

Economies Are Fragile But People are Resilient!

At the beginning of 2022, there appeared to be two distinct “camps” on where the U.S. economy would be at the end of the year. Now the two camps seem to be in agreement. The Russian attack on Ukraine has caused more questions and uncertainty regarding the health of our economy and no one knows what the ripple effect there will be on our intertwined global economies.

Russia's economy is small, but as a major supplier of energy and producer of grain, the war has interrupted global trade. Inflation is no longer the only problem U.S. Central Bank has to deal with. Supply chain disruptions, energy shortages, and the economic sanctions on Russia will all have repercussions across the globe.

Before the attack, U.S. Central Bank's goal was to manage inflation in a slowing U.S. economy. They were trying to engineer a soft landing after years of cheap money and untethered money printing. Many economists doubted they could do that before the invasion, and now it appears more unlikely.

The freezing of Russian Central Bank Reserves held outside of their country introduced a new concept in economic warfare which will change the way all countries hold their reserves. China has already made its move to create an alternative reserve to the U.S. dollar. Others are certain to follow. This will weaken the dol-

lar's value making it even harder for the Fed to contain inflation.

These events have caused more uncertainty and risk to our economy. People need to be prepared to either reap opportunities that lie ahead or suffer angst for their denial. The timing of any downturn is elusive. When it drops, it falls quickly, but fortunately, it does

not stay there forever. And while past performance is not a guarantee of future performance, we can use history to estimate how to protect our resources in times of volatility. So have a plan.

Not all economists agree, but I think now is the time to reduce debt and build cash reserves. Others believe stockpiling gold is the thing to do but that is not practical. How will

you exchange gold? Will a grocery store accept it? Bartering will be more impactful. However, I believe the imperfect U.S. dollar is the strongest and most reliable currency out there. Not because it's the U.S. dollar or because of our government, But because the dollar's strength is backed by the ingenuity and work ethic of the American people. Human resiliency triumphs with work and perseverance. Civilization has survived plagues, wars, and economic crises. We will do it again! So, whatever happens, don't panic!

Not certain what action is right for you, feel free to contact us at office@designlifesjourney.com, (920) 944-6020 or (678) 491-9744 for a “no obligation” consultation. ♦

*Now is the time to
reduce one's debt and
bill up cash reserves.*

The Good News

**“Whenever you feel unloved, unimportant or insecure,
remember to whom you belong.” — Ephesians 2:19-21**



4 Technology Growth Hacks FOR SMALL BUSINESSES

When someone suggested I include an article on technology growth hacks in my newsletter, my first response was to laugh. I “break” the technology I use. Yet the only way to grow a business efficiently is to implement technology tools that do the work for you. So here are four growth hacks we are implementing, and my clients swear by.

Include Video on your website and in your marketing. Video viewers are more engaged and it’s the fastest form of content being consumed ON the internet. Some of our clients are using Facebook Live to grow their businesses. I’m a bit more conservative but watch for our upcoming video podcasts!

Limit Your Social Media to where your customers are. Being selective will increase your return on your investment

and save valuable time. Design Life’s Journey is only found on LinkedIn and Facebook. We are examining where our ideal

clients “hang out.” If we find them on other platforms that is where you will find us.

Developing Your Own App is a great way to lessen the noise of your competition and build a moat around your clients. I love hearing the success stories and how clients have built their “herd” with apps. I love this idea and as soon as I can figure out what our app should entail, you will hear about it. Of course, we have regulatory restrictions to follow, but at year-end, I want an app!

Prioritize Content Marketing.

Our clients are using it to differentiate themselves and to organically build their lead list. They even claim these leads are more profitable. To date, our content marketing has been limited to this newsletter and a few emails during tax season. In the future, you will hear from us more often, so let us know what you want to hear about. Our goal is to provide content that educates and engages.

So what growth hacks are you using? Please share them with us on our Facebook page at <https://www.facebook.com/designlifesjourney>. ♦

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business efficiently
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Sudoku Puzzle

2		9				6		
	4		8	7			1	2
8				1	9		4	
	3		7			8		1
	6	5			8		3	
1				3				7
			6	5		7		9
6		4					2	
	8		3		1	4	5	

**We would *LOVE* to
hear your feedback.**

We are proud to announce our new
newsletter format. Email us at:
office@designlifesjourney.com

Spring Clean More Than Your House.

Welcome to Spring! A Ketchum Global Research and Analytic study found 66% of the U.S. population participates in annual spring cleaning. The hardest part of the task is getting motivated to start according to 54% of the annual cleaners. There are many reasons people spring clean their homes, but one of the most rewarding benefits is having that feeling of control over your environment. Now they say they can enjoy their home and feel relaxed.

