

BOTTOM LINE

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When someone asks, what does your company do, you probably wouldn't say, "manages information technology," would you? Luckily, that's exactly what we do! If too much of your professional time and resources are spent outside your interest and expertise, and if IT issues distract you from growing your actual business, we have a suggestion...

Leave Your IT Troubles to Us, So You Can Get Back to Doing What You Do Best.

For an easily budgeted, fixed monthly fee — a mere fraction of the cost of hiring a technician — we'll take away the worry, frustration and considerable cost of managing your IT environment. Our managed IT services solution keeps watch over your systems 24/7, and we step in the moment we discover anything amiss. In most instances, you won't know there was ever an issue. This proactive approach to IT maintenance keeps small problems from becoming big and expensive.

Our intelligent remote monitoring tools and 24/7 back-office services provide expert, cost-effective IT management to make sure your systems operate as required and deliver the ROI you expected. Key elements include:

Server Monitoring and Care

We utilize active, yet unobtrusive software to track and analyze your server activity around the clock. When a system fails to work properly, an alert is generated and our team immediately investigates the issue. Once we identify the problem, we take steps to fix it — remotely at first, escalating our response as necessary.

Are You The Computer Department?



Desktop Monitoring and Care

Our preventive maintenance service for desktops proactively and regimentally monitors and addresses common problems experienced by desktop users. Whether it's viruses, spyware issues or installing patches, we handle it all — quietly and in the background while your employees remain productive.

Mobile Device Management

With more companies looking for efficient, secure ways to incorporate their employees' personally owned mobile devices into the workplace (also known as "BYOD — bring your own device") we offer a response that answers all your needs. Our mobile device management (MDM) solution is the fastest, most comprehensive way to get devices configured for company access and to ensure that your organization's data is secure on smartphones and tablets. As a fully integrated cloud platform, we simplify MDM with rapid deployment, as well as comprehensive visibility and control that spans across mobile devices, applications and documents.

Network and Security Assessments

How healthy is your network? On a regular basis, we generate reports on the state of your systems, letting you know of any potential problems that fall outside safe parameters of our managed IT services. With these comprehensive assessments, you'll always have the best information for choosing your most effective options.

What's more, we continually build intelligence into our remote monitoring software by documenting the resolution to thousands of issues and incorporating them back into our software. And our expert technicians work around the clock to ensure your systems not only remain healthy, but also optimized for performance. Rest assured, our team is equipped to handle even the most complex and difficult problems.

Let us answer any questions you have about our managed IT services. We'll show you the simplest and most affordable way to keep your IT network in top form.

The Joyful Workplace

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Ask yourself; does your organization (and even your home) have a joyful environment? There are many ways to improve the attitude in the workplace. Are the people that you're leading, or the people leading you modeling good behaviors that help create a positive environment?

Amanda Gore, award-winning professional speaker, author, and workplace performance and communication expert, put together 12 Secrets to Creating a Joyful Workplace, and we were inspired. By incorporating these elements into your workplace, you're creating an environment that inspires everyone to be their best...

- 1. Gratitude** — This is an important value to model and should be a primary focus because it motivates people.
- 2. Compassion** — Is there a lot of competition, or are you compassionate and understanding within your organization? People need to model empathy; it will be embedded in the organization.
- 3. Hope** — Is there any? Are people fearful of their future and the company's future? Hope is something to inspire in everyone.
- 4. Reverence** — This is more than treating others with respect, but about bringing out each other's strengths and being appreciative of one another.



- 5. Energy & Vitality** — How much enthusiasm do you have in your organization? Make your organization full of life so people can be excited about what they're doing. Plan fun activities to bring people together, have something to look forward to as an organization.
- 6. Listening** — This is a crucial part of communication! Don't just hear, but really listen and follow through to show others you are listening.
- 7. Laughter** — Laughter is a very good sign of a joyful workplace. Of course, make sure it's appropriate, but keep it light and fun.
- 8. Inner Peace** — Being joyful isn't always about

being excited, but about being at peace within your environment. If you can find peace, you can feel good about your decision to work somewhere. It allows people to relax and feel like they are in the right place, doing the right thing for themselves.

- 9. Cheerful Enthusiasm** — Realistic optimism within leaders is very important for employees, no matter what things may happen in an organization. If leadership can reflect this, attitudes will improve throughout the workplace.
- 10. Generosity** — What kind of culture do you have in terms of generosity? Not just with money, but offering your time and a helping hand should be encouraged.
- 11. Love** — This is not about going around telling colleagues you love them, but rather, about showing people you care for them. When we feel supported and cared for, we are more likely to perform at our best.
- 12. Forgiveness** — People have to learn to forgive themselves so they can learn from their mistakes, but they need to know that employers are able to forgive as well. Instead of using the words mistakes or failures, get in the habit of calling them learning or growth opportunities.

Double check your workplace; does it have these 12 things? In what areas can you improve? Whether you're an employer or an employee, try a few of the items on this list to see the effects it has in your organization!

