

## Whoosh ... the Sound of Time Flying!

Is it just me? As you (ahem ... we) get older, does it seem as though time just absolutely flies by? Maybe it's also a side effect of having a lot of work to do on deadline! I'm always reviewing the calendar, looking ahead to due dates. What do you think?

Summer is coming to an end much too quickly for me. It's my favorite time of year! I trust you have been able to enjoy yours and are ready to settle back into something of a routine again.

As you do so, check out the very helpful articles in this issue on:

- ◆ Retirement plans. You know it's never too early to start thinking about them, even if you've just started a business!
- ◆ Setting goals. Try goal stacking for a change and see how it works for you and your business.
- ◆ Enjoying the journey. Stop stressing! Find out what you need to let go of so you can stop worrying.
- ◆ Learn what's holding you back. Are limiting beliefs keeping you from achieving those goals you've set?

Take a look inside. Send me some feedback. We want to hear about what's important to you and your business!

What do you want to see addressed in future issues of Carolina Business Woman?

Looking forward to hearing from you soon!

*Pat Fontana*

Writer / Editor



*Let's connect!*

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## Consider Goal Stacking!

*By Allison Katschkowsky*

*CU Fitness is a specialty based fitness company focused on personal training and group training.*

*La Senorita Jolie features a line of athlesisure based clothing (all made in the USA)*



*Allison Katschkowsky  
CU Fitness  
La Senorita Jolie*

Why at the end of the day do you have to stop and think about what you got done? Where does all your time go?

I can start the day with large amounts of time blocked out, a plan from which to work and I still find myself in the unenviable position at the end of the day asking “What in the world did I get done?”!

Talk about a reality check!

**Don’t stress.** I mention this because we have all been there and we all struggle with the invisible force that seems to suck our time away! And I think I have a solution and plan that can work for you!

Consider the process of “goal stacking.” What? **It’s working with multiple goals all at once!** It means that with some time and planning, you CAN tackle the many tasks you want and need to each week.

**Follow these steps to come up with your “goal bricks” to stack into your plan!**

1. **Identify what your “big picture” goals are. These are your “goal mountains.”**
2. **Take each goal and list three smaller “sub goals” under each one. These are your “goal bricks.”** Give each set a name. Color code even.
3. Take your calendar and assign time limits to each one.
4. Finally, look at each week of every month and assign time blocks for each step that make up your sub goals.

This process requires thought and continual evaluation. Bigger goals are the **driving force behind your plan but it’s the smaller “goal bricks” for each one** that will allow you to clearly identify the tasks that will take your time.

**At weeks’ end, evaluate where you “stack up” in terms of accomplishing your bigger goal. The smaller time blocks serve as your “goal bricks” and can stack on top of one another to make your “goal mountain.”**

This process will require continual evaluation to ensure you are staying on track. Remember that accomplishing the smaller steps is ultimately what yields the biggest prize—putting your plan in motion.

**The smaller “goal bricks” will “stack” into what will be your “goal mountain,”** which is YOUR plan!



# Retirement Plans— It's Never Too Early!

*By Shannon Jenke*

As female business owners, we have a lot on our plate. The last thing many of us think about is saving for retirement, especially if we are just getting our business off the ground. Truth is, though, the best time to start saving is now.

You may be familiar with the traditional 401(k), but did you know there are other options of savings for the small business owner? Here are two alternatives that may be just the right fit for your business.

**SEP-IRAs** are advantageous for small or family owned businesses. This plan is solely funded by employer contributions, offering:

- Ease of administration and no required annual government filings
- Tax deductible employer contributions
- Contributions are immediately 100% vested

## **Ideal Employer Profile**

- Small businesses which are looking for a plan that is low cost and offers simplicity to set-up and maintain

## **Eligibility**

- SEP-IRA plans allow for an unlimited amount of participants, but are well suited for very small organizations
- An employee who is at least 21 years of age and earned \$600 in 3 out of the past 5 years must be made eligible.

