

# WHAT YOUR CPA **ISN'T** TELLING YOU

**LIFE-CHANGING**  
TAX STRATEGIES



**MARK J. KOHLER**  
CPA, ATTORNEY AT LAW



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## WHAT PEOPLE ARE SAYING ...

“Mark’s sage advice to small business owners navigating tax planning is worth its weight in gold.”

—CLATE MASK, CEO, INFUSIONSOFIT

“Mark’s book offers outstanding tax strategies that will help you bring your American Dream to life! I loved it!”

—KRISTA BLOOM, PH.D., AUTHOR OF *THE ULTIMATE COMPATIBILITY QUIZ*

“Mark is no ordinary CPA; he actually makes the topic of taxes interesting and fun to learn about”

—ELLIE KAYE, AUTHOR OF *LIVING RICH FOR LESS*

“Mark’s enthusiasm and passion for a topic usually associated with pain and grief is only matched by his expertise and ability to break down complex principles into simple actionable steps. This is a must-read for any business owner or entrepreneur.”

—BRYAN ELLIOTT, FOUNDER, LINKED ORANGE COUNTY

“Mark is a brilliant writer whose uncanny ability to weave educational principles into engaging stories has made him one of my favorite authors. This book is a must-read for anyone interested in saving or making money. I have recommended it to all of our staff and customers alike.”

—BOB SNYDER, RENATUS, LLC

“I’ve been an investor for 15 years and was always taught my NETWORK is equal to my NETWORTH. If you are serious about creating a great NETWORTH, then you must have Mark and his team as part of your NETWORK for tax and legal support. My business and family thank you, Mark, and wish we would have met you 15 years ago.”

—CHRIS D. HAKE, REHAS-R-US

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“Mark is a very gifted and inspiring man. He has such an ability to connect with everyone he meets and teaches vast knowledge and skills to the common person. Since taking his tax and legal classes I have saved over \$30 thousand with different tax incentives and have made even more knowing how to embrace the different tax and legal strategies. What I like best about Mark is that he operates with the highest of integrity, and I know that I am in great hands when he is assisting me.”

—CHASE DIXON, DIRECTOR OF MARKETING, THE OG MANDINO GROUP INC.

“Mark has me jumping out of my seat and ready to rock and roll my taxes and the law. Now that’s takes skill with the law and a special rapport with people ...”

—VINCE GREAVES, INNOVATIVE PROPERTY SOLUTIONS, INC.

“We attended two classes on taxes taught by Mark and the amount of information I got from them was and still is priceless. My husband and I got more organized in our businesses expenses, like Mark said, and the end result was impressive. After seeing Mark in action, we decided to become his clients and Mark became our tax attorney. Let me tell you, in our first tax return we recovered Mark’s fee and MORE, just because we were aware of what to do.”

—FRANK & AIDA DODARO, F&A ENTERPRISES, INC.

“Mark is an extremely intelligent individual who makes complex issues simple. I now use Mr. Kohler as my legal and tax planning professional.”

—TONY LEENKNECHT, LEENKNECT FINANCIAL SERVICES, INC.

“I had the pleasure of attending one of Mark’s workshops and couldn’t recommend him more highly. He offers brilliant advice, and he has the unique ability to teach in a manner that everyone can understand. The knowledge he shares with everyone is amazing and he has a staff behind him that is second to none.”

—KAREN HALABY, KARADA MARKETING, INC.

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“My husband and I attended Mark Kohler’s seminar and were just awestruck. We loved that he could provide both an attorney and CPA perspective to our real estate holdings. His office is now handling our taxes and we will begin working on asset protection shortly. We are very impressed with Mark as a speaker because he is so knowledgeable, entertaining, and charismatic. We walked away with value from his seminar.”

—MICHELLE BRODERSON, MICHELLE BRODERSON, INC.