RETIREMENT Dress Rehearsal



Leaving the world of alarm clocks and cubicles and having time to pursue your own passions on a daily basis is liberating, but entering a new life stage can be scary. After all, you're planning for the longest vacation of your life. If you reach age 65, you're likely to live 20 or more years in retirement. Top that off with the ever-present concern about increasing living expenses and things get scarier.

What if life after work turns out to be far different than you expected?

Consider a practice run!

If you're nearing retirement, you've likely taken steps to prepare financially. There's an important thing you may not have considered – a practice run. How you choose to spend your time and money in retirement is your decision, but it's not always an easy one. Have you committed to a certain lifestyle? This can pose a problem if a significant amount of savings has been put towards things like a second home, trip around the world, etc., and changing your mind ten years later could throw a wrench in your long-term financial plan.

If you've based your plan on the idea that you'll be living in a new place, you may benefit from a practice run. For example, consider an individual who lived his entire life in NYC, but moves to Florida to retire – where taxes and cost-of-living are lower. After several years he decides to relocate back to NYC, meaning the dollars saved may not go as far as he'd planned.

Time for a financial rehearsal...

Simulating how to manage expenses in retirement can be beneficial. Also, creating a "paycheck" from your retirement accounts in this low interest rate environment and determining when and how to take your Social Security can be quite challenging.

Try dividing your expenses into 2 categories: the first would be household expenses you expect during retirement (include costs for necessities like food, clothing, shelter, utilities, taxes and insurance). The second would be your lifestyle expenses. Keep in mind you may have to inflate your lifestyle expenses for retirement as they may rise when you have more free time. Once you understand your expenses, you can consider income sources to meet them.

Perfecting life in retirement -

A little practice goes a long way! A trial run may not answer all questions, but it can ease emotional and financial concerns about making the jump. It doesn't include the unexpected events that can throw things off track, but try it for six months to see if your budget and lifestyle expectations are realistic. Sometimes it helps just to talk to someone...I help people transition into retirement every day. Feel free to call me so we can chat about your longest vacation ever!

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Net Assets vs Net Liabilities Not Just Financial Terms

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When Ken Fortier, author of NetPlus Connections, first handed me his book, I thought "Oh great...another networking how-to book...just what I need." Then, after reading the first few chapters I thought, "Wow, this is just what I need!"



NetPlus Connections is not about networking, it's about how to be the most influential person you can be, and how to use that influence with others to improve yourself and your business. It challenges the reader to determine if they are a Net Asset or Net Liability to the connections in their lives. The formula is simple: If you are worth more than you cost, you are a net asset. If you cost more than you are worth, you are a net liability. Assets get protected and invested in, liabilities get dropped. It's all about "relational accounting," and it's up to the individual to ensure they sit on the Asset side of the Balance Sheet.

People who are Net Assets have the following characteristics:

Genuinely grateful – they are thankful for what they have, not resentful of what they don't have.

Raise others energy level – people perform at a higher level when around NetPlus individuals.

Understand others needs – listen, use intuition, and have the experience to zero in on the needs of others.

Solve problems, not creating them – NetPlus people immediately seek solutions while others are frustrated and blaming.

Don't complain much – let the negative go away and seek positivity.

Connect to other NetPlus people – willing to introduce their connections to other people.

Don't divide or drive others away – have people skills that inspire others and build teamwork.

Are connected to other fields – being a lifelong learner and stepping outside of one's comfort zone.

Know where to go for solutions, ideas, and opportunities – always have a long list of connections.

Teach others useful things – generous in sharing suggestions, ideas, and solutions.

The key to being a NetPlus person is to "worry less about where other people sit on your balance sheet, and more about where you sit on theirs."

This Just In!

If your insurance policy was cancelled due to the Affordable Care Act you will not be penalized for not having insurance until 2016. You can also opt out of the requirement to buy health insurance if you experience a hardship in obtaining health insurance.

- **The cap on flexible spending accounts was reduced to \$2,500 per year starting in 2013. New for 2013 is that \$500 of the \$2,500 can be carried over to the next year, but the plan will have to be amended.**
- **Non-discriminatory plans have been in the Act from the beginning. The IRS has yet to issue the guidelines and is not giving a timeline for when they will. Essentially, it is saying that you cannot offer better insurance and benefits to the highly compensated employees. The fine is \$100 per day per discriminated employee.**

If you have a plan set up this way, you should look at changing it.

This is only a partial list of rules and changes that recently came into effect. There will be many more changes as the Act is modified to work in the real world. Read future newsletters for developments.

Attention Michigan Residents: Governor Signs Minimum Wage Increase!

Gov. Snyder signed negotiated Senate Bill 935 into law, which will increase minimum wage to \$9.25 an hour over the next four years. It will be raised to \$8.15 an hour starting on September 1st, 2014. The legislation sets tipped minimum wage at 38 percent of the regular minimum wage.