## **Contributions**

- All contributions are made by the employer
- An incorporated employer may contribute and deduct up to 25% of compensation up to \$54,000
- A sole proprietorship may contribute and deduct up to 20% of net earnings from self-employment

A **SIMPLE IRA** is a low cost alternative to a 401(k) plan for employers with fewer than 100 employees. This plan is funded through a combination of employee deferrals and employer contributions, offering:



*Shannon Jenke works with women to empower, encourage, and educate to support their financial planning needs to ensure a more stable financial future.*



**Shannon Jenke,  
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*As the owner of Well Balanced Nutrition, it is Lucy's mission to improve lives by teaching, empowering, and connecting people one wellness adventure at a time.*



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**Well-Balanced Nutrition**  
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## Enjoy the Journey

*By Lucy Hayhurst*

Today I want to share an example of how learning to love the journey will help you be happier and healthier.

### **The worry effect**

I have a friend, we will call Wendy, who lives life a little bit like Rabbit from the cartoon Winnie the Pooh. Wendy is constantly talking about the many stressful parts of her life such as being a nanny to her 2 young nieces, keeping up with the projects she has promised to her friends, and worrying about what is going on at the White House.

I get it! There is plenty in this world to worry about. However, Wendy wants to be healthier, happier, and lighter. She noticed while traveling and taking a 6-week respite from work that she did not restrict her eating (or beer!) and lost 2 pounds.

Wendy found when she incorporated [joyful movement](#), such as walking and site-seeing, it no longer felt like dreaded exercise. She mindfully enjoyed small tastes of the local foods and beverages.

On vacation, Wendy was present, peaceful, and making thoughtful decisions, which helped her mind and body relax. When we are under stress our bodies secrete cortisol and adrenaline, which we term a fight-or-flight response. If you live in a constant state of worry or stress it is likely your body is perpetually in a fight-or-flight response hormonally. In fight-or-flight, the body responds by increasing blood pressure and glucose, while decreasing the immune system.

### **Food for thought**

If you can relate to Wendy's story, and you are ready to start enjoying your journey, the first step is to take a moment to reflect and identify your own fears, worries, negative thoughts, and stressors.

Next step, we need to ask, **what's in my control to change and what do I need to let go?**

If you find your habit is to listen to the news or read the headlines first thing in the morning, only to spend the day worrying about all that bad news, perhaps you can choose to read updates less frequently.

**Lastly, let's make it a priority to include activities in our lives that will make us feel happy and better cope with the circumstances we cannot change.** As we know from all the safety training on the airplanes, it is vital that you put on your own oxygen mask first.

**What's one thing you can add to your morning routine or day that will feel good and inspire you to make other choices that feel good?**

## Retirement Plans (cont'd from p. 3)

- Ease of administration and no required annual government filings
- Tax-deductible contributions for both the employee and employer

### Ideal Employer Profile

SIMPLE IRA plans are potentially appropriate for business owners who want:

- To offer a retirement benefit to employees that allows for employee salary deferrals and minimal required employer contributions
- A low cost plan with minimal administration and liability

### Eligibility

- Plan sponsors must offer the plan to employees who have earned at least \$5,000 in any two preceding years and are reasonably expected to earn \$5,000 in the current year

### Contributions

- Contributions are made by both the employee and the employer
- Employees may contribute 100% of compensation up to \$12,500.
- An employer contribution is made one of two ways:
  - A “dollar-for-dollar” match up to 3% of compensation, or
  - A “non-elective” contribution of 2% of each eligible employee’s compensation.

By determining which plan is appropriate for your business and establishing the plan, you will be well on your way to making retirement savings a reality.



*Shannon is relational, not transactional; she walks with her clients along the way as they seek to achieve financial success.*



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## An Expert in Your Field?

Of course you are! That’s why you’re in business.

Want to share some of your knowledge with our readers?

If you’d like to contribute to an upcoming issue of Carolina Business Woman, please contact our Editorial Assistant, Stacy Edwards, at [stacy@timeforstacy.com](mailto:stacy@timeforstacy.com).

We’d love to read what you have to say that can help women in business throughout the Carolinas!





