Strothman+Co Financial News and Views

At Strothman and Company we help entrepreneurial businesses grow. At every stage. Every day. That's why we keep you up to date on relevant issues.

In This Issue:

Registration - Kentucky Location

Registration - Indiana Location

Ray Strothman Named 2015 Bellarmine University Alumnus of the Year

Ray Strothman graduated with honors from Bellarmine University with an Accounting degree. Ray received the Kentucky Society of Certified Public Accountants' award for passing the CPA exam on the first attempt. While at Bellarmine, Ray worked as an Intern at the International CPA Firm, Ernst & Young. Upon graduation he joined Ernst full-time, eventually becoming a Senior Manager in the Louisville office. In 1983 he founded Strothman and Company. Under his leadership, the Louisville-based firm has grown steadily. It is now one of the largest CPA firms in the region, employing nearly 70 professionals and serving several thousand clients annually. Ray currently serves as President and Chairman of Strothman and Company where he plays an integral part in the firm's management.

Ray's passion is to be a trusted advisor for the clients of the firm. He has experience in all areas of public accounting, providing financial statement preparation, tax and management advisory services for business owners, business investors and nonprofit organizations. Ray brings a tremendous amount of energy and enthusiasm to each of the firm's client relationships. Ray's perseverance, drive for success, and a passion for excellence are the cornerstone of his business.

Ray serves clients with an entrepreneurial perspective and unwavering passion. At every stage, he guides them in their daily operations and important business decisions, bringing to the table his vast experience in all areas of business and public accounting. At Strothman, he has developed a corporate culture that nurtures an entrepreneurial mindset among all employees and distinguishes the firm among its peers.

A self-made man, community advocate, consummate volunteer and passionate leader, Strothman continues to 'pay it forward' in both his personal and professional life. Ray's high standards began early in life when he attended and graduated from St. Xavier High School and Bellarmine University in Louisville, Kentucky. He graduated with honors and on partial college academic scholarship. He credits his Christian based educational foundation with helping him develop the discipline and principles he utilizes and applies in all areas of his business and personal life.

Ray has been a lifetime supporter of Bellarmine University in many different and important ways. He was a Leadership Level Donor for the Endowed Accounting Chair and is a loyal President's Society Member. He established an annual scholarship for deserving Bellarmine accounting students that has been awarded every year since 1999. His company provides internship opportunities each year for Bellarmine accounting students. He is also a founding and current member of the Bellarmine Rubel School of Business Advisory Board and former member of the Bellarmine Alumni Board of Directors. Ray was recognized as the Bellarmine Accounting Alumnus of the Year in 2000.

He is also considered a national leader in the Accounting field and a community leader in Louisville. Ray is the past North American Chairman of CPA Associates International and a member and Past President of the Louisville Chapter of the Kentucky Society of CPAs. He is a current Member of the Greater Louisville Inc. Board of Directors and a Leadership Louisville graduate. He is a member of the Louisville Downtown Rotary Club, Treasurer of the Metro Louisville Rotary Charities, Chair Elect of the Better Business Bureau, and a member of the University of Louisville Board of Overseers.

Ray and Strothman and Company have received many honors and awards, including the Alfred P. Sloan Award for Business Excellence in Workplace Flexibility (2008, 2009, 2011, 2013), Business First Fast 50 (2007, 2008, 2014), We CARE Awards Finalist (2008, 2009, 2010) and Winner (2013), Partners in Philanthropy Winner (2012, 2013, 2014), Inc.Credible award (2008) and the American Heart Association Gold Achievement for a Fit Friendly Worksite (2014, 2015).

A native of Louisville, Ray lives in Anchorage, Kentucky, with his wife, Carolyn. They are the proud parents of three daughters and two sons and proud grandparents of four boys and five girls. He also enjoys travel, photography, ballroom dancing, deep sea fishing, sports and cooking.

Bellarmine University 2015 Alumni Award Recipients

Brad Sugars - The Billionaire Tour

You are invited to be our guest at The Billionaire Tour with Brad Sugars. Brad will be visiting 10 Cities in North America this year teaching people how to build wealth and achieve greater levels of success. In just one night, Brad is going to change the way we think about money, wealth, business and property forever at this FREE Live EVENT!

