



John Byrne, CPA  
 Joining Montgomery Taylor, CPA!

## Welcome John Byrne, CPA!

Montgomery Taylor Family of Companies would like to announce our association with John Byrne, CPA, and his associate, Jeannie McCracken as they join our team of tax professionals.

John Byrne, CPA has been in practice in Santa Rosa either in partnerships or as a sole practitioner since 1976. He has worked in public accounting since graduating from California State University, Chico in 1969. He worked in Santa Rosa and then in St. Helena before coming back to Santa Rosa to form a partnership in 1976. John's practice was primarily centered on income tax planning and preparation. His firm was a continuation of an accounting practice started in the early 1970's by Burt Viesselman.

John was raised in Santa Rosa and attended Santa Rosa schools. John and his wife, Kathy, have three grown children and four grandchildren. Their children live in Beaverton, OR, Folsom, CA and Frankfort, IL, so they do a fair amount of traveling to see the family. Kathy is a watercolor artist and John enjoys helping her with her shows.

Jeannie McCracken will also be joining us as John's firm merges with ours. Jeannie was the Office Manager of John's firm. She wore many hats and will continue to do so. Jeannie managed the office of the firm John joined when he returned to Santa Rosa, so she has worked with John for nearly 40 years! Jeannie does bookkeeping, payroll, and income tax preparation, and has been a valued and trusted employee for many years.

John and Jeannie are both looking forward to working with their clients in the new structure and meeting new clients of Monty's firm.



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# TAX & INVESTMENT NEWSLETTER

Tax information and general business or economic information or analysis for educational purposes

NOVEMBER 2015

### current topics >>>



*Happy Thanksgiving*

## Monty's Opening Thoughts

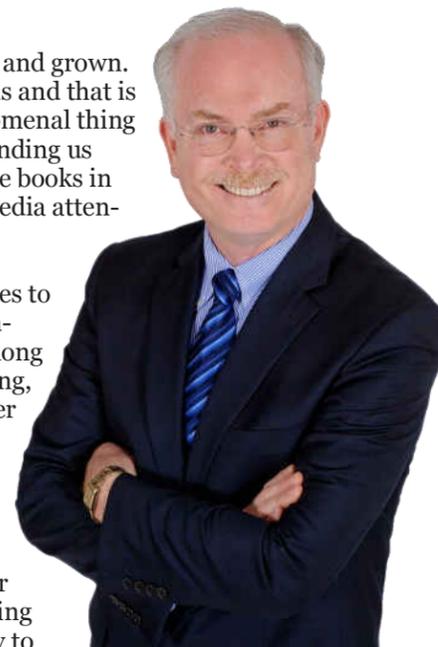
As year-end approaches I like to check-in on the goals I set for myself for the year. And, since I like writing out my goals and planning ahead, I'm sure I've encouraged you to do the same. I talk about it with clients in my office all the time, write about it in this newsletter and my books, and speak about it in public settings as well as on television and radio.

Reviewing your goals periodically also gives you a chance to make course corrections to put yourself back on track if you've drifted off. Since this is November and Thanksgiving is coming, reviewing your goals now is also wonderful timing for counting your blessings and being grateful for your accomplishments.

**You, my clients, are a blessing to me and my staff! Thank you for your on-going business.**

Over the past 23 years this business has grown and grown. You keep referring your family and friends to us and that is much appreciated! The internet is also a phenomenal thing and many, many people become clients after finding us online. Of course, it helps that I've written three books in recent years and have received publicity and media attention, which also drives clients to our doors.

With all this business growth come the resources to build out a stable work environment for my employees and a solid foundation for sustainable long-term business development. This is a good thing, and considering that we have very low turn-over in our employees and clients, it is a testimony to the fact that we're doing the right things. The CPA side of our business is going strong. In fact, we're doubling in size with the merge of John Byrne's CPA firm into ours. John, Jeannie and Sheri are welcome additions to our staff. They have many years of tax and accounting experience. Together, we are working diligently to blend our processes to ensure a smooth transition.



