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# Halloween Fun *or* Paralyzing Fear

During the Halloween season, horror movies and haunted houses thrill many with the excitement of fear. Their hearts pound, bodies tense, they tremble and sweat, yet they enjoy the adrenalin rush throughout the experience. The fear felt here is temporary because they know they are safe. Yet you probably know someone who has been forever changed by one of these events, or a Halloween prank, which they did not find so entertaining. Everyone reacts to fear differently.

Fear is a natural and healthy response to dangerous situations, and it has protected mankind over the ages. However, there is a fear that hold us back and prevent us from reaching our full potential. These are irrational fears caused by lies we have accepted over the years or exaggerated faults we see in ourselves. My coach calls this F-E-A-R: **Fears & Emotions Appearing Real.**

Our bodies can respond to these fears just like it does in dangerous circumstances. However, irrational fears are not life-threatening but are often propagated within our subconscious mind. This is a sinister fear that can destroy self-esteem and smother hopes and dreams. These fears come in the form of inadequacy, uncertainty, fear of failure, rejection, judgment, loneliness, change, loss of control, being hurt, or loss of freedom. You may be familiar with different fears.

The sad truth about these fears is they can be debilitating or create unseen roadblocks that prevent us from achieving the love, life, security, skills, or success we desire. What's worst? We will rationalize our lack of progress towards these desired outcomes with our conscious mind, covering up the underlying subconscious cause. This is where we get stuck! It is also where we unknowingly re-enforce the lies.

Fortunately, we can overcome these fears, but that does not mean it will be easy. The deeper or longer the belief has been programmed in our subconscious, the harder and longer it can take to reprogram the fear or doubt. Three things must happen to overcome the fear.

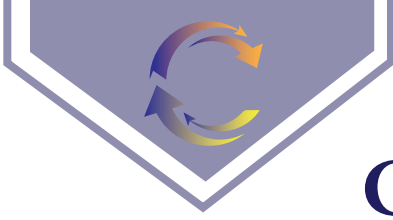
1. We have to want to overcome the fear or doubt
2. We must be willing to face the fear(s)
3. We need to hold onto a dream or goal that is strong enough to motivate us to make the necessary changes while weathering setbacks.



If we find ourselves stuck or paralyzed in a certain situation it is time to accept the fears or doubts for what they are, and how they make us feel. STOP and assess the situation. What triggered the response? How do we feel right now? What thoughts are racing through our minds? How did we react? What was the ultimate outcome? Use the answers to reveal the cause of the fear. Write down your observations to reduce its mysterious power over you.

Then face each fear by taking gradual steps to defeat its cause. The cause may be elusive at first, but it is important to chip away at each reason until we uncover and expose the real cause. During this process, our desire for a better life must be stronger than our urge to avoid change. Unfortunately, we can get comfortable with our fears like those we experience watching horror shows. We know we'll survive. However, we don't grow or thrive until we escape the grips of fear.

By destroying our fears, we can unleash our full potential and enjoy life to its fullest! Did anyone say, FEAR-Busters? ♦



# Get Smart with Credit!

There seems to be two camps when it comes to the use of smart debt in your personal life or business. One group says you should avoid credit except for maybe purchasing a house. The other claims you should use credit monthly because it improves your credit score.

Personally, I believe both sides are wrong. Credit is a valuable tool to **strategically** grow your wealth and/or your business. When used wisely you can leverage debt to reach your goals more quickly, but if used unwisely, it can lead to bankruptcy or the closing of your business. A great credit score is nice, but it does not pay employees' salaries, medical expenses, or put food on the table, so that is the wrong reason to use credit.

Get smart with credit and **keep debt below 36% of your gross income**. Use credit to build wealth and pay cash for everyday expenses. Ideally, credit should be used to purchase appreciating assets such as a house, rental property, or a business. Using debt to fund a depreciating asset, like a car, is a sunk cost. All too often, the day you take possession of the car, you have committed to paying more than the car is worth.

Wise use of credit is based on your specific needs, goals, and discipline rather than a credit score. Your credit score can qualify you for a lower interest rate, which is important. However, if you end up justifying purchases that do not advance your wealth objectives, you are using credit recklessly.

