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Change Can Be Easy

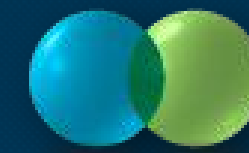
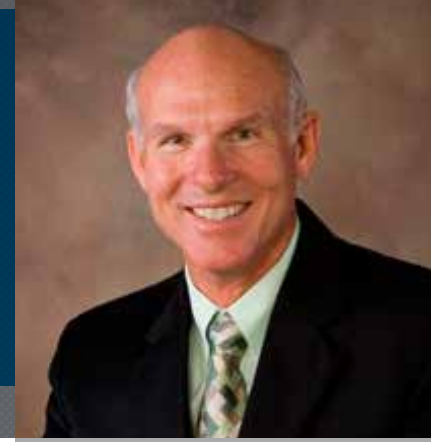
Pam Marmon's Outline for Effective Post-Pandemic Transformation

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8	9	6	1	4	2	5	3	7
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6	1	5	9	2	8	3	7	4
9	7	4	3	5	1	6	8	2

Sudoku Solution



PRST STD
US POSTAGE
PAID
BOISE, ID
PERMIT 411



Terry Monroe

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PROFESSIONAL INTERMEDIARY & MARKET MAKER FOR PRIVATELY HELD COMPANIES
Author of 'The Art of Buying and Selling a Convenience Store' & 'Hidden Wealth'
Involved in the Sale of 800+ Businesses
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The Freedom of Feeling the Road Underneath You

Why Driving a Car Makes Me Appreciate My Country

This month, I've decided to write about the most important thing in my life, besides my family, loved ones, and health – freedom.

When I think of freedom, I think of when I turned 16 and I got my driver's license. It was one of the most exciting moments of my childhood – I'm sure some of you can relate. I had a car and my driver's license, which gave me the ultimate freedom of my young life. I could go anywhere. Think about that for a minute: Even though I was only 16 years old, I could drive anywhere in the United States, Canada, or Mexico. I didn't need anybody's permission. All I needed was gas and oil for my car.

Fast forward 52 years later, and I still believe driving a car is one of the greatest freedoms available to us today. I can still get in my car and drive wherever I want, with whomever I want. I can eat in my vehicle, talk on my phone, talk to myself, sing, write, and sleep (not all while driving, obviously), all with no restrictions and nobody stopping me to ask where I'm going or what I'm doing. While I did hear that self-driving cars aren't too far from being on the market, I don't think that changes much. That just means when I get too old to drive, I can just jump into my self-driving car and have it drive me around. I'll still have my freedom. Does it get any better than that?

Why am I talking so much about freedom and driving in my car? Because you don't really appreciate something until you lose it, or someone stops you from enjoying your freedom. If you have ever had surgery, chances are you weren't allowed to drive. How did that feel to not be in control and have someone drive you around? I don't know about you, but I hated it. If you've ever had your driver's license taken away, you probably really appreciated driving when you got it back (this hasn't ever happened to me, but I was one ticket away from having my license taken away when I was a teenager).

We take freedom for granted, and we shouldn't. If you've ever traveled outside the United States, you know what I'm talking about. I've been to several countries all over the world, and those visits made me grateful for the freedoms I have here. When I flew home from Moscow, Russia, on one occasion, I was ready to kiss the ground when we landed back in the United States.

We may be going through a pandemic, but we have the freedom to choose where we want to live, the type of work we want to do, whom we want to work for, and the kind of business we want to own and operate. I may gripe and complain about the politicians, but I know in my heart I am living in the greatest country in the world with more freedom than anywhere else.

I hope you feel the same way I do, and that together we will all continue to enjoy the wonderful freedoms we have in the United States. God Bless America and the freedoms that have been bestowed upon us. Now, I'm going for a drive in my car.

"Even though I was only 16 years old, I could drive anywhere in the United States, Canada, or Mexico. I didn't need anybody's permission. All I needed was gas and oil for my car."



Pam Marmon understands what it means to adapt. After growing up in Bulgaria, Marmon had to modify her way of living when she emigrated to the U.S. Today, she's a CEO, entrepreneur, wife, and mother who believes that change doesn't have to be difficult. In fact, she's mastered it. Marmon has even

established a company, Marmon Consulting, that helps other companies develop strategies for executing transformation.

