



# Informed & Insured

## *Women in Business Trends*

Hello & Happy New Year everyone! I hope you are all off to a productive start!

I'm excited to continue providing these newsletters to you in hopes of keeping you informed and entertained.

That being said... feedback is welcome!

Many of you have expressed interest in my hunting stories and educational topics. If you'd like to hear about a certain topic, please reach out!

I'll add them to the list!

Recent studies have shown that 4 out of every 10 businesses in the U.S are now owned by women. Not only that but Florida has secured the 2<sup>nd</sup> spot for states with the most female business owners. California is in 1<sup>st</sup> place in case you were curious...<sup>1</sup>

Women business owners also tend to start younger than male business owners. In a study shown 51% of female entrepreneurs are under 50 versus 44% of male entrepreneurs.

Now what about employment? Well, from 2007-2018 employment by women-owned businesses rose 21%! Also, within that time revenue jumped 46%, while for all businesses increased by 36%. <sup>2</sup>

-Keep it up ladies!

| Tax Rate | Income for Single Filers | Income for Married, Filing Jointly |
|----------|--------------------------|------------------------------------|
| 10%      | \$0-\$9,525              | \$0-\$19,050                       |
| 12%      | \$9,526-\$38,700         | \$19,051-\$77,400                  |
| 22%      | \$38,701-\$82,500        | \$77,401-\$165,000                 |
| 24%      | \$82,501-\$157,500       | \$165,001-\$315,000                |
| 32%      | \$157,501-\$200,000      | \$315,001-\$400,000                |
| 35%      | \$200,001-\$500,000      | \$400,001-\$600,000                |
| 37%      | \$500,001+               | \$600,001+                         |

## *Tax time... love it or hate it*

I'm sure no one has forgotten that tax time is here but remember things have changed. Of course, I don't want to bore you with "tax talk" but don't forget that tax brackets have been altered. This could mean quite a bit of relief for some of you and a great time to pay off debt, save more, etc. These tax rates won't be around forever so work with a licensed accountant to ensure you are filling efficiently and take advantage of any savings. <sup>3</sup>

1 - 2018 Women in business trends – Guidant Financial  
2 - 2018 State of women-owned businesses report – American Express  
3 - Tax Foundation – 2019 tax brackets

# Home Office Hacks!

Hunting Season  
Lives On!

Do you have a home office? If so, do you feel it's set up to make you as productive as possible? When designing my home office a few helpful tips stood out to. **1) Color.** Depending on your career this may be different. For me being in the finance and insurance industry blue made the most sense. It helps with focus, mental strain and creates a sense of calm. It's known as the "productive color". Other popular colors (depending on your job) are greens, yellows and reds. **2) Location.** A home office that is out of high traffic areas and is a business only room leads to little distraction. This is so important if you work from home often and tend to get pulled in multiple directions. Dedicate a room far from the living room or kid's room that is a for business only. Note: Another good tip if this is a constant battle for you... Tell others as your going into your office that you are "Going to work now". Set the tone! **3) Lighting.** Think of your most productive spaces at the office. Think of what rooms you gravitate towards and which you avoid. What's the lighting like? For me I am a fan of lamps with LEDS and natural light. I use 2-3 lamps depending on the time of day. Something about a bright light hanging over my head gives me anxiety. If you're like me ditch the bright lights, open the curtains and get a few modern lamps!

Hunting season is coming to an end. We have one more trip to Georgia & then the pack up ritual begins. If you're a hunter you can relate to the bitter sweet feeling of the season ending. You know you won't be in a tree stand for a while. This leaves you with no time to clear your mind & get away to enjoy nature. This year we decided we didn't want that feeling. I began thinking of new hobbies that were Florida friendly. Now naturally living in Florida people love to fish but I'm not one of those people simply because I could never get the hang of it. But! What if I could combine fishing & hunting? Sounds like a dream come true So... our new venture starting this year will be BOW FISHING! Stay tuned.



*Compliments of:*  
Sarah McAllister and your team of  
professionals at:  
New York Life

140 S. Beach St. Suite 310  
Daytona Beach, FL 32124  
Phone: (386) 846-1929  
Email: [Smcallister@newyorklife.com](mailto:Smcallister@newyorklife.com)  
Website: [SarahLMcAllister.com](http://SarahLMcAllister.com)

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