So how do you get smart with credit? Use it as a tool to efficiently achieve your life or business goals. You will need to start with a plan that will guide your monthly allocations based on where you stand financially today. Review what you earn, what you own, and what you owe, and identify where you are spending your money. Ruthlessly evaluate whether each expense adds value to your lifestyle or business. Maybe it made sense before, but does it now? In reviewing these expenses, you may find a small goldmine to help pay off your debt or build your wealth.

Next, assess your debt. Who do you owe? What is the balance? What is the interest rate? What is the minimum payment and how long would it take to pay off the balance at that amount? What are the other terms? Unlike Dave Ramsey, I advocate paying off the highest interest rates first. You will save

money and be out of debt faster, but if you like the feeling of being in debt, do it Dave's way. Motivate yourself by setting payoff milestones. Then celebrate by rewarding yourself with something special like taking the family out for ice cream or getting a pedicure or massage.

Then start your reserve fund for emergencies. You will use this fund to also finance unexpected opportunities that will help



you reach your financial goals. This reserve fund should be built up to cover 6 to 24 months of your average monthly expenses. This is your buffer in case something happens to you. Keep it liquid to give yourself flexibility.

Now that you have gotten your debt under control continue to monitor your situation monthly. Businesses should review their key metrics a couple times a month, so they have time to react and correct situations where they are falling short of their goals. If you are using credit cards to pay monthly expenses to earn rewards points, make certain you pay the balance off monthly. Remember you want to **use credit strategically to improve your financial situation**, not the Banker's! ♦

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# STARTUPS: DON'T LEAVE YOUR SUCCESS TO CHANCE!

Are you following your business dream and ready to do whatever it takes to create a successful business? Then get the training you need to develop a thriving and profitable business! You will need a clear, concise business plan with strategies and action steps that will guide your work and help you delegate tasks. You must protect your ideas, identify your ideal clients, profitably price your products or services, and market your business as you begin your entrepreneurial journey.

By enrolling in Jumpstart Your Launch: How to Start a Profitable Business you are participating in a program that has successfully launched businesses for over 20 years. This updated course focuses on creating profitable businesses that support the owner now and in retirement. It is important to develop a sustainable foundation by getting the basics right and understanding how to bring on financial or operational business partners.

As a participant in this six-week online program, you become a member of an elite group of business owners dedicated to taking massive action to achieve success and growth. Learn more about our next class at [www.designlifesjourney.com/jumpstart](http://www.designlifesjourney.com/jumpstart).

## CALENDAR OF EVENTS

### End-of-Year Tax Strategies Workshop

*See details on the newsletter insert*

**NOTE: Friday morning sessions are for Business Owners only.**

**GA:** My Studio Spot 101 Colony Pk Dr, Ste 100, Cumming on Oct. 27th at 5:30 pm and Oct 28th at 7:30 am

**WI:** 500 W Franklin Street, Ste E, Appleton on Nov. 10th at 5 pm and Nov. 11th at 7:30 am

For more information and to register go to [www.designlifesjourney.com/eoytp](http://www.designlifesjourney.com/eoytp)

### Prosperity Days: A Planning Retreat for Business Owners

Is it hard to carve out time to work on your business plan? Or if you find the time, do you struggle with what you should do next?

Let us help! Join us for an insightful weekend where you will work on your lifestyle and business plans. The event host, Deb Matz, will facilitate the process, so you can complete your plans over the weekend and create a strategic roadmap that will make managing and monitoring your successes easy. Imagine having all this done before the holidays! How will that feel?

Make 2023 your most profitable year AND get a jumpstart on your competition!

See the insert for more details or go to [www.designlifesjourney.com/prosperitydays](http://www.designlifesjourney.com/prosperitydays)

**WI:** Nov. 18th- 20th at the Landmark Resort in Egg Harbor, WI

**GA:** Dec 2nd-4th at the Amicolola Falls State Park & Lodge in Dawsonville, GA

Check out this month's Prosperity Insites Podcast with Ann Marie Koleske with Hands to Heart, a corporate first aid training organization at <https://www.designlifesjourney.com/news/>



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***"It is hard to fail,  
but it is worse never  
to have tried to succeed."***

—Theodore Roosevelt

## A Great Client Experience is the Difference Between Just Existing & Increasing Profits

**T**he first week of this month was customer service week and I thought this would be a great time to start a series of articles on how to improve the client service experience.

