

What's Inside



WXJB 99.9 FM

Tune In Saturdays at 11 a.m.
on News Talk Radio and
Sundays at 7 a.m.

- Plan Today, Relax Tomorrow
- Household Falls
- 1 Time-Management Mistake to Avoid
- Good Old-Fashioned Chicken Soup
- The Boon of Business Software
- How Your Smartphone Makes Travel Cheaper

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SHARING IS SAVING

The internet can do more for your vacation than help you book a hotel. New-age entrepreneurs have pioneered a host of apps to help you find cheaper alternatives to expensive aspects of traveling.

Share economy is a new business approach where companies provide a platform for consumers to work with each other directly, making services and goods cheaper. The result is a better, less-expensive way to travel.

SAY GOODBYE TO TAXIS AND RENTAL CARS.

Popular apps like Uber, Lyft, and Sidecar allow locals to turn their car into a personal taxi which people — like you — can request rides from using their phone. It's cheaper than a rental car or traditional taxi, and more direct (and better smelling) than public transportation. No reason to be nervous about safety, either, because using these services is as safe as using a traditional taxi, according to a study by the Cato Institute.

WHAT IF YOU RENT A CAR OR BRING YOUR OWN?

Finding parking in the hot destinations of the world is a nuisance we often forget during planning, but if you've ever attended a Broadway show in New York, you know how serious

a topic it is. JustPark is an app that allows owners of private parking spaces to rent theirs out at a cheaper rate than your average parking garage.

COUCH SURFING IS THE NEW TRAVEL SPORT.

Hotels are easily one of the most expensive parts of a vacation — even if you find a deal online. With apps like Airbnb and CouchSurfing, locals offer their couches, beds, and rooms for as low as \$20 a night.

IS THE CONCEPT KINDA SKETCHY?

One might pause before staying with or getting a ride from a total stranger, but the accountability keeps things safe. Both the host and guest are required to submit a review of their experience before they can use the app again, and in most cases, both users are required to scan their IDs in order to register.

Beyond saving you cash, these apps can also guide you to a more personal experience and the chance to make your vacation truly unique.



BEYOND THE MONEY PRIOR PLANNING PAYS

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PLAN TODAY, RELAX TOMORROW A Strategy for Success in the New Year



When I think about the new year, a couple things come to mind. First, I think about all the cleaning and filing I do on New Year's Eve. Since my husband and I stay in for New Year's Eve, it's the perfect time to tidy up and file everything left out from the year. Second, I think about the clean slate that comes at the start of the new year.

The new year provides the perfect opportunity to start over or try again. I know, for a lot of people, that includes finally living a healthy lifestyle. I know health is always on my list of things to be more mindful about on a daily basis. But, with any goal, my approach is to make small deposits that

lead to big changes. It's not just taking care of yourself for one day, but making small changes that ensure you'll be taken care of every day.

had to decide, **do I complete this task or drop it altogether?** Well, I finally made the commitment to accomplish something I'd moved to the side, and once I completed the task, I was more free to focus on new tasks.

I get it. Sometimes goals can be hard to accomplish — when life gets in the way and we become distracted. But goals have value

in that, if we don't have them, how will we know when the job is done? I'm the kind of person who thinks about the future, so goals keep me focused on the long term, which is good for what we do at Campbell and Co. As we're doing things like tax prep for our clients, we have to look at the past and the future. Failing to plan is planning to fail, right?

The way we see it, planning keeps us on track. So this January, take a moment to plan ahead. You can start small to achieve your goals. Do something simple, like update your MyWhenFile with new passwords, updated insurance policies, and other similar information. If you want to take your planning a little further, prepare for tax season by looking at your income, expenses, and debts to see if you'll need to make adjustments in 2017.

If you need a little motivation for accomplishing little goals, think about your family. Remember the holidays? You put all thoughts aside and focused on spending precious time with those you love. Wouldn't you love to have that kind of stress-free time year-round? Prior planning means you can devote more time to the people who matter most. So if you're ready to set some goals or need someone to hold you accountable for your financial goals, I know a whole team of people who are ready to help.