***Marty helps busy professional women have a healthier, happier, more productive, vibrant life by exploring solutions to reduce their stress.***



***Marty Sloditski  
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## What's Holding You Back From Success?

*By Marty Sloditski*

You've set your goals and you can see success ahead of you. But for some reason you feel stuck. Could your limiting beliefs be at fault?

**Just what are “limiting beliefs”?** They're the thoughts that hold us back — false beliefs based on our past experiences. They cause us to see things as we believe them to be and not as they actually are. **They're the reason we make up excuses and “self-sabotage.”**

Many of the things we do come from our subconscious brains, which are not logical or rational. They act on the primal instinct of safety, and hold us back in fear based on past experiences, no matter how irrelevant these may be to our current situation.

**The most powerful way to “unstick” ourselves is to become aware of our limiting beliefs, and get rid of them.** How do we do that?

First, acknowledge the belief and seek its source. Where did it come from and how did it develop?

**A good way to do this is to play the “why” game.** Ask yourself what is preventing you from reaching your goal. **For example, “I can't have a successful business because \_\_\_\_\_.”** Then ask yourself “why?”. Keep asking “why” to each of your answers until you get to the root. **Now you've discovered what's feeding your limiting belief.**

Next, challenge the belief and identify the falsehood in it. This most likely is a belief generated from a past experience. Our brains are telling us that because something happened in the past, it will inevitably happen again. This is an assumption, not a fact.

**Create a new, empowering mindset, such as, “I am a strong, powerful woman who can create a successful business!”** Make this your mantra.

**If at first you're not comfortable with your new mantra, “fake it until you make it.”** You may still feel the fear, but move outside of your comfort zone and do it anyway.

As you start to experience success, you'll realize that the limiting belief holding you back with fear no longer has any power over you!



# Can You Disconnect?

By Pat Fontana

Do you panic when you can't find your cell phone? Do you hyperventilate when you realize you left it at home as you drive away to a meeting or even just to the grocery store?

If you're old(er) like me (!!!), you remember when the phone stayed connected to the wall, usually in the kitchen. Now we are connected to the phone and, it seems, can't survive without it.

What would happen if you put your phone down and walked away for 10 minutes? 30 minutes? A couple of hours?

Would you be afraid of missing text messages, emails, or social media posts?

Or would you discover a new way to communicate? Yes, children, there is a **communication method that doesn't involve an electronic device. It's called ... wait for it ... conversation!**

Try an experiment. See how long you can NOT touch or look at or even think about your cell phone. At first it may be a bit stressful, but after a while you may actually find that you are *less stressed*.

Hyperconnectivity can actually increase your stress level. Ever hear of a **condition called FOMO? It's the fear of missing out. The more you are on social media, for example, the more you worry about missing a post or a tweet or a chat. Believe it or not, sometimes those things *can* go on without you!**

So put it down. Look up. Look into the eyes of the people in the room with you. Oh wait. First, you have to ask them to put down their cell phones!

Have a conversation. Watch body language, listen to intonation, and enjoy the human interaction.

You can do it!

**Let me know** how it goes.

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***Ready to train your team to reconnect  
with each other and with clients?***

***Let's talk.***

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***Our phones used to be  
connected to the wall.  
Now we are connected  
to our phones!***



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"The ones who are crazy enough to think they can change the world, are the ones that do."

– Unknown

## UPCOMING EVENTS

**NEW!**

### **Fuquay-Varina Small Business Networking**

**Every Thursday at 9am**

**Fuquay Co Working**

**1000 N. Main Street, Suite 102**

### **Apex Small Business Networking**

**Every Tuesday at 9am**

**Apex Chamber of Commerce**

**<http://apexsmallbusinessnetwork.com/>**



### **Carolina Business Woman**

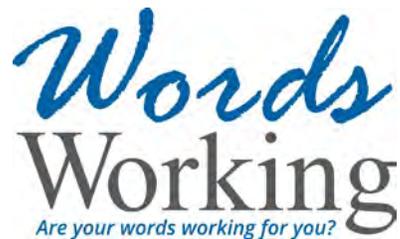
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