



To: Clients, Friends, Family & Associates of Pro@ctive CPA
From: Mark Wyssbrod, Managing Member
Date: January 8, 2013
Re: Becoming More Level Headed

Introduction

On Saturday, December 22, 2012 I hiked up the tallest mountain in Georgia: Brasstown Bald. I could see four states and the views were amazing! A day later on Sunday evening the 24 hour bug that has been going around took me out! How did I go from being on top of the world to a very lonely and vulnerable place in such a short amount of time?

Much like my experiences within 24 hours, small businesses are also susceptible to very volatile swings in their business! A big sale victory will give you the optimistic feeling of being on top of the world and a slow month (or three) will challenge you financially to stay open as well as to mentally stay positive.

These business and emotional swings appear to be here for the foreseeable future. A level-headed approach may be best to avoid tolling emotional swings.

Best wishes for the New Year,

Mark W.

Staying More Level Headed

We are emotional beings. Our emotions are not generally based on facts or logic. When we base our decisions on facts and logic, we can make the best business and personal life decisions. However, we allow emotions to override facts and logic from time to time. This can make us feel better in the short-term but may throw off our focus for long-term items.

- Find out more about yourself in order to understand how you think
 - Take a personality profile to get a clearer picture of how you think and act
 - DISC personality profile
 - Briggs Myers
 - This will help you communicate better with the personality types you have had a difficult time in the past
 - You will have a better understanding how you appear to others
 - You will be able to better control your emotions



- Realize you can control your emotions
 - Instead of allowing your emotions to make your decisions, work on allowing your decisions to control your emotions
- Remain Calm
 - In times of being “shocked” emotionally, resist the urge to respond immediately
 - Take ten (10) deep breathes, slowly in and out
 - Let your emotions settle
 - Once in a calm state, determine the best course of action
- Do not get shaken
 - Do not allow one negative thought to snow ball into a negative state of mind
 - Learn from errors and failures as they make you a stronger and more intelligent individual
 - Turn failures into victories!
 - It is OK to laugh at yourself!
- The old sales saying goes “Don’t get too high in the good times and don’t get too low in the bad times”
 - Enjoy a victory, but do not let the emotion become too overcoming
 - In more challenging times, do not give up or let your thoughts become negative
 - Instead, do the following: plan, work harder, work smarter and increase your creativity
- Make a plan
 - We all feel better and remain calmer when we know what we need to do

When we can remain calm and control our emotional environment, we have the ability to control a situation as well as our mental point of view.

Deadline Reminder

Important Dates to Remember:

January 15 - 4th Quarter Estimated Taxes Due

January 31 - 4th Quarterly & Annual Payroll Tax Returns Due (i.e. Employers must issue W-2s to employees by this date).

January 31 - 2012 1099s Due to Vendors & Investors (1099-MISC, 1099-INT, 1099-DIV, etc.)

Financial Ratio of the Month

Return on Equity (RoE) = Net Income / Total Equity



RoE is the measure which indicates how much profit is being returned on the shareholder's equity each year. RoE is an important measurement from the shareholder's perspective! The higher the RoE, the better!

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