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Get to Know Katie!

'Decentralization' in Social Media

Do You Have Unhealthy Stress Habits?

The Ultimate Business Tax Planning Tips

Have You Heard the Good News?

Fight the Sneeze With These Holistic Remedies

LEARN TO BREATHE BETTER

If the coronavirus wasn't enough, allergy season is upon us. Controlling the spread of the virus requires hand washing and social distancing to contain it from spreading but controlling it is still a mystery to the medical community which probably won't last long. Allergies on the other hand are something many of us have to live with each year, but you don't have to let your allergies stop you from enjoying gorgeous April blooms and fresh spring breezes. Try these natural solutions to help combat your allergies and breathe a little easier this spring — though if your allergies are persistent, seek professional medical help.

Eat Them Away Food is often overlooked as a method to fight your allergies, but make no mistake: The nutrients in some foods can do wonders for your body! Use this to your advantage by choosing ingredients proven to fight the sniffles. Raw, local honey has the ability to soothe scratchy throats, which protects the airway passage from further damage. (*Warning:* Children under the age of 1 should never consume honey.)

Also on the sweeter side, the naturally occurring enzyme in pineapple, bromelain, has been shown

Holistic Methods for Taming Seasonal Allergies

to ease inflammation and swelling, while quercetin, found in tea, red wine, and apples, can act as a natural antihistamine. If you're looking for something more savory, spicy foods can light a fire under your mucus, break it up, and clear your nasal passages.

Poke Them Away Acupuncture is an ancient Chinese treatment method that pinpoints specific pathways crucial to the flow of energy throughout the body and reopens them through strategic needle placements. While studies have yet to prove that acupuncture can serve as a stand-alone treatment for allergies, it has been shown to aid in symptom management. Acupuncture can also decrease pain and release built-up pressure caused by congestion.

Drain Them Away Have you ever just wanted to open your nose and flush out all of your congestion? With a neti pot, you can! Simply create your own saltwater solution with filtered water — do not try this with unfiltered water, as deadly organisms can enter your body this way — and 1 teaspoon of salt. Some experts even suggest adding a pinch of baking soda to the mixture to soothe the bite of the salt. Next, pour the solution into the pot. Tilt your head to one side over a sink, pour the mixture from the pot into one of your nostrils, and let it drain out the other side. Repeat on the opposite nostril and feel the relief!

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DESIGN LIFE'S Journey

APRIL 2020

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MAKING CONNECTIONS

A Day in the Life of Katie Beyer

Hello, everyone!

I'm Katie Beyer, and you probably know me as Deb's right-hand gal. This month is my one-year anniversary with DLJ, and Deb asked me to take the reins and share a bit about myself.

Deb has been a family friend for a long time. In March 2019, she reached out to me to help her work on this business. At the time, I was taking business administration and human resources courses at Rasmussen College. My goal was to find a job in an office setting and work in a professional, more structured environment. Before that, I worked in the restaurant industry and that was very up and down. When Deb reached out and told me what she wanted to do in the financial industry, I was excited to be part of it.

Though I consider myself an introvert, I'm also very much a people person. I love this job because even though I'm in an office, I'm not isolated behind a desk. I get to meet with clients every day and get to know them on a more personal level. It's great to help clients, and Deb wants this company to operate on a personal basis. This means I get to connect with the people we work on a genuine level. I hear about their lives and their families and share stories about my own kids.



“Deb and I both want to be there for our small-business professionals and let them know they have options and aren't alone in this.”

I have an 11-year-old, Mia, and a 20-month-old, Isabelle. It's a big gap, but it's quite lovely. Mia loves being a big sister and she's super patient with Izzy, who can be quite rambunctious. Now that spring is here, I'm looking forward to gardening and doing projects together outside. We love sports (Go Packers!), crafting, and doing projects around the house that make our house a home. I feel blessed to have a job I enjoy that also allows me to be a mom and spend quality time with my family.

