

## Welcome!

Welcome to the Money Matters Monthly June 2013 edition.

This publication is a monthly publication meant to inform, educate and entertain.

And as an MJB's Bookkeeping Solutions customer or visitor it is yours absolutely free!

Dig in and enjoy!

Marla J. Blanchard,  
Chief Solutions Officer

**PS:** Once you are done with our publication, feel free to pass it on to a friend.

**PPS:** We greatly appreciate referrals. Bring on a friend or colleague and get 10% off next month's fee!

## Quotes to Ponder

In order to succeed, your desire for success should be greater than your fear of failure. - Bill Cosby

Be careful about reading health books. You may die of a misprint. - Mark Twain

A person who never made a mistake never tried anything new. - Albert Einstein

## Productivity Hacks

### Finding Motivation to Keep Going When You're Tired



Facing a deadline? Absolutely need to get something finished but just don't have the energy to keep going? Here are six productivity hacks to keep going.

**1. Stand up** It's much easier to fall into the trap of bad posture when you are sitting. And this can be a huge problem. Did you know your body actually affects your mind? Just forcing a smile on your face can actually make you happier! You can promote good posture by finding a work space where you can work standing up.

**2. Listed to music.** Listening to music can provide a huge boost to productivity. At least the right kind of music can. The wrong kind of music can actually kill your productivity altogether. Listen to music that you are unfamiliar with, or music that is melodic without lyrics – otherwise you will get into the “sing along” trap and not actually do anything.

**3. “Chunkify.”** Break your big tasks up into little tasks so that they don't seem as daunting. Focus on doing one thing at a time and cross it off your list. Facing large tasks can be draining

mentally. This makes things easier.

**4. Caffeine.** This is self-explanatory. If you're tired, but absolutely *must* keep going, then give yourself a caffeine boost. And recent studies have shown that drinking certain amounts of coffee can actually be good for you (just don't drink too much). Sugar works too. Pick your poison.

**5. Take a Break.** Getting your mind off of your work can provide you with the refresher that you need to keep going. Give your mind a break then get back to business. Consider doing something physical during your break. A short intense burst of physical exercise can get your blood pumping (think pushups, sit-ups, running up and down stairs, jumping jacks, etc.).

**6. Take a Nap.** If you are absolutely drained and just can't keep going, take a power nap. In most cases a 20 minute nap can actually give you the physical rest that you need for your body to “reboot.” So if you have to get back to work and can't afford a long sleep, give your body a break with a power nap.

## Marketing Moment Ideas for Financial Growth

### The "Clear Value" Marketing Boost

What if you could easily market yourself better with a simple psychological trick?

In this month's *Marketing Moment* let's discuss how you can not only make more money, but also have people walking away from the deal feeling that they got a great value.

Studies have shown over and over again that people aren't generally very good at analyzing how "fair" prices are. But people are far better at assessing "fairness" when they have several prices to compare.

When you go to a store and see something on sale you normally see the old price as well as the sale price. Next time you are the grocery store, for example, walk up and down the aisles and note how many items have two prices: the current price and the "original" price.

This is done by design. These "original" prices give people something to compare the current price to. Without this comparison people can't really assess whether or not the deal is any good. But with the original price on display, one that is normally significantly higher than the current price, people can instantly see the additional value they are getting by making the purchase.



While you may not necessarily be offering anything "on sale," you can still give people a value comparison. When offering products, explicitly tell customers how much investment of time and money went into development. Offering a service? Tell the customer how much time it took you to learn the skills and how your service will benefit them. Even in salary negotiations, you can tell your potential employer how much money you believe you can make or save them and compare it to your desired salary.

There are many ways to assess and calculate value. The key takeaway here is to make it clear what the value is and what it is worth. It is easy to pass up a deal when you have no idea how good of a value it is. It is much harder to do so when you know that it is a great deal.

People in all walks of life are constantly marketing. It could be marketing your business, product or service. Or it could be marketing yourself and trying to negotiate a salary. No matter what the situation, you can use this value comparison strategy to get better results, make more money and leave everyone happy with the deal.

### In the News...

Is global tax reform on the way?

Apple is famous for being insanely profitable and sitting on a stock-pile of cash. But how did they get there?

According to The Daily Mail, their profitability can be largely attributed to Cathy Kearney – an Irish accountant and director of one of Apple's affiliate companies.

In fact, in 2011 this satellite company paid just \$10million in taxes on \$22billion in earnings! Talk about accounting adding to your bottom line!

**"...paid just \$10million in taxes on \$22billion in earnings!"**

While the accounting practices were legal, this caught the attention of the U.S. government. And they called in Apple CEO Tim Cook for a Senate hearing.

Considering Apple isn't the only large company pursuing these practices (they are joined by Google, Amazon, Starbucks and the like), could this cause global tax reform?

After all, governments want what they consider to be their share of the money.

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### Thank you!

We hope you enjoyed this month's edition of Money Matters Monthly.

And we thank you for being a valued customer of MJB's Bookkeeping Solutions.

We appreciate referrals. Keep us in mind, remember, 10% off your next month's fee for new customers you refer our way!

Thanks again!  
Marla J. Blanchard

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### PLAY SUDOKU

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### SOLUTION (Don't Cheat!)

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Weather forecast for tonight: Dark  
- George Carlin

Cross country skiing is great if you live  
in a small country.  
- Steven Wright

### Did You Know?

A "Mimic Octopus" can shape its body to look like other predatory sea creatures.

It ranges from looking like a poisonous flat fish, to a poisonous water snake to something resembling a turkey with human legs running under water.

All in all, it has been observed taking on the appearance of at least 15 different species.

As if the world wasn't strange enough...

### Funny Bone

"All Is Fair In Business"

A shopkeeper was dismayed when a brand new business much like his own opened up next door and erected a huge sign which read 'BEST DEALS.'

He was horrified when another competitor opened up on his right, and announced its arrival with an even larger sign, reading 'LOWEST PRICES.'

The shopkeeper panicked, until he got an idea. He put the biggest sign of all over his own shop.

It read: 'MAIN ENTRANCE'