

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

3 Inspiring Stories to Help You Bounce Back

Your 2020 Tax Prep Checklist

12 Customer Service Tips That Will Make Clients Love You

The Good News

High Quality Relationships Lower Blood Pressure

**LOVE BOOSTS YOUR IMMUNE SYSTEM AND LIFESPAN**

It doesn't take a scientist to tell us that a healthy, loving relationship can lessen our stress — but did you know it also boosts our immune system's response and could help us live longer? Multiple studies have shown that couples in happy, loving marriages tend to have lower blood pressure. Marriage itself isn't the key to a healthier life — the love is, researchers find.

How do researchers define a loving relationship? To put it simply, it depends on the couples' own opinion. Married couples with a high quality (aka loving) relationship showed significantly lower ambulatory systolic blood pressure than singles. However, happily married couples and singles had lower blood pressure than people in low quality marriages. Which means, at least in terms of your health, it's much better to be single than unhappily married.

How does it help your blood pressure exactly? Well, when positive events occur, the hormones oxytocin and vasopressin interact with your dopamine reward system. Vasopressin in particular helps control blood pressure.



Of course, getting into a new relationship can be a little stressful! Cortisol, the stress hormone, initially rises when you fall in love. However, it quickly drops in a long-term, stable relationship. Those low cortisol levels sustained for a long period of time contribute to many health benefits.

But how does it improve your immune system? That's a bit of a mystery to researchers. So far, women in love have shown changes in their gene regulation of immune cells compared to women not in love. Some theorize that this is in order to prepare for pregnancy. Unfortunately, we still don't have conclusive research on whether men in love better fight flu and other viruses, too.

High blood pressure is known as the "silent killer" since it has no symptoms, but it will steadily degrade your health over time, significantly increasing your risk of chronic conditions like heart disease. And while love is certainly not the only way to lower blood pressure, it's comforting to know our loved ones can boost our health for a longer, happier life. Happy Valentine's Day!

**BE A WEEBLE!**

*Weebles Wobble but They Don't Stay Down!*

I may be dating myself with the reference to the children's toy called Weebles, but all my life I have looked at them as a symbol for my life. You can knock me over, but I will bounce back. And for those old enough to recognize the reference, you know I have rephrased the tagline of "Weebles Wobble but They Don't Fall Down." Technically they do go down, but they just bounce back immediately. Wish I could do that!

The ability to bounce back is essential for happiness and success. A few years ago, I was introduced to a man who epitomized the impact that bouncing back and getting up can have on not only one's own life but also the lives of others. I turned on the TV and came face to face with **Sam Berns**. Sam was a young man, but he didn't look like one. He had a rare genetic disorder called progeria that caused him to age before his time. Even though Sam was a teenager, he wore grandfatherly spectacles. He could have easily resigned himself to life in a hospital bed, but instead, he chose to live life to the fullest, raise awareness for progeria, and help others suffering from it. His disease caused many setbacks, but he charged forward and made things happen. His story inspired me so much that I followed his campaign for years, cheering him on.

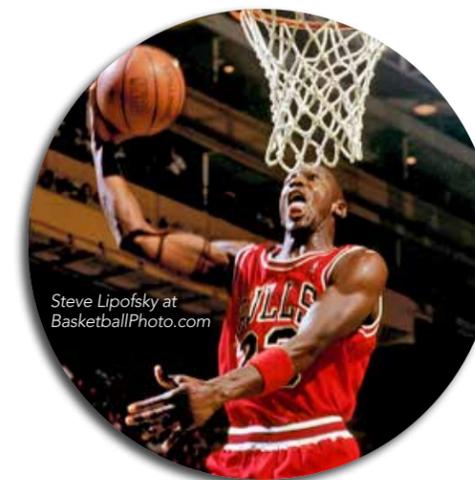
Sam passed away in 2014, but I will never forget his story. Progeria aged him quickly and weakened his body, but he kept getting up to fight another day — literally and figuratively! To me, he's the embodiment of National Get Up Day, a campaign created by U.S. Figure

Skating to celebrate the art of fearlessness after a fall. The event is celebrated every Feb. 1. The concept is pretty simple, but it has huge implications.

Figure skaters need determination and resilience to climb back to their feet and push forward when they fall on the ice, but they aren't the only ones who can use that skill set. We all fall down in life, but it's how we get up again that counts. Sam didn't let progeria keep him down. He got back up with grace and good humor! We could all use that same courage to get past the personal, emotional, financial, spiritual, or professional setbacks we face in our own lives.

Great athletes know this. Last year, for example, Olympic figure skater **Gracie Gold** was nominated one of U.S. Figure Skating's Get Up ambassadors. She's a world-class athlete who ended up in inpatient treatment for depression, anxiety, and an eating disorder in 2017. In 2020, she overcame those challenges and "got up" to skate again in the U.S. Figure Skating Championships! **Michael Jordan**, basketball legend and another amazing athlete, shared a similar experience with setbacks in one of his most famous quotes: "I've missed more than 9,000 shots in my career. I've lost almost 300 games. Twenty-six times I've been trusted to take the winning shot and missed. I've failed over and over again in my life. And that is why I succeed."

It's easy to forget the tough parts of stories like Gold's and Jordan's. As onlookers, we only see phenomenal athletes who excel. But they got



Steve Lipofsky at BasketballPhoto.com

back up, and we can, too! We just have to give ourselves the same grace we give others and focus on our victories instead of our failures. Easy, right?

