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# THE NEILL NETWORK NEWS

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How Every \$100 of  
Revenue was Spent  
By the Federal  
Government in 2013:

Defense	\$23.68
Social Security	\$23.39
Medicare	\$14.24
Medicaid	\$7.68
Interest on National Debt	\$6.41
All Other Government Programs Combined	\$24.60

*Source: General Accounting Office*

*Securities and investment advisory  
services are offered through Cetera  
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## Goal Setting for **2015**



As we enter the new year, I am reminded of a study by the Harvard Business School. They found that those students who had **written goals** were far more likely to achieve the goals. I've found that setting goals for my business has really helped me stay focused.

When you are setting goals, it is always good to remember that our goals need to be SMART! SMART goals mean:

**S Specific.** I want to get 10 new clients next year, not I want to get new clients next year.

**M Measurable.** I can keep track of how many new clients I get each quarter.

**A Agreed Upon.** Especially important if you have staff. They must be aware of your organization's goals.

**R Realistic/Attainable.** I could say I want to get 100 new clients next year-but that is not realistic.

**T Timely.** You need to set a date when you want to achieve your goal.

I hope this little exercise will help you as you begin to set goals for 2015.

Remember, write it down!!

Do you use and iPad or iPhone ?



I found a great little free app that you might want to check out.

It is called **RetirePlan**.

You can plug in a few pieces of information and get a nice chart & worksheets on what retirement might look like.

Am I worried this might replace me?

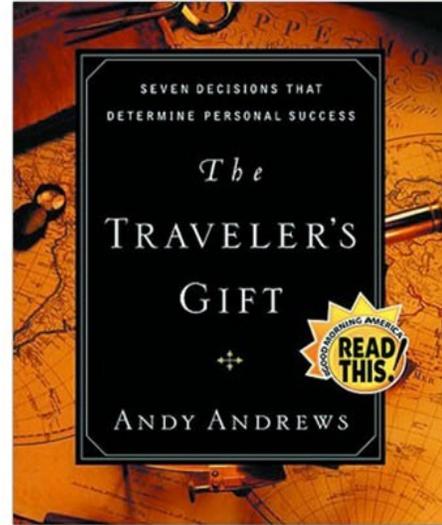
Naw, this is just a simple program– you still need me to help you figure out how to reach your goals!!

### A New Scam To Watch Out For

If you get a call from someone claiming to be with the IRS– be careful. Recently, scammers have been calling people and telling them that they owed back taxes. But if you just give them your credit card information, they will take care of the past due payment before you get arrested. I even heard one case where they called in a 911 before contacting the people, so the Police arrive at the same time they place the call to the taxpayer.

The IRS will not call you.

Even if they were to, you have due process before paying any taxes that you may owe for previous years. Make sure you, your family and friends don't fall



Just finished an interesting book called “ The Traveler’s Gift” by Andy Andrews.

Here were the 7 big take aways:

1. The buck stops here. I am responsible for my past and my future.
2. I will seek wisdom. I will be a servant to others.
3. I am a person of action. I seize the moment. I choose now.
4. I have a decided heart. My destiny is assured.
5. Today I will choose to be happy. I am the possessor of a grateful spirit.
6. I will greet this day with a forgiving spirit. I will forgive myself.
7. I will persist without exception. I am a person of great faith.