“Mark is unique in that he has found a way to make a boring subject fun and entertaining, using stories and analogies and dancing! Yes it’s true a person can be competent/professional and laugh!! It was so hard inviting people to an all-day Saturday ‘tax and legal’ workshop; they looked at me like huh? But those that came had an amazing time.”

—CHRISTINA HAFTMAN, SOCIAL MEDIA STRATEGIES 4 YOU

“I have been in several of Mark’s classes,, and I have used his company for accounting. In the last three years he has saved us thousands of dollars. His classes are so entertaining and he is very knowledgeable on the subject of tax law for real estate. He is able to make his classes enjoyable despite the subject. I can’t wait until he comes to Chicago again.”

—GENE MACKIN, 4 CAPITAL RESULTS, INC.

*This book is dedicated to taxpayers trying to live the American Dream and who doesn't know where to turn for meaningful tax planning.*

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*“Insanity: doing the same thing over and over again and expecting different results.”*

—ALBERT EINSTEIN

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## ACKNOWLEDGMENTS

I don't think people realize how hard it is to write a book and how many people work behind the scenes to make it a success. I say this, because I had no idea what an enormous undertaking it was to write my first book and then had selective memory when I was enjoying the success of *Lawyers Are Liars*. I forgot how much work it really was.

This book was even harder for me to write because it forced me well beyond my comfort level with writing, and I got exposed to the art of fictional writing. I couldn't have accomplished this huge undertaking without the unfailing support of my wife and children. They were consistently supporting me when I took hours away from them to sit in coffee shops in the evening and escape to any quiet place I could find to write. My love and desire to help them succeed in their own endeavors has only grown during this process.

Again, my partners and team members at the law firm and accounting firm truly help me be the best I can be as a professional. More specifically, Mat Sorensen and LaDell Eyre continue to be pillars of strength to me and have become eternal friends.

Special thanks to my publicist Melanie Thomas and her amazing skills at making a CPA interesting to talk with and look at. Also to Jason and Shelley Andrus, and Julie Fletcher for their editorial comments and review.

With all of that said, this book's quality and success is directly related to the enormous support, encouragement, and cooperation from my publisher Entrepreneur Press. Their willingness to take a leap of faith on such a unique book about taxes was truly visionary.

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# AN ELUSIVE DREAM

I am convinced that millions of Americans are starving for tax advice, but the shocking reality is that many don't know where to turn for answers.

Taxes are the number-one cost in our lives. We know this. But for some reason we believe that this topic is either too boring or complex to be worth investing any time into. Hell, I felt the same way even after I was a CPA.

However, after teaching and advising thousands of clients, I have discovered that there are several, if not many, things CPAs don't know or just don't tell their clients for one reason or another—information that would change their clients' tax returns and their lives!

Maybe it's because they are poor communicators. Maybe we don't give them a chance. Maybe it's because we believe deep down that our tax return “is what it is,” and there is nothing we can really do to change the bottom line. Whatever the reasons are, I know there are tax strategies that can change your life.

Now with that said, I face the daunting task of writing a book that you might actually want to read and share with your loved ones.

What are these tax strategies and guiding principles that don't change every year with new legislation? What is it that my CPA should be telling me in a planning meeting each year, or even more often than that?

I chose the medium of a story to convey this essential information.

It's actually a fairly short story to tell. Call it a fable, an allegory, or parable. The bottom line is that whatever you call it, it's the saga of how a group of individuals found answers to one of life's biggest challenges in an unlikely place.

The story starts with a fictional family that may seem very similar to yours. Now, please know I'm not talking about the resemblance to any particular family structure, but the similarities in the challenges that we all face living here in the great United States of America.

Of course, I realize that all of us come from many different walks of life. And clearly, the modern American family isn't so traditional anymore, is it?

What this means is whether we like to admit it or not, we have single parents, inter-racial marriages, same-sex couples, no kids, good kids, and even bad kids, or should I say kids not living up to their potential. Apparently that's the politically correct way to say it. With all of that said, you may still find this story conventional and even familiar.