Brad Sugars started his business coaching company in Brisbane, Australia hiring and training business coaches to leverage his time and to help as many businesses as possible. After several years, yet again demand exceeded supply and he realized the only way to truly leverage his time and to provide coaching to as many businesses as possible was to franchise his concept. Today the company is internationally recognized as the leading global business coaching firm and one of the leading and most awarded franchises in the world today.

Brad will be visiting 10 Cities in North America this year teaching people how to build wealth and achieve greater levels of success. In just one night, Brad is going to change the way we think about money, wealth, business and property forever at this FREE Live EVENT!

Registration and Networking start at 5pm and the seminar is from 6-8:30 PM.

If you have any questions please feel free to contact Stephani at showard@strothman.com.

Register Here

Planning for Rising Interest Rates

For several months, the Federal Reserve Board has hinted that it will begin to raise the target range for the federal funds rate when it sees progress toward its objectives of maximum employment and 2 percent inflation. Many experts believe that rate hikes are likely to begin before the end of the year.

Over the past few years, low interest rates have stimulated spending and growth by making it cheaper for banks to lend money. Low rates enable consumers to borrow more for large ticket items such as cars and homes, while companies invest more in their operations and create jobs. However, when rates remain low for an extended period of time, companies may overextend and invest in less productive ventures that don't necessarily increase productivity. Furthermore, when consumers buy more goods, manufacturers are inclined to raise prices, which can then lead to inflation. This means the Fed raises and lowers rates in various cycles in reaction to market conditions; there's no "ideal" rate with which to maintain economic stability.

This fluctuating environment also offers opportunities for investors to adjust their portfolios to profit from - or avoid losses - due to changes in interest rates. For example, short- and long-term fixed-income investors might want to prepare for the opportunity to increase their monthly incomes, while others might wish to rebalance and diversify to protect stock market gains.

When interest rates rise, bond prices fall. Because bonds typically pay a fixed coupon, holding onto a bond may net the same level of income. However, the value of the bond will drop compared to new bonds on the market that pay a higher coupon rate. The best way to mitigate the impact of fluctuating interest rates on bond values is through a strategy called "laddering," which involves holding a variety of bonds with different durations, such as 2, 4, 6, 8 and 10-year bonds. In doing so, every couple of years when a bond matures, you can reinvest the proceeds into another bond at the current prevailing rates - helping ensure you're never shut out of a high-yield period or fully locked into a low-yield period. This same strategy can be applied to CDs.

For bond fund investors, the fund's value could drop when interest rates rise. However, as the fund acquires new bonds with higher yields, your payouts will increase, which can compensate for the loss of overall value.

Stock investors, on the other hand, need to look at other sectors when interest rates rise. The most obvious to benefit from increasing interest rates is the financial sector. This is because rising interest rates expand the profit margin for lenders. The insurance sector also benefits because they can earn higher returns on the same level of premiums they collect from policyholders.

Beyond the financial sector, consumer discretionary and consumer staples sectors tend to return well during the early stages of a rate hike, as it is generally a clear indicator of rising employment levels, wage increases and job security. Tangible assets like gold and other precious metals are prudent investments in a higher interest rate environment because they offer a hedge against a pickup in inflation. While natural resources such as oil prices might drop in a high-interest environment, it's not a bad idea to invest in stocks of companies that consume them instead of direct investments.

Despite years of low interest rates, the rate of home ownership in the United States is still quite low, especially for the Generation X demographic. These young adults were hit hardest by the recession because it prevented many from "trading up" once they had children and were poised to enter their mid-career earning years. Compared to same-aged households 20 years ago, this generation is 4 percent to 5 percent lower in home ownership rates.

However, while rising interest rates could further hamper new homeowners from applying for mortgages, they offer profit opportunities for homebuilders and construction companies in the real estate sector.

A change in the direction of interest rates impacts a variety of investment opportunities, so it's important to re-evaluate your portfolio in light of rising rates. It might be worth considering alternate options and/or further diversifying your holdings. Check with a professional to guide you through this process.

