

GO HUG A TREE!

Exploring the Benefits of Nature on Earth Day

April is tax month and the time when people begin going outside to enjoy warmer weather and the beauty of spring. April is also the month Gaylord Nelson, a legislator from Wisconsin, first coordinated the environmental teach-in day that we now call Earth Day.

Nelson's goal was to educate the public about the environment, reveal the impact of pollution, and generate support for environmental protection. In many ways, his initiative worked! Earth Day was first celebrated in 1970, and since then, our country has established the Environmental Protection Agency (EPA), created 29 new national parks, and significantly reduced air pollution. In 1990, Earth Day went international, and today the Earth Day Network coordinates celebrations in 193 countries.

I fully support the stewardship concept of Earth Day. I love being outside and enjoying nature, whether I'm walking, hiking, cycling, downhill skiing, or kayaking. There is nothing quite like the tranquility and beauty this planet offers, and the critters that cross my path are just bonuses. For as long as I can remember, my family and I have taken steps to protect the planet.

I still remember the first few Earth Days and how excited I was to participate in planting trees with my classmates on school grounds and in local parks. As a Girl Scout, I volunteered with my troop in the spring to pick up trash along the roadways or the banks of nearby rivers and creeks. My mother even joined in the fun when our small village started a recycling center in the 1970s. She was proud to be part of the effort.

While she had a bad back and could not lift the heavy loads of newspapers that came into the center, she pitched in by separating the paper, glass, tin, and aluminum to ease the recycling process. As a little girl, my favorite part of working in the recycling center was busting the glass bottles in the big metal bins. Today I don't believe that would be considered safe, but I thought it was a blast! The different colors of glass sparkled in a jewel-like manner to my young eyes.

Earth Day efforts continued with my own kids' schools. I was glad to participate in tree plantings, and I looked forward to the pine saplings they brought home from school. However, of the 10 or so saplings they brought home, I only planted one in a timely manner and fortunately, it thrived.


It grew as tall as our two-story home. It was fun to see this bit of nature take off!

I encourage you to spend time celebrating Earth Day by getting out in nature this spring. It's a much-needed escape from being hunkered down all winter. Scientists agree, as they have discovered outdoor experiences have a wide range of health benefits. Strolling through a park or forest for as few as 20 minutes can help reduce stress and longer immersions help fight off depression and anxiety and improve our cognitive skills (something we older folks should appreciate!).

Going outdoors literally reduces our levels of stress hormones. The effect is so dramatic that some scientists have dubbed it the "nature pill." They have also found that time outside leaves us feeling happier, more relaxed, and more generous. What a wonderful remedy for the negativity that has bombarded us.

So, what are you waiting for? Finish reading this newsletter, then go hug a tree!

-Deb Matz



FIND YOUR SUCCESS WITH A GROWTH MINDSET

It's Time to Spring-Clean Your Mentality!

Who do you envision you are? Maybe you identify as smart or creative. Or maybe you see the person in the mirror as a perfectionist. We are all prone to putting ourselves in boxes like this, but absolute "I am" statements restrict our full potential! If you feel stuck in a rut, your mindset might be what is holding you back from success.

People with preset ideas about who they are and what they can do have what psychologists call a "fixed mindset." These people rely on their talents and skills and believe that those things *alone* determine their success. However, that is not true. Imagine that you drew something and it did not come out well. How would you react? If you looked at your art and thought, "I am not an artist. I'll never be good at drawing," then you may have a fixed mindset.

This can be limiting to one's personal and professional development when it's carried over to other parts of their life. Researchers have found that people with a fixed mindset often give up or don't try so that they can avoid what they would consider "failure." Therefore, they don't allow themselves the opportunity to develop new skills and knowledge.

People with a growth mindset see life as a continuum. They believe that through hard work, they can achieve anything, including learning new talents and skills. If someone with a growth mindset created a less-than-perfect drawing, they would think, "If I keep trying, I can become an artist one day."

Now here's the good news: A growth mindset can be learned. Over the past century, authors like Dr. Carol Dweck, Dr. Maxwell Maltz, and Napoleon Hill all have written about the positive effects a growth mindset has on one's personal life and professional career. They even shared ways anyone can develop it. But obviously, one must be willing to accept change.