There is a common challenge all the characters in this story face: the challenge of making a living. How to have a little extra money once in a while to spend on the things we enjoy, build a retirement fund for some day in the future, and along the way pay for the largest expense of our lives: taxes.

As I've met with thousands of clients over the years, it has been interesting to discover that many of them, including my family and friends, have consistently summed up this quest in the simple phrase “Trying to live the Dream.”

The meaning of the American Dream, of course, can be debated for hours on end and has been described countless ways. However, it doesn't have to mean being retired and sipping margaritas on some beautiful beach or mountaintop. Maybe it's just having a little more balance in life and not having to consistently stress about finances.



No matter how you define this quest, no matter what political party you align yourself with, we can agree: The Dream is an elusive one to millions of Americans today.

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When I first started practicing as a CPA and attorney, I thought I had found my calling. I felt I was helping people, and I truly enjoyed the work. However, I had no idea that the concept of tax planning could actually change lives—really change lives in a meaningful way.

I realized this when more and more clients ended up on my doorstep looking for basic “life” planning as they tried to find the American Dream. They didn’t have anywhere else to turn. They would tell me that if they wanted some “coaching” or “education” on how to get ahead in the game, they would turn to a good book.

They weren’t going to call their financial planner—although he or she would be a great resource on how to build their retirement, invest cash, or maybe get the right mortgage. But the traditional financial planner didn’t have the tools to help them climb the corporate ladder any faster or start their own right small business, and they certainly weren’t going to bring up the topic of real estate.

Meet with their lawyer? Most lawyers aren’t trained or have the expertise to run a real business. They just solve problems, or hopefully prevent them from happening. The insurance agent? The banker? Give me a break! They all have specific agendas, and thinking outside of the box and giving practical strategies about building wealth aren’t their strong points.

I suppose that left just the CPA, the person that they should certainly have as part of their team, but who most struggle to have a meaningful conversation with at any point during the year. Come on ... we have a better chance of communicating with a taxi driver in New York City than with our accountant. No offense, taxi drivers.

However, most CPAs have clients making money, don’t they? Even clients losing money, and hopefully a few living the American Dream. It’s not a reach to assume that the CPA could give us some type of advice about how to make more money and save on taxes.

This is where I started to realize the opportunity and power I had to change people’s lives!

Regrettably, for a whole host of reasons, millions of Americans don’t turn to a CPA for this critical advice and support.

I’m confident that if many taxpayers would just let their guard down for a moment, they might find their CPA is struggling to tell them something. That is where this story begins.

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# CONCEPT 1

## THE SECRET TO TAX PLANNING

### THE MEETING

It was a dreary day in March. You know the type of day. It was cold. The flowers had not yet started to bloom. One didn't know if it was about to rain, snow, or just stay cloudy and bleak.

What made the day even more unbearable was it was the day we went to see our accountant. It wasn't a meeting we looked forward to. Sometimes we would talk over the phone, or simply drop off our paperwork. Today, however, we were to "meet."

Any red-blooded American knows what my wife and I were feeling as we walked up to the building. How much were we going to owe in taxes? Would we have the money to pay or would we be lucky enough to get a refund?

In years past I had sometimes taken it upon myself to prepare our own tax returns relying on what I claimed to be the most cutting-edge software. But I still always felt I was missing something in the process. Maybe it was a particular deduction or just the lonely feeling of hoping to have someone tell me the tax return was OK.

Nevertheless, this year my wife and I had decided we ought to try *IT* again—that conversation with our CPA. The hope was that a planning meeting would actually help us save on some taxes. Maybe we would even benefit our retirement plans and we would accomplish "wealth building," as some have termed it.

My wife had confided in me on the way there that all she wanted was to simply understand the concepts we discussed in the ominous meeting about to occur. She was embarrassed to admit feeling vulnerable and uneducated when it came to discussions about taxes and our finances. I didn't belittle her or make fun of her. Deep down I felt the same way, but couldn't admit it. I was trying to lead us into the lion's den with as much faith and confidence as I could.