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## Monty's Opening Thoughts Continued... >>>

Not only that, but we are investing in upgrading our technology to create a better client experience in how we process and deliver income tax preparation services.

[As an interesting side note, it was John Byrne's CPA firm that handled my mom and dad's income tax work before I became a CPA. His firm has been a long-standing pillar in the Sonoma County CPA community and I'm proud to be associated with him. I'm grateful for this opportunity and look forward to the enhancements we have planned for this coming tax season.]

Every year at the end of April or early in May, I leave town for a week of personal business planning. For the past five years, I have retreated to a cabin up in Florence, Oregon. I use this time to work on my five year plan, mapping out the path for the business outcome I desire. I take two or three boxes of materials and my laptop computer. I do a lot of reading and researching, looking for new opportunities and industry trends, and evaluating the strengths and weaknesses

of my firm. Much of the focus is on how we can better serve our clients and bring more value to the service we offer.

Upon my return this year, my staff and I got out of the office for a staff retreat at the Flamingo Hotel. I shared with them all that I had been contemplating, updates to my five year business plan and their vital role in that plan. It was a long day of brain-storming, poring over our retreat workbooks and PowerPoint materials. We also enjoyed lots of treats and a delicious poolside luncheon.

As a follow up to the retreat, I wanted to keep the momentum going and dig deeper into the business building materials, so we have been holding weekly staff meetings to further brainstorm, one topic at a time. The result of this has been a deeper understanding for each staff member, as well as decisions being made for improvement in who we are and the value we bring to you.

One of the outcomes is our updated **Mission Statement:**

*"To be the local wealth management company most admired for its people, excellence and service."*

**SO WHAT?!?** You may be asking. What does all this have to do with me? Well, think about it. If business success takes an annual week-long business planning retreat and hour-a-week follow up sessions, perhaps your personal success requires the same effort—assuming you have goals and things you'd like to achieve.

**Do you have goals?** You need to write them down! Distinguish between long-term and short-term goals. Break them down into manageable chunks so you can make a step-by-step to-do list to accomplish them. Put those little steps on your calendar and check them off as you go. Keep your goals in front of you every day! And, get yourself motivated by asking yourself, *"What will my life be like, if I DON'T achieve these goals?"*

Be thankful and show gratitude for every little achievement!  
**HAPPY THANKSGIVING!**

We are happy to announce the addition of **Rachel Harlin** to our staff. Rachel and her family moved to Santa Rosa from Wyoming a few years ago. She has worked for several years in customer service and we are looking forward to welcoming her on-board as our new Receptionist. Danielle Putonen has decided to devote more time to her photography business.

Also new to our staff is **Kimberly Gordon**. Kimberly will be helping out with many office projects for the next few months until she returns to Pacific Union College to finish her degree in Nursing.

**Gary Liess**, our Life Insurance Expert, will be leaving our office in November. We wish him well in his new endeavors.

During Labor Day weekend, Barbara's English Bulldog, Boomer, completed in the Paul Bunyan Days Ugly Dog Contest . . . and he won first place! Boomer has a "cute" little wrinkled bulldog face and a super sweet personality, but he won over the judges and was awarded a blue ribbon, a trophy and an "Ugly Dog" sweat-shirt. Barbara is so proud of her boy!



## Staff Updates

*This month catch up with our Financial Services Specialist, Kelly Mills, and our Client Services Manager, Barbara Shaw!*

One of Kelly's favorite times of the year comes during the month of November. Not only because the seasons change and the wondrous colors of fall are in full bloom, but also because November wraps up the end of Football and Cheer for two of Kelly's kids. It is a very busy time of year as practices and games come to an end and Cheer competitions finally cease. Although it is a quiet and subtly blissful moment for Kelly, her two kids feel

drastically different...until they are reminded that Christmas is just around the corner. Here are fall sports photos of Kelly's two older kids, Tristan & Madelyn.