Deb and I both want to be there for our small-business professionals and let them know they have options and aren't alone in this. The project has evolved into so much more than what Deb first described to me, but I enjoy it so much. Deb is family, and it's always good to work with family. Plus, Deb is a wonderful mentor and guiding light. Working here is unlike any job I've had before. It's really more of an apprenticeship.

Deb's been showing me the ins and outs of the financial markets, the secrets of the trade, and all the things she knows. It's such a blessing. Not many people are willing to share their knowledge, let alone sit down at your desk and create a life plan with you. That's exactly what Deb does for me and all her clients. She has so much wisdom, and she doesn't want to keep it all to herself! Deb wants to help people expand their knowledge so they can grow. It's great to be part of that.

-Katie Beyer

BREAKING DOWN FACEBOOK

What Is 'Decentralization' and How Will It Change Social Media?

Nowadays, getting locked out of your Facebook account often means losing access to your Spotify, Tinder, or any of the other sites you can sign into through Facebook. The amount of personal data social media has access to grows all the time, and it can affect your private and professional network. Thankfully, a few tech CEOs, such as Facebook's Mark Zuckerberg and Twitter's Jack Dorsey, believe social media decentralization could give users greater control over their personal information.

Social media decentralization was once a pipe dream for activists, but Dorsey has recently revealed his hopes for redesigning his social media software to put the power back in the users' hands. Zuckerberg also admitted in a Harvard interview that decentralized software is "quite attractive."

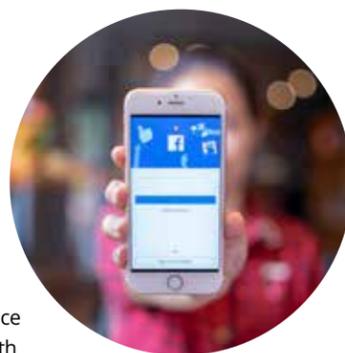
Currently, Facebook and Twitter live in relative anarchy. Their sheer size makes them nearly impossible to audit or manage, which makes falsified information and propaganda infamously easy to pass around.

This anarchy also makes it much easier to conceal illegal activity. In an age where identity theft, financial fraud, and selling user information are more digital than ever, it's important that users and businesses alike have full confidence in the security of their online pages where clients interact with them — especially if information, goods, or services are exchanged.

A decentralized system could split the massive, unregulated wilderness of Facebook and Twitter into user-managed "neighborhoods." Rather than relying on one centralized server that holds over 2.45 billion users, businesses and individuals could host their information on their own computer. This would give businesses and individuals much greater control over their information and how they share it.

That's not to say there aren't risks associated with decentralization. If unprepared, private hosts could be left defenseless against hackers. Some critics even suggest that a push to decentralize could just be an attempt by Twitter and Facebook to dodge responsibility by moving data off of their own servers.

While decentralization offers solutions to some of the problems of social media, it's an approach that requires cautious implementation. Only time will tell if decentralization's benefits outweigh its risks.



IS TAX SEASON REALLY OVER?

3 Strategies to Maximize Your 2021 Tax Return

You've finished your taxes. Well done! Now, what are you doing to improve your tax situation for next year? It's never too early to start planning for next year's taxes, and the sooner you start planning, the better the outcome may be. The first step in tax planning, especially when it comes to business taxes, is to look for opportunities to keep more money in your pocket.

Understand Your Credits and Deductions There are several different credits available both to individuals and to businesses. You are probably familiar with several of the individual credits like the child tax credit. Well did you know, businesses have credits for going green, accommodating disabled employees, serving new markets and other targeted credits?

While it is less likely for individuals to itemize deduction on their Federal tax return since the new tax laws went into effect, many states still give credits or deductions for expenses such as property taxes. So keep track! Business owners on the other hand still need to keep good records so they (and their accountants) don't miss deductible expenses. Did you know that annual fees on your business credit card is deductible? These are just a few of many possible options, but to truly make the most of your tax return, you'll need to do more than go down a checklist or buy new office equipment for a tax write-off. Understanding your business credits and deductions can help you take your business to the next level.