Stock Market: It's Back - Market Volatility Worldwide

After months of speculation as to when the party was about to end, everything changed on Aug. 21 with steep declines in U.S. markets, followed by a rollercoaster ride that saw the Dow Jones Industrial Average (DJIA) start the trading day on Monday, Aug. 24 off by more than 1,000 points. Major ups and downs, which we haven't seen the like of since the start of the financial crisis in August 2008, provided investors with a whipsaw of activity. The U.S. markets weathered a correction (a loss of 10 percent in the value of the Standard & Poor 500 index was logged during the last full week of August), having jogged along without a major sell-off for about four years. Although the 1,000 point plunge on Aug. 24 was undeniably brutal (before whip sawing to close down by 588.40) market experts have been quick to reassure individual investors and to provide information on the causes and conditions that led to the volatility.

Here's a summary of some of the key discussion points.

- **Don't blame it all on China.** The stock market rout was caused by global issues and the ensuing volatility is worldwide, too. Although the 38 percent drop in the Shanghai Composite Index (a rout that began in June) and the reported slowdown of the Chinese economy were major factors in the start of the stock sell-off here and worldwide, there are additional issues. Other large developing nations like Brazil are struggling, and European exchanges and international companies have been hit by the global slowdown that is rippling across the globe. Falling commodity prices have global consequences and lower oil prices, which have hit energy-producing nations in the Middle East, Latin America and Russia, add to the woes.
- **The Federal Reserve's monetary policy has global consequences.** Any changes to the monetary policies of the Federal Reserve will generate concern both here and abroad. If, or when, the Fed raises interest rates, it will hurt emerging markets because overseas investment could taper off sharply as traders see the end of cheap dollars.
- **By comparison with European and other nations, the U.S. economy looks good.** It

might be scant comfort, but compared to the rest of the world, the U.S. is doing well. The economy grew at 2.3 percent from April to June, and unemployment stood at 5.3 percent in July. Oil price declines have boosted consumer confidence and helped manufacturers that rely on petroleum products or natural gas.

- **Volatility and corrections are normal in equity markets.** Experts are urging individual investors to stay the course. It's too early to say whether major volatility will be short-lived or linger for a while. Regardless of this, the experts discourage drastic action during correction periods. On average, we see the markets go through a 10 percent correction every 20 months or so. We've had a placid six-year bull run of gains and that may have made the recent bouts of turbulence especially unsettling. It's easy to forget that corrections are inevitable and relatively insignificant over the long haul.

Bottom line: Resist the urge to make major changes based on stock market moves. If you are considering rebalancing your portfolio (six years of gains may have resulted in a disproportionate percentage of equities in your portfolio), don't act without the advice of professional tax and investment advisors.

Employee vs. Contractor: Is the Sharing Economy Here to Stay?

If one wonders whether the sharing economy is here to stay, one piece of data from "The Economist" will easily answer that question. In March 2015, more than 250,000 rooms were booked by 40,000 people in 192 countries across the globe through Airbnb.

Airbnb provides individuals with the ability to rent or "share" their home, car or other good or service with another for a specified period of time. The complication that arises, though, is whether those providing services in the sharing economy are in fact employees or independent contractors.

Evaluating Employees vs. Independent Contractors

One important point of contention for the sharing economy hinges on hiring employees or independent contractors. With the majority of employers using background checks (60 percent, according to the U.S. Small Business Administration), potential candidates can be screened for their education, work history, criminal, credit and driving histories, along with drug use, increasing the likelihood of job performance. It is much less likely that an independent contractor's background is checked so thoroughly.

One way to illustrate this is to look at a graphic design portfolio. A portfolio of designs might show impeccable work product, but if files need editing by a more experienced and competent graphic designer at a creative agency, the only way to determine if a graphic designer is truly as talented as their portfolio seems is to do a background check. This might include checking the graphic designer's education and work background by speaking with past professors and supervisors to determine how much direction and edits each product required. While this can be done with an employee or independent contractor, statistics show that employees are better screened.

Sharing the Economy with Contractors or Employees?

While the sharing economy has created a new wave of independent contractors, putting increased tax and legal liability on the contractor, some of these "on-demand" workers have challenged their classification status. One of the most important points about the sharing economy rests with how much control businesses have over their workers and contractors, and whether or not they are contractors or employees.

