

Restoring Family Values

By Bill Mancuso

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The other evening I was doing something I usually do not do anymore – watching the local news on television. The reason why I refrain from watching the news, or reading the daily newspaper for that matter, is all the negativity. As I was watching, I started to wonder what happened to our society. How did we become a nation where kids bring guns and knives to school, where parents seem to be "absent" from their kids' lives more than they are present (studies show that some parents talk to their kids for only 7 minutes per day), where the divorce rate is now over 50%, where the average credit card debt is nearly \$10,000 and where many families have parents working 2-4 jobs and still not being able to make ends meet? Maybe you have heard of stories like this. I also wondered whether we could do anything to change this course and "right the ship". Let's look at how this situation developed and how we might be able to solve the problem.

When we look back at our childhood, most of us had a common family element. One of our parents, usually mom, stayed at home and was the disciplinarian. When we arrived home from school, there was someone to make sure we did our homework and chores. We were not able to just "hang out" and play Game Boy, Nintendo, or associate with the wrong crowd simply because there was no parent at home. However, times changed. Economic conditions forced both parents to go to work and we became a society of day care, extended care, fast food dinners and less family time together. Children do not have the influence we were able to receive during our childhood. In addition, the cost of everything from clothing (especially shoes), food, utilities, and taxes has outpaced our ability to earn enough in wages to cover all these costs. The use of credit cards enables us to keep pace, but at a very high price. This has resulted in an ever-increasing amount of bankruptcies. Families no longer have the ability to put money away for their retirement or for their children's college education. Lately, corporate America has thrown another curveball at us by the large number of layoffs and rightsizing (whatever you want to call it, it still stinks!). Can you see how this all ties together? So how do we fix the problem?

The first step in restoring family values is allowing parents to have more time with their children. So how do you accomplish that and still have enough income to pay all the bills? The answer is actually quite simple. Think about this - you only have four choices when it comes to work:

Continue to work for someone and earn a paycheck. Your boss will tell you how much you make, when to come and when to leave, how much vacation you get, etc. Once taxes are taken out, there isn't enough money left to pay all the bills and enjoy life!

You can take your life savings and start your own business. Believe me, this is quite risky if the business does not survive. There is a huge price to pay when the business fails. The reason I know

this is because I have been there myself.

You can invest in a franchise like 7-Eleven or McDonalds . Most quality franchises have startup fees of \$20,000 to over \$100,000 and more. This is even before you open the doors! This also grants you the right to work 6-7 days a week, 12-14 hours a day, or more, and hire employees that usually will steal your inventory!

You can own your own home business. Millions of people all across the world have realized that this is the only option worth pursuing. A home business can be similar to a franchise, but without the high cost of entry. Not only does a home business allow an unlimited income potential (not found in most jobs), but also provides substantial tax benefits. This option is what is allowing parents to earn a decent income and to spend more time with their families since they are not worried about living paycheck to paycheck. Let's look at this option further, shall we?

If you are thinking, "Home businesses are scams and pyramid-schemes", then you need to join the 21st century. Just like the beginning of the 20th century, most people were independent business owners sharing their products and services with other people. These people were the butchers, blacksmiths, bakers, and so on. Today, people are returning to those roots, just with different products and services. The best part is that it does not matter how old you are, the color of your skin, how educated you are, or whatever, because most home business only reward those who make an effort to enrich the lives of other people. It is perfectly okay to make a living by making a difference in people's lives.

In fact, the US Government is assisting in the growth of home businesses through the substantial tax advantages offered. When you have a job, the first thing taken out of your paycheck is what – right, TAXES. You then must pay for everything you need to live on (food, clothing, utilities, etc.) with the remainder. If there is anything left, then you might be able to have some fun and provide for your retirement. However, when you own a business, even a home business, you are able to deduct all your business expenses from your income BEFORE you pay your taxes. Do you see how much farther your income can go by being a business owner? Folks, this is how people all across the US are taking control of their family's lives. If you are willing to work hard at your own business, then you can take control of your life also. The more families take control of their lives instead of being at the mercy of a job or jobs, then the better our society will be.

Of course, I do practice what I preach. I have been helping families like yours for over 11 years. Contrary to what you might believe, CPA's are not usually the wealthiest people in society. I too want to spend more time enjoying life and being with my family. My home business will allow me to do just that. On top of that, I am saving thousands of dollars per year in income taxes. If I can do it, so can YOU!

Bill Mancuso, CPA has over 11 years of experience assisting families save money with a home based business. For more information, please contact Bill via email at 4families@excite.com or call (866) 614-3396. Or you may visit his website at www.4familiesnow.com

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