

2	6	4	3	7	9	8	1	5
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6	7	3	9	4	8	2	5	1
3	2	7	1	9	4	5	6	8
1	9	6	5	8	2	7	4	3
4	8	5	7	6	3	1	2	9

It's Okay to Geek Out

RETURN SERVICE REQUESTED

Cutting Costs in a Crisis

4 Steps to a More Positive Mindset

What's Your Relationship With Money?

Putting You in Control

What Is Gardening Good For?

HEALTH BENEFITS OF FAMILY GARDENING

Yes, there will always be football season, basketball season, and soccer season, but right now, it's gardening season. That means it's time to roll up your sleeves and play in the dirt. If you've been searching for a way to get the kids away from technology and engaged with the real world, gardening is the perfect activity for the whole family to enjoy. Not only is it fun, but it's also beneficial for your kids' development.

For example, gardening can improve your children's analytical abilities. As Dr. Wendy Matthews says, "Gardening exercises important reasoning, initiation, planning, and organization skills." Furthermore, several studies, including one at Texas A&M University, suggest that gardening improves a child's attitude toward fruits and vegetables and may make them more likely to choose them as snacks. Gardening helps kids identify with where their food is coming from, and nothing tastes better than a freshly picked strawberry or pea pod they grew themselves.



Give Your Kid the Gift of a Green Thumb

Jack Gilbert, a scientist at the University of Chicago and a parent himself, and his co-author, Rob Knight, emphasize the health benefits of garden time in their book, "Dirt Is Good: The Advantage of Germs for Your Child's Developing Immune System." The two found that exposure to different microbes, like those found in a garden, strengthens a child's immune system and makes them less likely to develop allergies.

If this is your first time gardening, you don't need much to get started. Grab a few shovels, a pair of gloves for each family member, and fresh potting soil, and you'll be set. Then, you can decide together which plants you'd like to grow! Carrots are fun because of the surprise factor — just imagine your child discovering that the part they eat grows below the ground! Peas are tasty and fairly easy to grow, as are strawberries. The options really are endless. Depending on the growing season in your area, you can choose to buy seeds or opt for rooted plants.

Last but certainly not least, the best part of gardening as a family is the healthy, fresh produce you'll get to enjoy all summer long!

DESIGN LIFE'S Journey

MAY 2020

WIZARDS, JEDI, AND SUPERHEROES

Here's to the Underdogs

I was recently informed that I am a huge geek. This came as quite a shock to me. How is liking "Star Wars," "Harry Potter," and Marvel movies geeky? These are all just fun, cool stories!

It's very strange to me that we call these kinds of stories "geeky," especially when you really look at what these books or movies are really about. Sure, they're full of magic and space battles, but at their core, they're all underdog stories. Good must triumph over evil, and the little guy has to work hard to come out on top. Sometimes that little guy is a wizard, superhero, or Jedi, but they are still the underdog facing impossible odds. These are the kind of stories I love. I'm always rooting for the underdog. I'm a Cubs fan, after all!

I think the reason people love these geeky stories is because people relate and the stories give them hope. We all have times in our lives where we feel lost or alone and we're up against a huge challenge. In real life, that challenge probably isn't an evil galactic empire or a universe-ending supervillain, but it can certainly feel like the end of our world. It's good to have stories to remind us that no matter how hard things are today, they can always get better tomorrow. We just have to keep fighting for what we believe in

and refuse to give up. It's like Professor Dumbledore said in "Harry Potter and the Prisoner of Azkaban": "Happiness can be found in the darkest of times, if one only remembers to turn on the light."

Another thing I like about these stories is how they show us what we're capable of. As Napoleon Hill, Earl Nightingale, and many others have noted, no matter where we fall on the "geek" scale, we were all created with unique gifts. No two people are the same. It is up to each of us to discover our gifts and use them to become all that we can be. Of course, reaching this goal can be really difficult to do all on our own. That's why these geeky stories often feature friends and mentors who rally around the hero and help them through their journey. Our personal life journeys can be hard, but it's not a journey we ever have to make alone.