We arrived a few minutes early hoping to become familiar with the surroundings and thus lessen the intimidation we would soon feel. The waiting room was worse than a dentist's office. At least you knew the pain would be over soon with the dentist, but with taxes we assumed we would be paying the bill to Uncle Sam well into the summer. What have they said now? We don't start earning our own income until some time in April? Ironically, it will add insult to injury when tax freedom day finally falls on the filing deadline of April 15th.

The meeting started out as it always had in the past. "Let me see your records," our CPA said. He lowered his glasses, started thumbing through everything—asking a few questions that we thought were insightful, at least for a moment, but the feeling was fleeting. We realized he was just looking for a number to plug into a specific box or place on a line in some forsaken IRS form.

I asked a question about saving some taxes this year, and he immediately brought up the list of itemized deductions. These I was familiar with, but really wondered if they had an impact. He said

they did, but who knows? One just answers the questions hoping your CPA will smile and say, “Great! I was hoping you would say that.” But he never does.

“Where is the interest statement for your second mortgage?” ... “Didn’t you have some unreimbursed employee expenses at work this year?” he asked my wife. The typical questions simply caused us to regurgitate information, and no real planning was even considered.

Then came the comment from the CPA I most hated, “Well ... thanks for bringing in your medical expenses, but you phase out because of your income.” He usually then chuckles and says, “I’m sorry you just make too much money.” I wonder to myself, it doesn’t feel like I make too much money. Why does he say it that way? Damn him.

This time was not like other meetings. No, this time my wife and I had prepared for the upcoming precious moment: THE MOMENT before we get up from the table and he says to come back in three weeks to pick up our tax return.

My wife squeezed my hand under the table, and with as much courage as she could muster, or out of frustration, or just pleading, she asked, “Isn’t there something we could do this year to save more on taxes? There has got to be a strategy of some sort.”

And then he said it. I actually couldn’t believe it. “Well, let’s see ... we could put something in your IRA. You know the limits went up a little this year.” I wanted to reach across the table and slap him!

I can’t count how many times I had heard this fall-back comment from our CPA. “Let’s just contribute to your IRA ... that will help.”

Is that really all I have to look forward to as part of the *planning* process? Couldn’t my CPA come up with something better than that?

Suddenly I had the overwhelming feeling I should have just bought another version of the infamous “software” at Costco last month. I could do better than this, and I don’t even know anything about taxes. I started to hyperventilate and was torn between yelling or falling back into my chair in complete exasperation.

My wife and I stared at each other wondering where the meeting would go next and hoping it would get better—and fast.

## EXITING

I don’t know what I was expecting. My CPA was as old as my father. In fact, he was my father’s best friend for years. The irony was that we actually felt lucky to be working with him. He had expanded his firm over the years, but instead of having us work with one of his junior CPAs, he had agreed to work with us *personally* because of his relationship with my dad. Truthfully, I wondered if this was a favor or a curse.

Of course, a few years ago I had pressed him a little harder and demanded a different CPA in the office, one that was a little more creative. This was before I gave preparing my own tax returns a shot. That meeting went even worse.

The CPA was apparently creative, but we couldn’t understand a word she said. She was trying to elicit facts and goals from us and promised a plan that we could rely on to save on taxes. She started to explain how the tax code worked; I mean *actually* worked.

My wife left to go to the bathroom during the meeting that year and never came back to the

conference room. I found her outside on a park bench drinking a latte from Starbucks and talking with a friend on her cell phone. She had gone into denial or flight . . . or something.

In the conference room I tried to fight it out for as long as I could. At one point I leaned over the table trying to understand her references to the Master Tax Guide, as she quoted chapter and verse. We even sketched out a few ideas, but they didn't make sense to me. I seriously started to daydream about the summer vacation we were planning and forgot she was even talking. So much for a creative approach.

