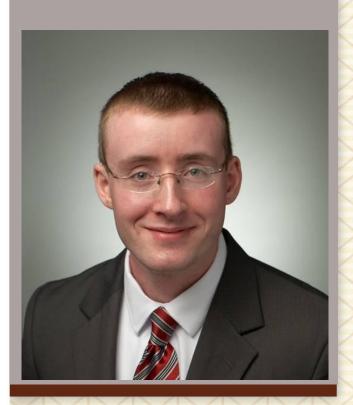
A FRESH PAIR OF EYES Weekly Edition – 11/24/2013



Contact - A Fresh Pair of Eyes

Feel free to reach out with your comments/suggestions or questions.

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SEAN STEIN SMITH - MBA, CPA, CMA, CGMA Time Management, part deux

Last week we introduced the topic of time management. Time management is a critical skill that needs to be mastered in order to fully take advantage of the time that you have. You have taken a certain amount of time out of your day to read this newsletter – for that I am humbled and grateful. Time is a finite resource, a valuable commodity, and most importantly, one of the most common metrics that are used to help generate revenue/billings/compensation.

This week we go through some of the more common "valueadditive" techniques and strategies that can be used to in order to maximize your time both on-the-clock as well as offthe-clock. Who says that revenue generation and income has to merely be limited to the time of day when you are working for someone else? By combining some of the themes from previous newsletters – personal branding, marketing yourself, continuous education – with some effective tools to maximize your time, some ideas will hopefully take place in your mind.

Let's get started

Here the link to my weekly podcast - The Weekly Roundup 11/23/2013

Weekly Roundup 11/23/2013

INVESTING TIP/DEFINITION SEAN STEIN SMITH - MBA, CPA, CMA, CGMA

Time is Money

That is well-known and oft-repeated phrase, but what does it mean exactly? It means that your time is a finite, valuable commodity that should be maximized and leveraged to produce the most value possible. Employers and other organizations have long realized this fact – employees can have the best skill sets and knowledge in the world, but if time is not managed effectively, nothing will be accomplished on time.

Let's look at some budget-friendly, but very effective, tools and strategies that might be the most value-additive to your personal time:

- Start a blog it's either free or very low-cost and is a perfect medium to broadcast your message
- Read knowledge is power, but first you need to acquire it
 - a. Many of the best publications have free online versions (WSJ, the Economist, NY Times, etc)
- Keep yourself current on trends in your industry

 Even if you aren't working in your
 "perfect" job now, by studying the trends
 that are impacting where you want to be
 you will be more prepared to act when
 opportunities appear
- 4) Set up a schedule you don't need to spend every waking moment. Allocate whatever time you can spare, but do it consistently, and you will be amazed at what you can get done.
- 5) Form a group! The moral support and encouragement could prove to be invaluable as you move forward together.

What do you think?

Value adding activities

Adding value is hot phrase in the marketplace currently. Everyone is looking for new ways to add value, create value, enhance value, and increase the value that is currently being generated. But how exactly do we, as individuals, go about creating value for ourselves? Well, we can think of it in the same manner that a firm attempts to add or create new value – new projects, new marketing initiatives, and new ideas.

Fresh Pair of Eyes Definition

Time is money – While not exactly a definition in the strictest sense, this statement is short, to the point, and absolutely correct. Your time is valuable, and should be maximized.

How to get started

Starting any new project, initiative, or mission such as this can be a daunting undertaking and seem like a lot to take on all at once. There are, however, multiple things that can done to help maximize your time and make you more valuable to the marketplace. The best part? Most of them can be done for little or no cost.

What do you think?

What is your time worth?

Let us know what you think, and it might become the topic of a blog post or follow up newsletter article.

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THE WEEK AHEAD

Sean Stein Smith - MBA, CPA, CMA, CGMA

It is always good to recap and to analyze what happened during the past week, which is what I strive to do via the weekly roundup podcast (link to it is above). In addition to analyzing what did happen, it is equally important to look forward to try to anticipate how the upcoming events of the week ahead could impact you and your money. That is the point of this column, which is broken down into domestic events, as well as the international events that could be of importance to your investments.

Budget Tip – Coupons are cool!

We have discussed in this newsletter, blog posts, and podcasts the importance of using coupons. Coupons are budget friendly, available in many different formats, and convenient to use. Groupon, Living Social, and the many other online "daily deal" firms have made using coupons "cool." Saving money and fiscal responsibility are always good things, and now it's even considered "cool." A win-win!

Excel Tip – Formatting shortcuts

Everyone likes shortcuts – so let's review a few for formatting numbers:

Ctrl + shift + \$ = currency format Ctrl + shit + % = percentage format Ctrl + shift + # = date format Ctrl + shift + @ = time format

What do you think?

Let me know if these tips were helpful

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Domestic

Let us start our discussion with the news and economic activity that are on the agenda for the U.S. this week.

With Thanksgiving, and Black Friday, looming ahead of the economy this week there will obviously be a lot of attention focused on the retail shopper. Credit usage, consumer confidence, and retail store results will all be watched very closely. Also, the creep of Black Friday into Thanksgiving is certainly a trend worth watching.

Another story that might move the markets this week is any noise from the Federal Reserve about tapering -- remember that even a hint of such action caused market turmoil over the summer and early fall. Last, but not least, the continued fallout from the disastrous roll-out of the Affordable Health Act will continue to generate headline news and debate.

As always, it is always important to pay attention to the underlying trends that connect the market news.

Of course, there will be corporate news announced during the week as well, so keep your eyes open and check out the blog @ http://ssteinsmith.com/ for daily analysis!

International

Over the weekend Egypt expelled the ambassador from Turkey, which represents a new level of frostiness in diplomatic relations between the two nations. Both nations are considered geo-politically important, and it will be very interesting to watch how markets react, if at all, to this. Read more <u>here</u>.

THE WEEKLY EDITION

Feedback is Always Welcome!

Feedback is the key to continuous improvement, so if there are any topics, themes, or stories you would like covered in the weekly newsletter, or if there is something you wish to know more about, please send an email to afreshpairofeyes88@gmail.com.

Thanks again for reading!

Sean

A Fresh Pair of Eyes Making Sense of Finance and Accounting

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A Fresh Pair of Eyes

If you like the newsletter, you might also enjoy the book. "A Fresh Pair of Eyes - Finance for the Young Investor" is available on both Amazon and in the Kindle Store.

<u>A Fresh Pair of Eyes - Finance for the</u> <u>Young Investor</u>

Personal Financial Planning

<u>A Fresh Pair of Eyes - Personal</u> Financial Planning

And my new book - Stocks <u>A Fresh Pair of Eyes - Stocks for</u> <u>the Young Investor</u>