My whole business model is about helping individuals and small-business owners who often feel like the underdogs of the world. In reality, they are the lifeblood of the economy. I want to give them the support and guidance they need to be solid financially so they can come out on top and enjoy the lifestyles they want to live. Basically, I'm the Obi-Wan Kenobi to my clients' Luke Skywalker.

Okay, maybe I am a little bit of a geek, but my children would never believe it!



It's good to have stories to remind us that no matter how hard things are today, they can always get better tomorrow.

-Deb Matz

CUTTING COSTS IN A CRISIS

How Small Businesses Are Adapting

Small businesses across the country are feeling the strain that comes with a global pandemic. Business models have been disrupted, and cash flows have taken massive hits. The coronavirus has left a lot of business owners and their employees scrambling. Regardless, in this tough time, there is one thing every business owner (and employee) should *not* do: panic.

Panic causes far more problems than it solves. Panic is an emotional response, and when you make decisions — particularly business or financial decisions — based on emotion, you are more likely to make a mistake that negatively affects you in the long term.

A recent Goldman Sachs survey of more than 1,500 small-business owners revealed that more than 50% believe they will be out of business within three months if the situation doesn't improve. In order to survive, cutting costs is necessary. The biggest cost many businesses are addressing is that of their employees.

Over the past few months, many businesses have let go of part or all of their staff, opting to lay them off rather than absorb the financial burden of keeping them on. Even with the recently implemented stimulus programs to assist employers, laying off workers may prove to be a good strategy, but only if done correctly.

Start the process by extending invitations to your now-former employees to possibly return once your business can support them again. While they can now collect unemployment benefits, you need to think about where your business is going to be after the corona virus is behind us. At that point, you can do one of two things: Rehire previous staff or hire new staff. Keep in mind that hiring new staff members will cost significantly more than rehiring your old staff. Consider costs associated with retraining, establishing benefits, and getting them up to speed.

Also, do not discourage former employees from pursuing other options. While you may be in a position to rehire some of your prior staff, you may not have the budget to rehire everyone. Everyone needs to be able to make ends meet.

In the meantime, keep an eye on government relief. Many small businesses will qualify for certain assistance in the coming months.



OUR BIGGEST ENEMY

Say Goodbye to Your Negative Mindset

More often than not, the one thing that truly stands between us and our dreams is our own mindset. When we hold fear, self-doubts, and uncertainty in the forefront of our thoughts, we hold ourselves back from reaching towards our goals. Here are small habits you can develop to help change your mindset.

Practice Positive Self-Talk How you talk to yourself matters. If you struggle with a task and find yourself thinking, "I can't do this. I'm not good enough," then you will never be able to overcome that challenge. Your mind will forever be holding you back. Really think about the conversations you have with yourself and ask, "Is this how I would talk to my best friend?" If the answer is no, then ask why you are being so mean to yourself.

Be Persistent When the going gets tough, do you tend to throw in the towel? A negative mindset often drives us to call it quits at the first sign of failure. If we quit on our own terms, then we haven't failed, right? But quitting too soon often prevents us from ever succeeding. Build a habit of sticking with a challenge even when you want to give up. Start by committing yourself to just five more minutes and gradually extend that time.

Pay Attention to the Positive Make an effort to let go of negative events and hold positive things in your memory. This doesn't mean ignoring the bad things in the world, but instead of dwelling on how someone cut you off in traffic, why not appreciate how good your morning cup of coffee is? Train your brain to focus on the positive instead of the negative and you'll have a much happier mindset.

Remember to Be Grateful Life won't always go our way, but even on the worst days, there are reasons to be grateful. It could be the roof over your head, your next meal, or a flower blooming on the sidewalk. Start a gratitude journal and once a day, write down 10 things you are grateful for. This habit can greatly improve the satisfaction we feel in life.