## Financial Tip of the Month

### "Protect Yourself While Shopping Online"

How did it get to be November already! Holiday shopping season is right around the corner, and much as I'd really like to "shop local," with limited time to shop and long distance family to buy for, I have to confess that sometimes online shopping is a real time- and money-saver. However, it is important to do what you can to protect yourself while shopping online. Here are a few tips:

**Avoid using a debit card, and use only one credit card.** If your debit card gets hacked, the thieves may be able to access your bank account. But if you use just one credit card for online shopping, you will have only one card to cancel if your card number is compromised.

**Look for the "https://" before you enter personal information.** Look for the "s"—it should indicate that you are transmitting data within a secure site. You may also see a padlock symbol in the address bar or at the bottom of the browser window.

**Change stored passwords frequently. Make them unique and obscure.**

**Don't shop using an unsecured wi-fi connection.** You leave yourself open to identity theft if you shop using public wi-fi. Put away the laptop and wait until you are on a secure, private internet connection. Hackers can tap into your Smartphone via the same tactics by which they can invade your PC.

**Check your bank account and credit card balances frequently during the holiday shopping season.** The quicker you notice any suspicious activity the faster you can shut it down.

**Read return policies carefully if you've never shopped a particular site before.** My daughter and I became the proud owners of three lovely prom dresses when we didn't read the fine print. We thought we'd keep the best one and return the rest, and then discovered that the dresses were not returnable!

Wishing you a happy (and secure!) holiday shopping season! And...if you have a size 14 teenage girl in your life, I know where you can get a great deal on a beautiful prom dress.... ☺

-Sandy Koppen, Tax & Investment Advisor



### ask the experts >>>

**Q:** How do I get out of credit card debt and curb my spending?

**A:** Make a plan and stick to it.

1. Six months spending with only cash or checks – no credit cards. 2. Put 10% of your paycheck into a savings account every payday – set it up to go electronically. 3. Live on what is left after saving that 10%. 4. No increases to the credit card balances. 5. Transfer credit card balances to lower rate cards where possible. 6. Pay minimum payments on all cards every month; pay as much as you can extra each month on the credit card with the highest interest rate. 7. Only pull money from retirement accounts to payoff credit cards as a last resort. 8. Don't touch the savings account – except for emergencies. 9. This will require making some cuts in your usual spending habits – no pain, no gain.

## Just For Fun

### Dog Friendly Places in Sonoma County

#### **Dog-Friendly Beaches:**

Doran Beach  
Gualala Point Regional Park  
Stillwater Cove Regional Park  
Campbell Cove, Bodega Bay

**California State Parks and Sonoma County Regional Parks** – Dogs are permitted in most State and County parks, but must be on a leash no more than 6 feet long.

#### **Off-Leash, Fenced Dog Parks:**

**Healdsburg:** Badger Park (1/2 acre) and Villa Chanticleer (1.5 acres)  
**Sebastopol:** Ragle Ranch Regional Park (1/2 acre)  
**Rohnert Park:** Benicia Park, Roberts Lake and Shelter Park  
**Santa Rosa:** De Turk Round Barn Park, Doyle Community Park, Galvin Community Park, Harvest Park, Norwest Community Park, Place to Play Park, and Rincon Valley Community Park  
**Glen Ellen:** Elizabeth Anne Perrone Dog Park (1 acre) in Sonoma Valley Regional Park  
**Windsor:** Pleasant Oak Park

#### **Restaurants:**

Many restaurants throughout Sonoma County offer pet-friendly dining. Look for restaurants with an outdoor dining area and ask the hostess for pet-friendly seating. Some restaurants will even bring Fido a bowl of fresh water!

#### **Wineries**

Many wineries are dog-friendly (leashed dogs) and some conduct dog-hikes or events open to the public on their vineyard property. These include Mutt Lynch Winery (Windsor), Topel Winery Tasting Room (Healdsburg), West Wines (Healdsburg), Kunde Family Estate Winery (Kenwood) Larson Family Winery (Sonoma) and Bartholomew Park Winery (Sonoma).