As clients become more concerned about the effects inflation is having on their pocketbooks, they're going to be more cautious about where they spend their money. If your client service is lackluster, your clients are likely to be lured away to where they feel more appreciated.

Clients are the lifeblood of any business. They are why a business exists, and their purchases enable business owners, and their employees, to live the lifestyles they have. So, our relationship with them should not be taken for granted but nurtured. The best way to cultivate lasting and profitable client relationships is to find out what is important to them. Don't just assume you are doing a great job, ASK!

Some businesses survey clients right after they make their first purchase because this is the time when clients are the most excited about working with a business. These surveys provide great feedback on how one's client attraction and onboarding systems are working; however, it does not tell them how to hold onto those clients. Remember, retaining a client requires less effort and costs than trying to find a new one, so work on retaining the ones you have!

Providing an excellent or unique client experience is a strategic

differentiator that can lift your business above the competition and enable you to charge a premium price for your products or services. Great client experiences build loyalty and increase referrals. This is not optional for small businesses; it is a necessity that will determine whether a business will survive a changing marketplace!

Over the next few months, we will explore ways to improve the client experience and create Raving Fans. This month I will start with **step one: listen to your clients**. Find out how they feel about your industry by asking them what they like, what they are frustrated with, and what they wish your industry would do differently. Keeping your questions general (by industry) will be less threatening and allows your clients to respond without feeling they may offend someone.

Gather information in one of two ways: an anonymous survey or schedule a conversation with your best clients. The surveys can be mailed or completed online. When talking with your best clients, it is best to do it personally if possible. This is **not** a sales call. You want them to know you truly respect their feedback. Besides, you will want to get their input on your solutions. Keep getting their feedback and tweaking your ideas until they ask "how much does it cost?", "when are you implementing this" solution, or how they sign-up. That is when you know you have a profitable idea. More to come next month... ♦

**Attention** *Business Owners*

# You Are One Weekend Away From A More Profitable 2023!

As a business owner, it can be hard to find the time to strategically work “on” your business. You know should, but your daily tasks have you pulled in so many directions you are stuck working “in” the business. Your business is doing well, you’re growing, so you don’t worry too much about it. However, **inside you know you could be doing so much better**, or the long hours have you exhausted at the end of the day. You think, “there has to be a better way.”

What if you DID make the time? And what if that small investment in time increased your profits and improved your efficiencies so you had time to do the tasks you enjoy? Fantasy? NOT AT ALL! Big business executives and fast-growing small businesses know where to focus their efforts to develop profitable businesses year after year. It starts with the commitment to put time aside annually to create next year’s business plan detailing specific goals, strategies, and action steps.

Prosperity Days is a weekend retreat where you will be able to **focus your attention on growing your business** and designing the life you desire. Business owners who want to help more clients, build strong teams, have more time for themselves, and improve their business’ profitability, need to be at this retreat. Dedicate one weekend to developing your business prosperity plan and you will have a jump start on your competition.

This program is NOT for people who are looking for an easy get-rich-quick scheme. It is not for those looking simply for a motivational session that does not produce results. Nor is this for people who won’t make sacrifices or take risks to achieve their goals. To successfully grow any business, you must be willing to take calculated risks, follow through on your action plan, and learn from setbacks along the way. It can be tough at times and that is probably why only 50% of businesses reach their fifth anniversary.

While Prosperity Days is not a motivational event, many will find it motivational. But we know you need more than temporary motivation to get you through the next year. Prosperity Days is designed to empower you by putting you in control of your business and time, rather than reacting to what comes your way. Your 2023 strategic business plan will make running your business easier, it will help you recognize new growth opportunities, define your exit strategy, and help you prepare for unexpected economic conditions.

Deb, your event host, will be facilitating the process so you get the most out of your weekend. There will be a pre-retreat virtual call to confirm attendees are ready for the first day and know what information they should have with them. If you are struggling with some area of your business, you will have an opportunity to get feedback through a mini-mastermind session.