Don't let your mindset hold you back. With these simple habits, you can develop a more positive mindset and go so much further in life.



Are You Inadvertently Repelling the Wealth You Want to Create?

So, What Is Your Relationship With Money?

Sounds funny to say one has a *relationship* with money, doesn't it? But we all do. And it starts with one's mindset towards money.

Having a negative mindset about money will adversely impact your ability to attract financial success more than any other factor. If you think money will make you a selfish person, that money is evil, or people who have money are snobs, you will inadvertently throw yourself off the wealth generation train. You can actually repel the wealth and money you want to attract by the things you say and do without even realizing it.

You will be more successful in building your wealth if you recognize money as a tool to be used responsibly. If you are not financially where you want to be, then determine what your mindset and attitude are regarding money. Only then can you learn to break bad habits and make better decisions about your finances.

A negative mindset toward money can limit your ability or willingness to take risks or plan for the future. Fear is a common limiting mindset when it comes to money. Losing or not having enough money can be devastating. However, making fear-based decisions about your money can lead to disaster, or at best, a small life. If your money mindset revolves around fear, then you tend to avoid risk and miss opportunities because you hesitate to take action.

Do you have a limited vision? Having a good money mindset means being able to envision the big picture and plan for the future. You understand it will take time and you are willing to persevere until you achieve success. Unfortunately, many people are driven by what they desire now. They're impatient and don't like thinking through the details of the process that will help them reach their goals for the future. If you aren't planning you are probably not putting much thought in how you are spending your resources. As a result, you probably feel like you never have enough money and you are living paycheck to paycheck.

Are you worried about what other people think? Unfortunately, this commonly drives people to spend money they don't have. Rather than focusing on building wealth and security, one becomes preoccupied with LOOKING important. So to "keep up with the Joneses" they buy "the expensive car," send their kids to "the most prestigious college," or they entertain at "the most expensive restaurants."

Maybe you are concerned about "appearing" successful? Many professionals and business owners feel they have to "look" successful in order to be successful. Again, they spend money on personnel or things they cannot afford. They mimic what they see others do, regardless of whether it fits their goals or current cash flow situation. (That might explain why the Small Business Administration continues to find that 83% of small-business owners are barely surviving, living paycheck to paycheck. That just should not be the case!)

This "image" mindset can be the most dangerous mindset if it totally disregards why money flows from one source to another. Money doesn't care about an image. The money you want is currently in someone else's possession. To attract that money, you need to create enough value that the other person is willing to exchange their money for your time, product, or service.

So how do you know what your *real* money mindset is? That can be tricky because we are often in denial and justify our actions based on what the majority is doing. But remember, only 20% of the population is financially well off, and that is a far cry from where a majority of people find themselves.

Our mindsets are re-enforced by our habits, which can lead us to believe that there is only one way to do something. If you are hitting a wall in business and you're not sure why, then it can really help to get an outside perspective from a trusted colleague or even a coach. They can provide more insight into your situation and let you know if your money mindset is standing in your way. Consider us as one of your resources to help in this area. We are only a phone call or email away.

PUTTING YOU IN CONTROL



Did you know you can track your tax refund?

If you already filed your tax return and are waiting for a refund, the IRS is trying to get back to electronic filers within 21 days, or for those who submitted their return by mail, 6 weeks. You can check the status of your refund with the IRS2Go app on your mobile phone or online at [IRS.gov/refunds](https://www.irs.gov/refunds).

Be ready to prove your identity by having the following information at hand:

1. Your Social Security number or Individual Taxpayer Identification Number
2. Your filing status (single, married filing joint, head of household, married filing separately, or windowed)
3. The exact refund amount you're owed (This will be listed on your tax return.)

THE TAX FILING DEADLINE HAS BEEN EXTENDED TO JULY 15, 2020, but you don't have to wait that long to file. If you are expecting a refund, let us help you get that return in ASAP. If you file your return now and owe additional taxes, that amount is not due until July 15. So get your return completed now and enjoy the dog days of summer!

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