs are "use it or lose it," and you can spend your funds through March 21, 2021.
3. *Consider the home office deduction if you're self-employed.* Using this deduction no longer impacts the tax-free status of your home sale for values of up to \$250,000 (single filers) or \$500,000 (married filers).
4. *Double-check your itemizable expenses.* Even if you plan to use the standard deduction, check your itemizable expenses because they could be greater than the standard deduction, your state might allow you to deduct property taxes, and this knowledge will help you plan for the future. If you'd like, I can help you with that planning!

5. *Consider deducting your charitable donations.* Even without itemizing, you are allowed a deduction of up to \$300 for your 2020 donations to eligible charities.

Your Tax Document Checklist

Before you file, you also need to gather your documents! To find out what you need, download our free checklist at DLJTaxServices.com/TaxChkList.

Still waiting for your stimulus?

If you haven't received your stimulus check(s), do not call the IRS. Instead, visit IRS.gov/coronavirus/Get-My-Payment or download the "IRS2GO" app. You will need your social security number/ITIN, filing status, and the exact refund amount list on your refund to log in.

Need an extension?

You're automatically qualified for an extension through Oct. 15, if you file a Form 4868 to notify the IRS. However, you must pay any taxes owed by April 15. For more information on how to avoid penalties, reach out to my team.

Still have tax questions?

Call me at 920-944-6020 (Appleton) or 678-491-9744 (Northeast Georgia).

A LITTLE DISTRACTION

This One Small Thing Is Killing Your Productivity

Distractions in your workplace destroy your productivity, regardless of where you actually work. But here's the kicker: Some distractions don't always register as distractions because they're often minor, like a knock at the door or a conversation you can hear from two cubicles over. However, even when a distraction doesn't feel like a distraction, it still kills your productivity.

But one distraction in particular can absolutely ruin productivity. It isn't as obvious as an unexpected phone call or a meeting that could have been an email. It's a small, normal part of our everyday lives: the **notification**.

We get notifications on our phones, tablets, laptops, desktops, and even our smartwatches. Notifications are everywhere, and we're conditioned to accept them.

Take email, for example. You're likely in the habit of checking email periodically — or whenever you get a notification. It can feel natural to quickly check your email and then get back to what you were doing. Except that never happens.

When an email, text, or other random notification distracts you, it *completely* diverts attention away from what you were doing. If it's spam, you may delete the email. Or, if you need to respond, it might take a few minutes or more. You may spend anywhere from 20 seconds to 20 minutes on any given email.

However, this isn't where time is lost. If you're responding to a customer email, for instance, that *is* part of your productivity. The time is lost when you attempt to get back to what you were doing before checking your notifications.

A University of California, Irvine study found that it takes an average of 23 minutes to get back to your task after every distraction, not just email. Over the course of a day, that adds up to a significant amount of wasted time.

How do you overcome this? Your best bet is to turn off notifications. Most devices let you customize your notifications so you can turn them off during working hours. Here's another quick tip: Set aside specific time during the day to check emails, texts, and other messages. You will significantly reduce the amount of time spent trying to refocus on the important tasks at hand.

ARE YOU UNDERESTIMATING THE VALUE OF YOUR LEADERSHIP?

How Coaching Can Help You Leverage Your Skills and Grow Your Company

Small-business owners often dismiss the importance of leadership to their organizations, assuming that because they don't have many employees it is not important. It's easy to see where that attitude comes from, but the sentiment couldn't be further from the truth. Leadership is important no matter the size of your company!

As a business owner, your leadership skills directly impact the direction and profitability of your organization. I'm talking specifically about leadership, not management. Leaders set the company vision and inspire others to "buy into" that vision. In other words, the leader determines the "what" and "why" of their organization. A manager, on the other hand, implements the leader's ideas. They provide the "how." As the business proprietor, you may have to wear both hats, but if you do, then make certain you are spending the correct amount of time wearing each hat. Your dreams and financial success depend on it.

Your ability to lead can enhance your brand, tarnish it, or leave your company invisible. Ouch! I know that was harsh, but it's true. When you position yourself as a leader in your field, you will win the respect of your employees, customers, and community. This leads to greater recognition, trust, and sales.

The truth is that if you chose not to lead your organization, you are setting yourself up for failure. Leadership and profitability are not mutually exclusive. To grow a healthy business that will support you in the manner you desire, you need to work on both your business and your personal development, and a coach like me can help you do that. Many of the most successful people rely on one or more advisors or coaches. That list includes Bill Gates, Steve Jobs, and Oprah Winfrey, to name a few. If the most successful people in the world need coaching, then we could all benefit from an outside perspective. Hiring a coach is not a sign of weakness but a move made out of wisdom.

We all need help at some point. Since leadership skills impact the business' profitability, we developed a coaching program to help owners become stronger leaders. We provide them with the guidance, tools, and resources they need. Our program focuses on the whole business and starts with a comprehensive evaluation. Then we develop a plan to make their businesses profitable, efficient, and sustainable. We often start by implementing Profit First principles into their cash flow system because it builds the owner's financial leadership skills. It's a great confidence booster, but that is just the start to a more profitable business.

Whether you seek to improve your leadership skills, enhance your financial situation, streamline operations, or need a sounding board to vet ideas, you owe it to yourself and your business to seek unbiased direction. You have hundreds of options to choose from, so I know you can find the right solution for your situation. I hope you'll consider me in your hunt!



The Good News

"But among you, the one who serves you best will be your leader."

– Luke 22:26

BRAIN BREAK

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Solution on Pg. 4

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