Wishing you a Happy, Healthy, Prosperous & Peaceful New Year,

Jackie, Monica, Erick & Jim
CPA, CFP®, PFS

STAY ON YOUR FEET

Prevent Falls at Home This Year

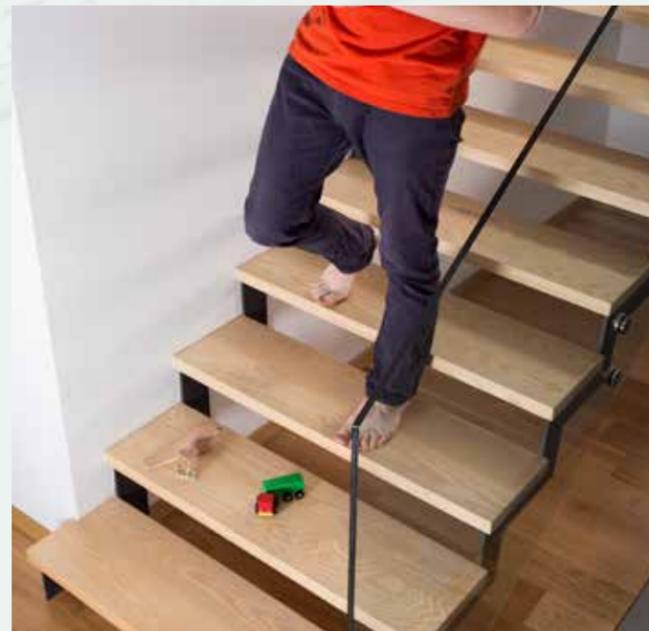
It might have been Johnny Carson — or was it Yogi Berra? — who said, “100 percent of all household accidents happen in the home.” Whomever it was, their joke had a point: Every year, millions of Americans are treated for household injuries. Amongst the elderly, a lot of those injuries come from slips, trips, and falls. But don’t worry — there’s a lot you can do this year to make your home safer.

Start by tidying up. You may not have banana peels lying about, but anything on the floor can serve as a slip or trip hazard. And a little TLC will go a long way — for example, fixing a broken step or changing out lightbulbs. More light will make it easier to see potential trip and slip hazards.

Many choose to take extensive action, such as installing railing on both sides of the stairs and grab bars in the bathroom. A bar in the shower and near the toilet will not only provide a safeguard against falls, it will also make normal bathroom use easier. And while railing on one side of the stairs is helpful, railing on *both* sides is even better.

Much of fall prevention is about thinking ahead. As tempting as it is to climb ladders by yourself or clean out the gutters, it’s worth taking time to get someone to help or spot you. Even standing on a stool or chair to reach the top shelf of the cupboard is risking it; instead, reorganize the kitchen so everything is easy to access while standing on solid ground. Plan out potentially hazardous activities. Later, you’ll be grateful that you did.

If you have concerns about fall safety, your doctor is always a good person to talk to. This is especially true if you suffer from dizziness or have balance issues, or are taking medication with those side effects. Regular exercise will strengthen your body. And eye exams ensure you can see obstacles ahead of time. This year, stay on top of your health and your home — and stay on your feet.



BOOST YOUR BOTTOM LINE WITH BUSINESS SOFTWARE

Take a moment to let this sink in: Computers today cost one 1100th of what they cost 35 years ago. And the prices are still dropping! The same goes for software, which is often completely free, thanks to the freemium business model.

Why should you care? Well, one of the most important financial tips to remember in running a company is that there are ways to do everything better, cheaper, and more efficiently. Now that technology has proliferated the way it has, no business system or process should be off-limits.

If you want to engage with a group of investors or a prospective client’s board, for example, you can now use GoToWebinar and Skype — no need to fly halfway around the world and rent out a huge conference room.