In Marmon's book, "No One's Listening and It's Your Fault: Get Your Message Heard During Organizational Transformations," she outlines her proven methods for effective communication in any company setting, from a major corporation to a family business. Released on March 24, 2020, Marmon's advice is timely in a period when many business owners are searching for proactive solutions and the next step in finding post-pandemic success. Marmon's book is the

perfect guide for business leaders who recognize the need for tangible change and want to execute it as effectively as possible.

The key, Marmon explains, is to identify your company's culture and cater your plan's language to suit what will resonate with your employees the most. This will establish a sense of alignment with your business's vision and direction, which can be one of the biggest hurdles to overcome. You cannot achieve success in a period of change if your team is doubtful and unwilling. With your company united toward your vision, you can begin to enact real change.

However, this is only the beginning. Marmon's book also outlines how to connect with fellow leaders in your company to develop a framework for growth. By creating a stable foundation and inspiring change, you'll find this time of major transition to be much smoother than you may have anticipated. As a result, your company will come out on top at the end of the COVID-19 era.

Marmon's mantra is inspiring: "With the proper process, change is not hard." And with her book, "No One's Listening and It's Your Fault," business leaders can see just how simple change can be.

-Terry Monroe

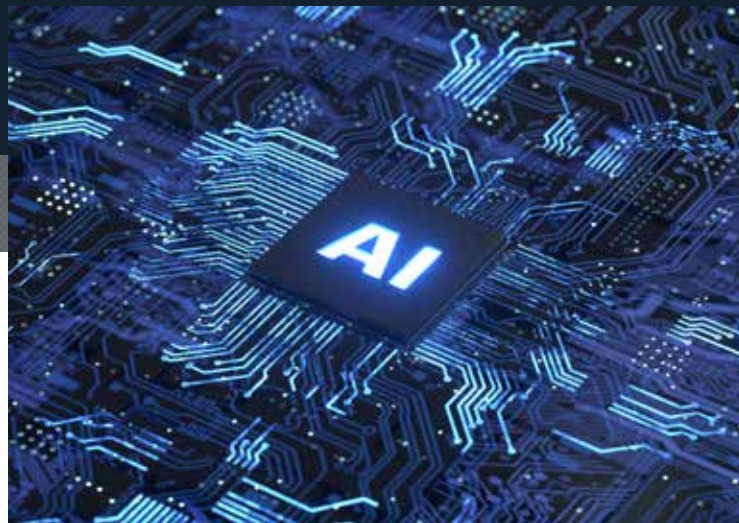
2 Surprising Ways Artificial Intelligence Protects Your Money and Future

Most people who hear about artificial intelligence (AI) conjure up an image of a robot acting and thinking on its own. However, it's far more than that. AI systems are used by businesses to identify human behavior patterns and tailor marketing messages. They're also used by health care professionals to provide diagnoses and monitor trends. And now, AI is being used for financial security.

Risk Management

Many are concerned about the risk of someone hacking into their bank accounts and cleaning them out. While that can happen at any moment, individuals often have a number of safeguards in place to protect their finances and mitigate this risk. The same is true for businesses, such as banks, credit card companies, or online retailers, though the risks are often far higher for these companies than they are for individuals.

How does AI help? It works with data faster and more accurately than a human ever could. By using AI to monitor financial transactions, a company can keep track of the real-time activity of its customers and verify its authenticity. For example, someone who makes a large withdrawal from their bank account might get an AI-generated call, text, or email seconds afterward to verify the transaction.



Fraud Detection

AI can also predict and flag unusual activity associated with fraud. By combining two of its processes — data management and pattern identification — AI can pinpoint oddities within a person's finances. For example, if a card is used for a purchase in America then used a few hours later for a purchase in another country across the world, AI can detect this suspicious activity almost immediately and send an alert to the cardholder. Additionally, AI is created to *learn*, which means that over time, it will become more attuned to what is or is not fraudulent activity.

Artificial Intelligence is a powerful and beneficial tool for business owners and individuals alike. Read more about what AI is doing in the financial world at MarutiTech.com/ways-ai-transforming-finance.

The Biggest Problem Facing At-Home Employees

HOW TO IDENTIFY AND STOP WFH BURNOUT



When employees first started working from home in any industry that would allow it at the beginning of the pandemic, employers worried that it would lead to a drop in productivity. However, in many cases, the opposite proved to be true. Many employees actually became more productive, at least at first. In the following months, the actual problem with working from home has become abundantly clear: overperformance, leading to work-from-home (WFH) burnout.

When you work from home, the natural boundaries between your workplace and where you relax begin to blur. On average, people who work from home actually end up working longer hours than their in-office counterparts for exactly that reason — they don't have as good of an idea when to switch from "work mode" to "home mode."