So, how do you achieve a growth mindset? Start by acknowledging and embracing your weaknesses. (That can also be very liberating!) Figure out your learning style and remind yourself that your progress matters more than your results. Look around you, learn from other people's mistakes, and, at the end of each day, reflect on what you learned and reward yourself for your *efforts* that taught you something. Remind yourself that learning takes time, so never stop trying. When you practice this mindset, you will begin to see challenges as potential opportunities.

The truth is that most people have a mixed mindset, both fixed and growth, so we already have the seeds of the growth mindset within us even if our dominant mindset is fixed. And once you believe you can improve your skills, knowledge, and even happiness, the sky's the limit! To learn more, watch the video "Developing a Growth Mindset with Carol Dweck" on YouTube.

CRAFT THE PERFECT FOLLOW-UP EMAIL *The (Not So) Secret Recipe*

When it comes to securing leads, the follow-up email is hard to beat. One study found that a 12% response rate from two emails increases to 15%–16% with a third email. If you play your cards right, the success of your email marketing could, in large part, depend on your follow-up emails. So, how do you create ones that maximize positive responses from leads?

Know your goals.

You should have a clear idea of what you want to accomplish with your email campaign. Which metrics are most important to you? The number of times recipients open your follow-up email? That they click a link in the text? That they reply? Maybe tracking total conversions resulting from follow-up emails is important to you. Whatever the case, knowing your goals is a good first step.

Find the ideal number of follow-ups.

Obviously, not following up at all is a recipe for abandoning several potential leads. However, sending too many follow-ups can leave potential leads annoyed and unwilling to look into your business. According to several studies, the ideal number of follow-up emails is no less than three, but no more than seven.

Time your follow-ups right.

You don't want to space your emails so far apart that leads forget about you, but you also don't want to spam their email box so often that they get annoyed. A good rule of thumb is to wait at least 48 hours before sending a follow-up email after the initial email. After that, wait 2–4 days before sending another.

Craft appealing content.

This point is worth its own article, but briefly put, your follow-up email content is incredibly important. Create a subject line that will grab readers' attention. Then, be polite, direct, friendly, and personable in each email. As you send out more follow-ups, become more specific about the deal you're offering and make it more enticing.

Above all, you should constantly tweak your follow-up content and overall strategy as you gain new information. As you continue to create follow-up emails, you'll learn what works best.

WANT TO INVEST LIKE WARREN BUFFETT?

Succeed by Taking the Long-Term Approach

This winter, the stock market entered mainstream conversation when a group of investors on Reddit began battling hedge funds over GameStop stock. The story was a roller-coaster ride, and it's one reason why I advocate for long-term investing instead of pointing my clients toward "hot" stocks. While you may hear the success stories of a few day traders, what you do not hear is the silence when they crash and burn.

What is long-term investing?

Long-term investing is not an "invest it and forget it" strategy — it is based on a broader investment strategy that you monitor periodically. When you choose a long-term strategy, you are allowing the market to work **for** you rather than trying to second-guess it. How much you need to save and invest depends on the answers to questions like, "How do I want to live? Where do I want to live? How do I want to spend my days? What is my current and future earning potential?" The answer to these questions is your starting point and sets the foundation for reaching your lifestyle goals.

There are hazards to short-term investing.

The short-term approach requires continuously monitoring and timing the market. That can be stressful, and it is unquestionably time-consuming. Whether you are a short-term or long-term investor, it takes time to research the companies you will invest in and determine which ones are in the best position for growth — even if you are using a market momentum strategy. Short-term strategies require second-guessing a company's potential, market trends, and data, which makes this strategy a higher risk. It's more like gambling than investing. It can be exciting when you guess correctly and quite painful when you are wrong.

Long-term investing is the smart way.

Key advantages of a long-term investment strategy are the power of compounding returns and the ability to leverage dividends to enhance investment value and create a future source of income for retirement. While past performance of the market is not a guarantee of future returns, the long-term approach seems to weather the volatility of the market better other strategies.