So what other areas of our lives could use a “spring cleaning”? The study’s respondents said finances (32%) and another 21% said relationships. What other areas can you think of?

Hopefully, if you are working with a financial professional or not, you are reviewing your finances at least annually. If you work with an advisor make certain you share changes to your goals, life plan, health, or career. This information is important when another person is managing YOUR assets. As talented as these professionals are, I know none who are clairvoyant. Give them the details so they clean up your investments to prepare for the future.



Have you ever had a relationship that bought you down or exhausted you? Do you have relationships that need more nurturing? We all do! “Spring cleaning” relationships can be the healthiest thing one does for themselves. Releasing negative relationships opens time for your energizing and fulfilling relationships. And “break-ups” do not have to be abrupt or harsh (although in some

cases, they should be). You merely give those people less and less of your time. When negative relationships involve family members, you cannot really eliminate them from your life, but you can limit your contact with them.

For business owners, firing negative, unproductive clients has similar benefits. Often these troublesome clients take up more time and energy than they pay you. By holding onto them, you have less time for clients who truly enjoy working with you. While it is hard to let go of the revenue from any client, releasing difficult clients allows you to grow your profits with clients you enjoy working with. Wouldn't that make work more enjoyable?

So clean the house...then clean up your finances and relationships while you have the momentum going! ♦

6 ~~5~~ Reasons to Get Back to Nature.

Scientists have uncovered five health reasons we should get outdoors, and get connected with nature. Psychologists, physicians, and environmental researchers across the globe have documented the benefits that nature provides.

Here are the keys findings:

1. Happiness. Being out in nature improves our mood so we feel happier and our ability to reflect increases.
2. Lowers stress. Something about the sights and sounds of nature soothes our stress triggers so we feel more at peace.
3. Improved Attention. We are constantly on our electronic devices which are known to negatively impact our ability to concentrate and focus. Nature restores them! Improved attention can have a profound impact on our productivity, self-control, and even our relationships!
4. Reduces the Risk of Psychiatric disorders. This one finding

alone should be the reason all of us get out in nature more.

5. Increase in Empathy & Cooperation. This is not a surprise. If people are happier, less stressed and they can focus on one another, this seems to be a natural outcome!

Although not statistically confirmed, some studies have found that only 2 hours a week in a park, forest, or back-country can have profound cognitive benefits that improve our mood, mental health, and emotional wellbeing. The more remote or bio-diverse the environment, the greater the health benefit. Don't fret if you cannot get out into nature. There is some research that shows visual exposure to nature and waterways also has a positive impact but to a lesser degree.

So what is the 6th reason? March 30th is National Take a Walk in The Park Day. But why would you wait when so many benefits await you today?

Go out and be happy! (Besides this activity is inflation-proof!) ♦

Footnote: from: <https://www.apa.org/monitor/2020/04/nurtured-nature>

INSIDE THIS ISSUE:

- **Economies Are Fragile But People Are Resilient.**
- **Spring Clean More Than Your House.**
- **4 Technology Growth Hack for Small Businesses**
- **Tax Season Is Here!**
What do you need?
- **6 Reasons to Get Back to Nature**

TAX SEASON IS HERE!

The tax filing season is upon us, and you should have received all the necessary forms to complete your 2021 tax return. It is important to have everything together before meeting with a tax professional or preparing your own return. If you are not certain what forms or documents you should be looking for, download our tax preparation checklist at www.designlifes-journey.com/2021taxchecklist. Not every item applies to everyone, but it should help you determine what forms and documents you need.

When you receive your tax documents by mail, download, or email, they should be clearly marked as "important tax documents." Common forms include W-2, 1099-MISC, 1099-NEC, or K-1. Some of you will receive 1099-R for retirement plan distributions or SSA-1099 for social security benefits. If you have earned interest or dividends, be on the lookout for your 1099-INT and 1099-DIV respectively. If you sold any stocks over the past

year, you should receive a 1099-B that includes the gross proceeds. Make certain it includes your cost basis, otherwise, you will pay taxes on the total amount.



Other common forms or documents are the mortgage loan statements, a receipt for property taxes paid, medical expenses, and charitable contributions. If you don't itemize you may be able to take a \$300 above-the-line charitable deduction (\$600 for married couples). If you have an office in your home, don't forget to gather the documents detailing those expenses.

Stimulus credit recipients received a Notice 1444 or Letter 6475. You need these notices to file your return. Lastly, tax returns are due April 18th, 2022. If you have questions about taxes or need help preparing your tax return, contact us at (920) 944-6020, (678) 491-9744, office@designlifesjourney.com, or go to our website at www.designlifesjourney.com to get started. ♦

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