There are many signs and consequences of WFH burnout. Some employees might experience overwhelming apathy toward their daily responsibilities and start to avoid their work, leading to declining work performance. Others might experience an inability to disconnect from their work, leading to outright exhaustion. Luckily, however, there are a few different ways to prevent WFH burnout, even as the pandemic keeps us working in our living spaces.

First and foremost, maintaining strict physical and temporal boundaries between your work life and your home life is instrumental in preventing WFH burnout. Physical boundaries might include dressing up for your work hours as you would at the office, or just having a space that you only inhabit when you're working. When it comes to temporal boundaries, keeping the standard 9-to-5 hours that you'd been used to at the office can also help prevent burnout. That way, you don't end up working longer than you normally would.

It's unclear just how much longer workers around the world will keep working from home. So long as employees can identify burnout and put a stop to it, however, it shouldn't be any cause for concern.

Take a Break!

WORD SEARCH

Y	L	Q	W	L	X	M	B	F	B	G	P	K	S	N
M	E	K	L	A	B	D	V	C	Y	Y	X	R	Y	M
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T	V	N	H	O	K	A	W	D	E	Y	T	T	X	T
F	K	Z	S	R	H	F	L	W	P	Y	E	Q	O	U
G	L	F	A	A	H	K	J	T	T	H	D	H	L	A
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J	U	C	S	N	D	O	H	P	B	B	A	V	E	T
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L	U	E	R	I	I	O	J	I	G	X	W	L	N	U
L	M	W	C	H	I	L	L	Y	L	Y	V	I	Z	J

ASTER	EDUCATION	LIBRA
AUTUMN	FOOTBALL	SAPPHIRE
CHILLY	HARVEST	SEPTEMBER
COLORFUL	LABOR	SQUASH

SUDOKU (SOLUTION ON PG. 4)

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9		4	3		1	6	8	

The People We Meet Along the Way YOU NEVER KNOW HOW THEY'LL INFLUENCE YOU

By definition, none of us would be where we are without our past experiences. All the people we've met, and all the different jobs we've had, contribute to who and what we are today.

I'm successful at helping business owners prepare to sell their businesses because I've owned 40 different businesses of my own and sold hundreds of them in the past. I was able to manage over 700 hundred employees in one of those business ventures because I had been an employee myself. When I try to call to mind all the people who have helped me get where I am, well, I wouldn't even know where to start. So many people have influenced who I am today as a person and a businessman.

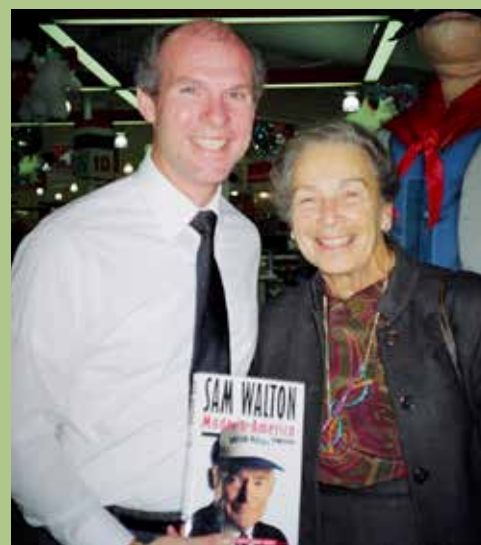
Since I was in the entertainment business for many years, I had the opportunity to meet a lot of celebrities, movie stars, and billionaires of the business world. You would think all these wealthy people would be standoffish and arrogant, but I

found just the opposite to be true.

One of the nicest, friendliest people I've ever met is Helen Walton, wife of Sam Walton and founder of Walmart. I met her during the grand opening of the Walmart Supercenter in Claremore, Oklahoma, where Helen was from and where she married Sam. She and her brothers were there for the ribbon cutting, which happened to be in front of my video store inside the Walmart Supercenter.

After the ribbon cutting, I walked up to her and started talking to her. She was very approachable and didn't have any sort of security detail, which I found pretty remarkable considering her billionaire status. I introduced myself and we talked for a while. When she asked if she could give me some business advice, I told her she absolutely could.

Helen told me that the best thing you can do for



your business is to have a greeter and to take care of your associates. I took that advice, and because of it, I grew my video rental business to 150 locations in the U.S. and Canada. We also became the sole provider of video rentals to Walmart. It just goes to show that you never know how the connections you make will influence your life!