You will also receive **3 post-retreat BONUS CALLS!** The purpose of these calls is to make certain all participants are ready to implement their plans by the first of the year. It is unlikely that everyone will have **all the details** completed by the end of the weekend. There will be strategies or tactics that participants will need to discuss with their management teams, employees, or even spouses before they finalize their plan. These discussions are likely to generate new ideas or challenges. You can use these group calls to address these new concerns, or address other parts of the process.

**We make the planning process easy!** All you must do is arrange your travel to and from the retreat. From there we have you covered. Prosperity Days is an **all-inclusive retreat**. It runs from Friday at 5 pm through Sunday evening. It includes retreat materials, instruction, pre-retreat virtual orientation, three bonus calls, lodging for Friday and Saturday night, a wine welcome reception, dinner on Friday and Saturday nights, daily snacks, and breakfast and lunch on Saturday and Sunday. The cost for everything is only \$2750!

Join us at one of our peaceful and inspiring locations. They are certain to keep you focused and motivated!

**November 18th – 20th, 2022**

**Landmark Inn**

**4929 Landmark Drive, Egg Harbor, WI**

**December 2nd – 4th, 2022**

**Amicalola Falls Lodge & State Park**

**418 Amicalola Falls Road, Dawsonville, GA**

***Are you ready to make 2023 your best year ever?***

Sign up today at [www.designlifesjourney.com/prosperitydays](http://www.designlifesjourney.com/prosperitydays).

Space is limited at each location so register right away!

If you need to make special payment arrangements call our office at (920) 944-6020 or (678) 491-9744.

**Register by Nov 10  
and save \$250.**

# DON'T LIKE PAYING TAXES? THEN READ THIS!

Minimize your tax bill with tax planning. What is tax planning? It is the process of analyzing your overall financial situation over multiple years to determine what tax reduction strategies are best for your situation. A tax plan should balance short-term strategies against anticipated long-term effects. Everyone must pay their fair share of taxes, but NOT a penny more. That is where tax planning comes in.

You work hard for your money and you have places you'd like to spend it. If keeping more of what you earn is important, then end of the year tax planning should be part of your annual routine. Much can happen over the year so the 4th quarter is the best time to see what adjustments you can make to reduce your tax bill.

At Design Life's Journey, we believe everyone should be an INFORMED taxpayer, so we are re-initiating our annual End-of-Year Tax Planning workshops. As Judge Learned Hand noted in the first half of the 1900s, "In America, there are two tax systems: one for the informed and one for the uninformed. Both are legal." Of course, there are not two tax codes, but the uninformed often pay more. There is no law ensuring each taxpayer is paying their minimum obligation, so get informed!

If you would like information on the current tax changes, feel free to download our complimentary 2022 Tax Summary Cheat Sheet at [www.designlifesjourney.com/2022TaxSummary](http://www.designlifesjourney.com/2022TaxSummary). However, you won't want to miss our workshops to gain a greater understanding of how to implement reduction tactics that are "right" for your situation. We are offering two workshops. One is for individuals and the other is specifically for small business owners. Both events are certain to enlighten and educate attendees.

## INDIVIDUAL WORKSHOPS

Thursday, October 27th at 5:30pm at  
101 Colony Park Drive in Cumming, GA

Thursday, November 10th at 5pm at  
500 W Franklin Street, Suite E, in Appleton, WI

To learn more, or register at  
[www.designlifesjourney.com/eoytp](http://www.designlifesjourney.com/eoytp)

## BUSINESS WORKSHOPS

Friday, October 28th at 7:30am at  
101 Colony Park Drive in Cumming, GA

Friday, November 11th at 7:30am at  
500 W Franklin Street, Ste E, Appleton, WI

Save your seat or learn more at  
[www.designlifesjourney.com/eoytp-biz](http://www.designlifesjourney.com/eoytp-biz)

## The Good News

"But if a wicked person turns away from all his sins and begins to obey my laws and do what is just and right, he shall surely live and not die. All his past sins will be forgotten, and he shall live because of his goodness." — *Ezekiel 18:21-22*