



ROSNER BROWN TOUCHSTONE & KELLER, LLP
- CERTIFIED PUBLIC ACCOUNTANTS -

Happy Holidays From RBTK!

Enjoy Yourself this Holiday Season

The holidays can be stressful but they also present the perfect opportunity for some much needed rest and relaxation. Give yourself some 'me' time and take a break over the holidays. Don't let work pressures get in the way of spending quality time with friends and family. Try turning your phone on silent for a day and not checking emails.

De-stressing can help you fully revel in all the holiday season has to offer. Simply taking a short 'vacation' during the holidays can help reinvigorate you for the year ahead. And most importantly, taking a break can help you truly appreciate the joys of the holiday season.



Goal Setting for the New Year

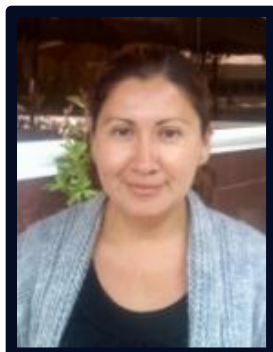
This period of rest and relaxation brings about the perfect opportunity to re-evaluate your business goals and assess how things are going. Improving finances is likely to be on your resolve but you may be unsure of where to start. There are some simple changes that can make a big impact. Use this time to take a good look at what's been accomplished over the past year and set your financial goals for 2013.

Creating a budget is a simple way to evaluate where money was spent. It may seem daunting but it will prove invaluable so you can track your spending. By finding out where you can trim costs you can save thousands over the course of a year.

Another goal could be to control your debt. The secret to paying off debt quickly is to pay off those with the highest interest rates first. Whether it's reasonable to completely eliminate or simply reduce debt, paying a little extra each month will help you become more financially secure. After the debt is paid off, you can use the extra cash flow saved from no debt payments towards building up your savings again.

Establishing savings for retirement, large purchases such as a house, possible emergencies and education are also important financial considerations. Make it a priority to set aside money each month to put toward these goals. You may consider a separate account for each, which can help you keep track of their individual progress. Even during times of economic instability, it's important to save for the future.

A thorough financial analysis and defined planning and preparation will help you maximize successful financial opportunities in 2013 and beyond!



Help Us Welcome Linda Gomez!

We are excited to announce another addition to our growing RBTK team. Linda Gomez will be joining us as Staff Accountant. Linda was born in Mexico and came to America when she was 7-years-old and is glad to now call sunny San Diego her home. Having run in the Carlsbad half marathon with an impressive time of 1 hour and 57 minutes, Linda loves to spend her free time being physically active. Feel free to say "hello" and introduce yourself to Linda at lgomez@rbtk-cpa.com.

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