Why is it that CPAs are such poor communicators? It's as if the IRS chooses the students they want to go through the accounting programs at college and become the future CPAs. That's it! It's a conspiracy!

If the IRS couldn't confuse us themselves, they would leave it to CPAs to implement the plan of complete apathy and disinterest in tax planning or any hope of any tax savings.

The meeting this year was over. After the IRA comment, I just couldn't muster up any more interest in the conversation. I looked over at my wife. She couldn't even look me in the eye. She was just looking down at the table. I knew she had given up like I had.

To add insult to injury, we had a long walk back to the lobby. The illustrious CPA we inherited from my father was actually a partner and thus we had to meet in the corner office at the end of several turns and hallways. I couldn't take it. I started to feel like I was going to have an anxiety attack and had to get out of there. I told my wife, "To hell with it! I'm just going to call back tomorrow and pick up our information. I can prepare our own taxes better than this."

I grabbed my wife's arm and headed for the nearest stairway exit. It was like a breath of fresh air smelling the cement in the stairwell. I didn't even want to talk. I knew she didn't either. We just started to walk down the stairs in a trance.

I can't remember how many floors we descended before we realized we were at the bottom floor and we weren't actually going to be able to exit directly outdoors. We would have to weave our way through someone else's office.

As we opened the door into a darkened hallway, I quickly realized this unknown office was closed. I knew we needed to hurry and look for an exit to the front of the building. Although I felt like we were trespassing, the last thing I wanted to do was go upstairs and back through our CPA's office.

We turned down the hall, and I realized that we were headed in the right direction and essentially the only way out. Hoping not to see anyone, I was a little nervous when I noticed a light coming out of an office door ahead of us.

My wife looked at me and without saying a word we started to smirk at each other. I whispered, "Do you feel like you are on *America's Most Wanted*?" I loved to see her smile at my dumb jokes. It was my standard protocol to quote a familiar movie whenever possible. This little throwback was from Tim Allen in *Santa Clause*.

As we started to tiptoe down the hall and past the door—as if it would help on carpet—I could hear the people in the office laughing and talking with excited voices. I was immediately confident they wouldn't hear us.

I then heard something that utterly shocked me. A female voice said loudly, "I can't believe how much we are going to save in taxes this year! Why didn't our old CPA tell us this?"

I stopped in my tracks and looked at my wife with wide eyes. I didn't have to say it, but she could read my mind. Did you just hear what I did?

My mind was reeling. We were several steps past the door at this point, but I couldn't bring myself to keep walking down the hall. What do we do? We couldn't just eavesdrop. Awkwardly, we stood

there frozen in our steps, and both of us wondered what conversation they could be having that was so powerful.

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Wasn't there a movie quote I could pull off the top of my head for my wife that would justify listening in? I couldn't think of anything.

We just tried to listen through the crack in the door.

## A LEAP OF FAITH

Well, it seemed longer, but it was probably only a few moments. All of a sudden we could tell the meeting was coming to an end, and it was going to be an odd situation to say the least if we didn't go moving fast.

We started down the hall quickly. We got to the lobby of the office when the door behind us opened and we heard a voice holler out, "Can I help you?" We were stuck. I had to say something.

I turned around and blurted out a few words to the effect that we were coming through from upstairs and were just headed out. "No problem," the voice echoed down the hall. "I thought you were here for my next tax planning appointment."

Almost in unison my wife and I looked at each other with that "I can't believe it look." Our eyes communicated silently, "Should we say something?" I then audibly said to my wife, "Why not?" and she smiled. She shrugged her shoulders in agreement, and we turned towards the voice.

As we waited in the lobby area for a moment, the "happy" couple, as I later termed them, emerged from the darkened hallway toward us. They were wrapping up their involved conversation. We exchanged a pleasant glance with the other couple. Then a confident young man said hello to us as he bid the happy couple farewell. I couldn't tell if he was actually young in age, but he certainly was tall and full of energy.