Today’s software is miles ahead of the prohibitively expensive, walled-off software suites of last generation’s corporate America. It’s faster, more robust, and cloud-based for easy access on a range of devices.

Here’s just one category of business software that can completely revolutionize how you do business. When you decide to embark on a new project, how do you track its progress and communicate with the rest of the team? Project management software like Teamwork, Trello, or Basecamp can save you incredible amounts of time in a number of ways:

- Automatic time tracking so you get a better sense of where people are spending their time.
- Anyone on the team can easily check the progress of a several-step task or project.
- Less confusion about deadlines, who’s involved in a project, and more.
- Access to a centralized place for new employees to get up to speed on projects that are already underway.
- Everything’s accessible on the cloud, which means team members can stay involved, even if they’re working remotely.

For the paid versions of project management software, you generally pay either a flat monthly fee or a smaller “per user” fee. Compared to older methods of tracking and managing projects, the shared solution of project management software is a no-brainer — even if you have to spend a little to get it!

Ultimately, you should think beyond financials when you’re looking at how to make your business stronger. With so many new business solutions on the horizon, the future looks bright for any business willing to embrace innovation!

THE DEATH OF PRODUCTIVITY! ARE YOU MAKING THIS TIME-MANAGEMENT MISTAKE?



If you think you’re a master multitasker, put down your phone and listen up, because you need to hear this:

You’re not.

The human brain simply doesn’t have the bandwidth to do two or more things at the same time.

According to Dr. Susan Weinschenk, when you think you’re multitasking, what you’re really doing is task-switching, or rapidly going back and forth between tasks — sometimes as fast as one-tenth of a second.

But that constant switching is mentally taxing. In fact, a study from the University of Sussex found that people who routinely multitask have lower gray matter density in the area of the brain that handles empathy, emotional control, and cognitive control.

So, multitasking can literally damage your brain, but at least you’ll have a short-term boost in productivity, right? Unfortunately, no. Researchers have found that multitasking slashes productivity by as much as 40 percent.

The quality of your work isn’t better, either. You can expect to have more mistakes and less creativity in your work when you’re multitasking. There simply isn’t room to daydream or think up ideas if your brain is being pushed to the brink.

Multitasking is also disastrous for anyone who’s actively trying to learn something. Split attention results in something called “inattention blindness,” where your senses pick up stimuli like sounds or sights, but your brain doesn’t register it. This is what happens when you’re texting someone on your phone while someone is talking to you in person — you don’t really “get” what the person just said.

So, how should we manage our time? The key, ironically, is “single-tasking.” Approach tasks in sequence and give each one your total focus. While you’re doing them, build in short breaks to recharge periodically, such as a 10-minute social media break after 50 minutes of strenuous work, or five minutes after 25. Minimize distractions from email, social media, and phone notifications. Connecting with others should be its own task, not an always-on activity.

Single-tasking may not be easy in a world full of distractions, but if you master it, you’ll be amazed at how productive you can be!

GOOD OLD-FASHIONED CHICKEN SOUP

If your New Year’s resolution is to have a healthy and happy year, you’ll love this delicious, gluten-free seasonal soup.

Ingredients

- ¼ cup coconut oil or ghee
- 1 cup onion, chopped
- 1 (14-ounce) can diced tomatoes
- 2 cups chicken broth
- 1 teaspoon garlic, minced
- 1 teaspoon thyme
- 1 bay leaf
- 1 teaspoon salt
- ½ teaspoon black pepper
- 4 cups potatoes, diced
- 1½ cups carrots, sliced
- 2 cups boneless, skinless chicken breast, chopped into 1-inch pieces

Directions

1. In a large pot, heat oil and sauté onions until tender.
2. Add tomatoes, broth, garlic, thyme, bay leaf, salt, and pepper and bring to a boil.
3. Add potatoes, carrots, and chicken.
4. Simmer until vegetables are cooked through, about 30 minutes.

Recipe inspired by kitchme.com.