So here's a good place to start. If you missed the official Get Up Day, claim today as your personal holiday. Then, think of a time when you have fallen in your life, brushed off the discomfort, made adjustments, and started moving in the direction you were meant to go. If you need a kick in the pants, try listening to Sam Berns' inspiring talk, "My Philosophy for a Happy Life," on YouTube. It has inspired me in tough times, and it might do the same for you.

Your Get Up Day might not be as dramatic as Michael Jordan's or Sam Berns', but it's still just as important because YOU are important. Finding that inner strength will change your life, and who knows? You might even inspire someone else along the way.

Here's to living life like a Weeble!

*-Deb Matz*

# YOUR 2020 TAX PREP CHECKLIST

*Don't Let Any Things Fall Through the Cracks!*



For many people, the most overwhelming part of tax season is getting all of the necessary paperwork together. I have a folder labeled "Tax Docs" where I put all incoming tax documents so I don't have to go hunting for my tax papers in ridiculous places. Are they in the closet? The junk drawer? Under the bed? Who knows! Even if you don't have to hunt for your tax information, sometimes you don't know what you should look for, so try using this handy checklist. It will help you organize your tax records and gather the documents you need to file your return. But before you get started ...

**Did you miss a deadline?** You should have already sent out Form 1099-Misc or 1099-NEC to vendors and W-2s should have been sent to employees, including household workers, before Feb. 1. If you missed this deadline, reach out to me right away. Now, on to the list!

## You need...

- All of your family members' Social Security numbers and dates of birth
- You should receive Form 1099-G for unemployment benefits you received (Yes, it is taxable!) or if you itemized last year and got a State refund.
- All of your family members' W-2s
- Form 1099-INT or 1099-DIV for interest and dividend paid to you by your banks/financial companies
- Got lucky gambling? You'll need Form W-2G to report your winnings. If you itemize, you may be able to write off some expenses.
- Your capital gains statements will report the sale of assets such as stocks, bonds, collectibles, equipment, etc.
- Look for Form 1095-A if you received insurance through the marketplace.
- Some clients and/or vendors will issue you a Form 1099-Misc for services or goods they received from you valued over \$600. If you were self-employed, be certain not to count this income twice.
- Watch for Form 1099-R or 1099-RRB if you received distributions from a retirement account or pension.

- Form 1099-SA reports Social Security payments and tax withholding.
- You should receive Form 1099-S if you sold a house. An exemption exists for primary residence only.
- Cryptocurrency transactions must be reported.
- Details on your business or farming expenses, if applicable
- If you received credit card payments for your business, make certain you have all your 1099-Ks.
- A breakdown of your rental property income and expenses, if applicable
- Property tax payment receipts. You only get to deduct the payment in the year it is paid. And although most people are not itemizing, it's important to report your tax payments to qualify for YOUR STATE's credits or deductions if applicable.
- Create a list of credits you think you might be eligible for, like the recovery rebate credit, child tax credit, dependent care tax credit, an education credit, student loan interest credit, earned income credit, certain business credits. Make certain to ask your tax professional about these.
- Any other related tax documents

## Bonus Tips:

- Your economic impact payments (EIPs) aren't taxable, so you don't need to worry about those!
- According to the IRS, refunds might be slow this year. To check the status of your refund, go to [IRS.gov/Refund](https://www.irs.gov/Refund) and click on the "Check My Refund Status" button.

If you are overwhelmed by all this and would prefer to have someone else prepare them for you, give us a call — we would love to take the stress off your shoulders or answer your questions.

# WHAT MAKES A CUSTOMER FALL IN LOVE WITH A BUSINESS?

## 12 Tips for Dreamy Customer Service

**"No one cares how much you know until they know how much you care."**

That quote is often credited to President Theodore Roosevelt, and it rings as true today as it did in the 1800s. In just a few words, Roosevelt reveals what customers want, and that's important information for your business growth. To attract more customers and keep the ones you have, you need to show them you care.

That's a really important lesson, so I'll say it again: If you want your customers to love your company, products, or services, then first you have to love your customers. You also have to show them that consideration by telling them you appreciate them. Even small gestures can make your clients feel valued, respected, and understood. This is key because happy customers buy more, stay with you longer, and tell their friends about you. All of that also makes your work more enjoyable. So, what are you waiting for? Show them you love them this month and make customer service a priority in 2021!

Here are a dozen ways to show you care:

- Personalize your services to make your customers feel special. Make it about *them!*
- Develop loyalty programs or create bonuses to recognize your top/repeat customers.
- Make sure they're the first to know about a new products or services.
- Stay in touch regularly through social media, email, and other channels (like this newsletter!) and ask for their responses.
- Listen carefully to their thoughts and comments and act on them!
- Answer questions empathetically and directly.
- Learn what is important to your customers and give it to them. (This can include things that are free, like advice, a smile, or a call to check in). This is NOT about discounting your prices but about enhancing your value.
- Respond to calls and emails immediately.
- If you make a mistake, own it — be honest and transparent!
- Offer support services and make sure you're available when customers need you.
- Follow through on your promises. This shows your love to your clients. It is better to under-promise and over-deliver. You will win over more clients and make them feel important.
- Say thank you and be grateful for their support and MEAN IT!

You don't have to wait for Valentine's Day to spread the love. Select one idea from this list and focus on it for the next few months. Have fun with it, then try some of your own ideas. And remember — love doesn't always last forever, so don't be afraid to let go of difficult customers. When you do, you'll have more time for the ones who love you.



*The Good News*

*"I demand that you love each other, for you get enough hate from the world! But then it hated me before it hated you."*

— John 15:17-18

## BRAIN BREAK

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

*Solution on Pg. 4*

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