Again he asked if he could assist us in some way. In a tentative voice I explained that when we heard the words "tax planning appointment," we felt we might be interested and asked what he did. He stated in a matter-of-fact sort of way, "I'm a CPA and would love to talk. What's going on?"

I thought this was a little too cavalier and casual for me, and was visibly taken aback. My wife jumped in and said, "Well, we were just upstairs meeting with our CPA, and it didn't go too well. We're a little frustrated."

In an empathetic voice and with tongue in cheek, he said, "Ohhh, one of those meetings, huh? Didn't go too well?" I immediately piped in, "That's an understatement!"

He then popped off and said, "Why is it that CPAs have the hardest time communicating?" He laughed and added, "We don't mean to be. It's just the nature of so many of us. We're just nerds and we hate talking. You should see us in a bar trying to pick up a member of the opposite sex. It's not a pretty sight."

My jaw almost dropped to the floor. I was immediately captivated with his self-deprecating humor. I think my wife was beaming, too, and we both shook our heads in agreement.

"It's crazy," he went on. "Taxes are the biggest expense in our lives, but no one wants to talk about them. CPAs think the topic is either too boring and complicated or a conversation isn't going to be helpful anyway. Then to top it all off, you have an industry of practitioners that are introverts and generally don't want to have engaging conversations to complicate the matter."

What planet is this guy from? It was almost sounding too good to be true. I think he could sense I was becoming a little apprehensive, and he quickly interjected, “I’m sorry, I don’t mean to beat up CPAs ... there are many, many great CPAs out there that WANT to talk with their clients. It’s just they’re hard to find sometimes, and a lot of clients don’t help the situation either.”

“What do you mean by that?” I asked. He was almost sheepish as he said, “Well, most taxpayers have become accustomed to three bad habits.” With his fingers and the animation of an infomercial he said, “First, people don’t think that paying their CPA more is actually going to result in savings on taxes. They shop for the cheapest tax return preparation fees like they shop for new tires. Who is going to be the fastest and most inexpensive?”

“Second, millions of Americans with their do-it-yourself mentality have started doing their taxes themselves with over-the-counter software. The rationale being that if I can’t save taxes, at least I can save on tax prep fees.

“I think most people deep down know these aren’t the wisest approaches to preparing their taxes but they look at tax services as a commodity and not really helpful. Is that how we want to approach the biggest cost in our lives? I don’t think so.”

My wife and I concurred, gave a look of encouragement, and nodded for him to go on.

“Finally, many taxpayers think that your tax refund or payment ‘is what it is’—that their tax return will be the same no matter who prepares it, unless there’s a mistake. When in reality, if you take your tax return to five different CPAs, you will more than likely get five different results. It all depends on the collective risk tolerance of you and your CPA, the creative attitude you share, and the skill set of your CPA.”

My wife said that she felt the same way and it made sense. I couldn’t disagree either, so I stayed quiet. But I was thinking to myself, “This guy doesn’t realize that we oftentimes feel helpless in this situation and don’t know where to turn.”

I think many of us just want to get our tax returns filed and over with, and then get on with our lives. It’s a necessary evil once a year. We just block out any thoughts about tax planning because it’s too painful.

Don’t get me wrong, I love living in the United States and wouldn’t want to live anywhere else. However, like most people, I just operate in denial when it comes to tax planning. Essentially, we’re scared to admit that we really don’t do tax planning—and feel and believe that. It is what it is.

Was there hope? What was this man saying? Was it a mean joke? I had a thousand thoughts going through my mind at once. Was it worth continuing our conversation? Was this going to turn into a scam, and was he going to offer me some lotion or juice and a chance to join his “downline?” Heaven forbid!

I think he could sense my skepticism, which again flew in the face of CPA communication skills. Could he really be that perceptive to feel the vibes I was sending? Probably not; it was too eerie.