Maximize your retirement plan contributions You have seen and heard this before, but this is usually the easiest way for people to save. Small business owners often overlook this opportunity and default to an IRA. Yet, they have several other options that will allow them to put more money away in retirement savings. Make certain you are contributing to the right plan and maximizing your opportunities

Don't Overlook Additional Long-Term Tax Planning There are plenty of ways to defer paying taxes and keep your tax rate at a lower level, as suggested above in maximize your retirement plan contributions, but is that really the best strategy for you? You might feel like it's best to defer your taxes now, but what happens come retirement? This is the difference between short-term and long-term tax planning. Required minimum distribution (RMDs) in retirement can easily bump you into a higher tax bracket throughout your retirement. If this happens, you might find yourself wishing you'd paid the taxes already or had looked at tax-free growth options.

Strong long-term tax planning can help turn unfortunate events into tax opportunities. For example, if you lose your job or your business does very poorly one year, this could be a very good time to roll your 401(k) or IRA into a Roth IRA. You'll pay taxes on the account now, but in the future, when you're in a higher tax bracket, you'll be able to take those distributions tax free.

Taxes are complicated and everyone's situation is different. When planning for the future, work with someone who can help you achieve your life goals and your business goals. Get a jump on your tax planning by calling our office today!



Brain Break!

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Solution on Pg. 4



PUTTING YOU IN CONTROL...

Andrew Saul, Commissioner of Social Security, and the agency continue raising public awareness about telephone impersonation schemes during the Office of the Inspector General's (OIG) national 'Slam the Scam' Day on March 5. Social Security and OIG have made concerted efforts to educate the public about these scams - in which fraudulent callers misled victims into making cash or gift card payments to avoid arrest for purported Social Security number problems. As Commissioner Saul testified to Congress, the agency has taken swift actions, including helping OIG create a dedicated online reporting tool at [oig.ssa.gov](https://www.ssa.gov), providing people who call the agency with updated information on the scams and how to report them, increasing employee and public outreach and education, and establishing a Social Security/OIG workgroup to maximize resources and ensure a cohesive response.

For more information, please visit <https://www.ssa.gov/news/press/releases/>.

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HOW TO BETTER MANAGE STRESS

Leverage the good behaviors to defeat the negative behaviors

A 2019 Gallup poll found that 55% of Americans report feeling stressed on a daily basis, which is 20% higher than the global average. Stress is not inherently bad; some stress can give us that push we need to take action or meet an important deadline. But chronic stress can be deadly.

Stress causes your body to release adrenaline and cortisol. In large doses, these hormones can lead to an increased risk of anxiety, depression, weight gain, headaches, and heart disease. In order to avoid these health risks, it's important to develop healthy strategies for stress management.



Exercise is a very common strategy for stress relief. Physical activities like going for a run or a bike ride, doing yoga, or taking a tai chi class can improve your physical and mental well-being. Other effective forms of stress relief include meditation, volunteering in your community, relaxing with a book, working on hobbies, or talking with a friend.

Perhaps more important than developing healthy stress management habits is recognizing the bad habits you've developed around stress. Harvard Medical School warns of the dangers of unhealthy responses to stress, which can include:

- Binge-watching TV
- Withdrawing from friends and family
- Throwing yourself into social situations to distract yourself from your problems
- Overeating
- Undereating
- Overindulging in alcohol
- Sleeping too much
- Lashing out physically or emotionally
- Smoking more than usual
- Taking prescription or over-the-counter drugs for the purpose of stress relief
- Taking illegal or unsafe drugs

By identifying the unhealthy habits you've developed in response to stress, you can work to replace them with healthy alternatives. If stress has you reaching for an extra bag of salty treats, go for a run or call a friend instead. If your bad stress habits have become addictions, seek professional help to break free and put yourself on a better path.