To be a successful, you need to be patient, flexible, and open-minded. Take your time choosing quality stocks you know, you understand, and that have a strong competitive advantage. When you invest, think of it as if you were purchasing the whole company. Make certain it is something you believe in. Use price-to-earnings (P/E) ratios wisely to determine if a stock is appropriately priced, but don't get too hung up on it and miss out on great investment opportunities. Ultimately, fear and greed are the enemies of a successful investment plan, so remember to keep those emotions in check.

When is the best time to start?

If you have disposable income (and hopefully an emergency fund), the best time to invest is NOW! The sooner you start, the sooner you can take advantage of the compounding effects of the market. It is also essential to review your portfolio periodically (i.e., quarterly, semi-annually, or annually) to make appropriate adjustments based on your personal investment strategy. If you have questions about how to get started or how to create a personal investment strategy, reach out to me at 920-939-2011 (Appleton) or 678-880-4269 (Northeast Georgia).



Last-Minute Tax Resources

Tax Scams to Watch For
The IRS wants you to beware of the following scams.

The IRS will NOT ...

- Suspend or cancel your Social Security number over the phone or in an email
- Demand a specific payment method
- Ask for payment over the phone
- Demand tax payment without giving you the chance to question or appeal the amounts in question
- Threaten your pending arrest by local police, immigration officers, or other law enforcement
- Revoke your driver's license, business license, or immigration status

If someone calls or emails you using these types of demands, it is a SCAM. Do not give these con artists any personal information and hang up or delete. Remember, the IRS will *initially contact you by mail on any tax matters you need to address.*



How to Track Your Refund

To check the status of your refund, visit [IRS.gov/refund](https://www.irs.gov/refund) and click on the "Check My Refund Status" button. Make sure you have your Social Security number, filing status, and the amount of your refund on hand. IRS phone representatives will not have any additional information as the website is where the latest information will be posted.

The 2021 Standard Mileage Rate

- Business mileage rate is 56 cents per mile.
- Medical and military moving mileage rate is 16 cents per mile.
- Charitable purpose mileage is 14 cents per mile.

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The Perks of Hugging a Tree

Find Your Freedom With a Growth Mindset

How to Craft the Perfect Follow-Up Email

How to Invest Like Warren Buffett

Your Last-Minute Tax Resources

Get in Shape for Your Next Backpacking Trip

GET IN SHAPE FOR YOUR NEXT BACKPACKING TRIP

3 Essential Areas to Focus On

Backpacking in the mountains puts a fun twist on the standard campout. By packing all your gear miles from the nearest roads, you can leave the whole world behind and just exist in nature. That said, backpacking can also put a lot of strain on your body — unless you properly prepare for it.

Peak backpacking season isn't too far away, but it could take a couple of months to physically prepare for your next big trip. So, now is the perfect time to start working toward some of the following fitness goals:

Increase Muscle Strength and Endurance

Your leg and core muscles, as well as your shoulders and lower back (to a lesser extent), will do most of the heavy lifting when you're hauling a 30–50-pound pack up a trail. With that in mind, you should devote two nonconsecutive days each week to strengthening these muscle groups. A few good exercises to increase leg strength are jump squats, single-leg deadlifts, step-ups, and hip rolls. A simple way people can increase core strength is by doing planks.



Improve Your Cardio Health

Backpacking includes a lot of walking while carrying heavy weight at a high altitude, which means it's just as important to get your cardiovascular system into shape as it is to strengthen your muscles. Dedicate three days each week — alternating with your strength training days — to building your cardio health with activities like trail running, biking, swimming, or other aerobic exercises.

Improve Your Balance

Backpacking trails are rough, and you'll need good balance to navigate obstacles and step over boulders, creeks, and large roots. The good news is that increased strength and balance go hand in hand. Building up the muscles in your legs and core will help improve your balance, as will taking walks or runs on uneven trails or terrain.

These are just a few quick tips to help you get in shape this backpacking season. For more in-depth instructions, check out CleverHiker.com, Backpacker.com, or search "How to Train for Hiking" on REI.com. Happy hiking!