He jumped in at this point and said, “Let me tell you what ... if you’ll sit down for 15 minutes, we’ll look at your situation in general, and I’ll introduce you to how we operate. Listen, we’re a firm that wants you to not only save taxes but also better live the American Dream. We have monthly newsletters, weekly radio shows, and regular live events to help you learn what strategies actually work and which ones are scams. It’s up to you. I’ll invest a few minutes in you if you will do the same with me.”

My wife and I looked at each other fearfully. Not that we would get ripped off or even waste our time, but that we would get let down again. We were like a girl or boyfriend in a bad relationship and just didn’t want to get our hearts broken again. At the same time, we had to have hope. Our eyes

couldn't lie. We wanted to believe that talking about taxes didn't have to be so miserable.

We shrugged our shoulders in agreement, gathered as much enthusiasm as we could muster, and followed him down the hall to the door with the light on.

## TWO WORLDS

As we sat down, we immediately started diving into the facts. Married. Two corporate jobs. Teenage kids and a little one. Homeowners with a reasonable mortgage, which was more reasonable before the last "adjustment" in the real estate market. Pay some money to charity each year. You know ... the basics.

At almost the exact instant we finished our laundry list of facts, he pulled his chair forward to the edge of his desk and said, "Now I know you're not like *all* Americans. We have clients that are single, retired, married, children, no children, etc.... But let me tell you what's going to happen. I'm going to plug the figures you have just given me into your tax return, and you're going to be screwed. I hate to tell you, but in your particular situation I can't help you. You're not giving me anything to work with."

I knew it! My feelings were immediately confirmed. It was too good to be true! No CPA can help me, and he just offended me further by making me walk down the hall to his office with all of his positive talk. It proves again that one can't even hope to talk in a positive manner about taxes.

But then he kept going ... and with an inquisitive look I was trying to see why he was continuing the conversation after dropping that last bombshell.

"See, we live in a country where two worlds exist. Not the haves and have nots, but those that work for the 'man' and those that work for themselves. I need to ask you, no, beg you, to consider having a small business in your family picture. I'm not asking you to quit your jobs or your careers, but open your mind to some sort of entrepreneurial activities."

I immediately started retreating to my happy place and thought, "But I don't want a small business. At least I don't think I do. I'm too busy, and at the very least I would never think of quitting my corporate career to start a business."

However, he didn't let me dwell on my thoughts too long. He just kept going, and the energy in the room started to elevate dramatically. This guy ACTUALLY believed this stuff! He was so excited I had to put my guard down and give it a chance.

He started emphatically with the statement, "Think of job security. What happens if something goes wrong at work? Do you have an income source to fall back on? What about being in charge of your own project with no boss? The independence and autonomy to take your idea from start to finish can be liberating!"

Then he got my wife's complete attention when he almost shouted, "Consider your teenagers! Have you been wanting to find work for them to earn money? Something productive you might be able to do with them? How about just teaching them a work ethic rather than how to play *Halo 3* on interactive mode with a kid from across the world in Germany? A family project like this could literally change your kids' lives."

Incredulously he started to smirk and said, "What about retirement? Is your 401 (k) at work going to be enough? Seriously? Don't even think about Social Security either! Why not try to sta

SOMETHING on the side that could actually build some long-term wealth or equity?”

~~“NOT TO MENTION TAX PLANNING! Let’s start moving aftertax expenses to above-the-line expenses. What I mean by this is creating legitimate business deductions with expenses you are already paying for. What about your cell phone, your home computer, travel, dining, home office laptops ... the list goes on and on.”~~

And almost like a climax in a movie, he looked us in the eyes, and as he peered into my soul, he said, “Why not truly live the American Dream?”

“See ... just having a small business on the side can open up so many opportunities and even benefits beyond tax planning.” He pulled out a yellow pad of paper and started frantically writing down the list of ideas he just rattled off. (See [Figure 1.1](#).)



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