With the connotation of "on-demand" workers in the sharing economy being independent contractors, there has been recent litigation and interpretation by the U.S. Department of Labor, making it necessary for further clarification of this new type of work.

According to new litigation and interpretation, there's still a fine line between an employee and an independent contractor. One way to test whether a worker is an employee or an independent contractor is the exclusivity and regularity of the relationship. If a driver works with a single car ride-share service using their mobile app, in accordance with their rates, work time-frames, required appearance and other mandated protocols, an employee-employer relationship may exist. However, if the same driver works for multiple ride share companies, works their own hours and sets their own rates, only using their marketplace to gain clients, an independent contractor relationship may exist.

Only time will tell how this sharing economy will end up classifying its workers as they challenge their status within the "on-demand" economy.

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Technology: Google Makes Changes to Local Search Results

As if getting listed among local search results on Google wasn't tough enough, recent changes make it even more difficult. Google has revised the results you get from a local search to show three businesses rather than the usual seven. (In common parlance, the Google 7-pack is now no more.) The listings are redesigned to be more mobile-friendly, which is a major goal of Google's current business strategy. If you run a test search, you'll only get three results - and those three are indicated on a map with links to directions and the businesses' websites. Google reviews for the listed businesses continue to be included. What you don't see any more are addresses and phone numbers for the local search listings. Significantly, Google has removed links to Google My Business pages, taking the emphasis off Google+.

What does this mean for business owners?

Commenting on the changes, Google spokespersons have emphasized that a narrower search will provide "more relevant information," which includes photos, reviews and price information in situations where there are multiple results for a specific location.

Obviously, it's going to be more difficult than before for a local business to show up in the rankings. It remains to be seen how consumers respond to this narrowed search, and how many choose to expand local listings beyond the first page to see more options. Interestingly, the map that appears alongside the three results not only highlights the locations of those three, but also shows locations of similar businesses that are not named on the first page results. This seems to suggest that Google is letting users know more options exist if they want to expand their searches. It seems likely that consumers accustomed to more choices will do just that. If they don't, competition for inclusion in the new "3-pack" will be intense. End-users' responses remain to be seen.

In the new search scenario, your website is more crucial than ever before. Remember, the listings don't carry phone numbers, although business hours and links to directions are included, as well as links to websites. Google's emphasis upon relevancy means that your website is extremely important. It's a good time to do a review of your entire site to make sure it's as user-friendly, intuitive and helpful as possible. Without question, you must have a website URL and display important information like phone numbers and opening hours upfront.

Google's recent changes have de-emphasized Google+. This might be good news for business owners, who resented the need to create a Google My Business function, but it is early days for the new local search system, and it might be premature to stop maintaining your Google+ pages. Keep what you have in place updated and relevant. It's possible that Google may have more innovations planned for their social media services, and you don't want to be caught short-handed.

Keep close tabs on what impact, if any, the new search system has on your marketing and sales efforts. Determine if it is affecting your website traffic, and monitor any other impact on "click through" traffic and new customer inquiries. Do some informal surveying of new client contacts to assess how important local search is to your sales and client acquisition.

Measuring results from online marketing efforts and tracking leads is never easy, but efforts to assess the impact of Google's new local search system will help prepare you for the next round of changes. Because, if there is one thing we can predict with certainty, it is that change is constant.

Tax, Estate Planning and Benefits Opportunities for Same-Sex Couples

On June 26, the Supreme Court made a historic ruling in the case of Obergefell v. Hodges, affirming a constitutional right to same-sex marriage in all 50 states. Prior to this decision, the following 13 states still did not recognize same-sex marriage:

- Arkansas
- Georgia
- Kentucky
- Louisiana

- Michigan
- Mississippi
- Missouri
- Nebraska
- North Dakota
- Ohio
- South Dakota
- Tennessee
- Texas

Same-sex couples in these states were in an odd sort of limbo. They could go to another state and be legally married and have the marriage recognized federally, but it would not be recognized in their home state. As a result, they could file a joint return for their federal taxes but each spouse needed to file as single for their state returns. If one of the spouses died, their estate was subject to federal estate tax laws, but not at the state level. If their employer only operated within their home state, they could be denied certain benefits available to married couples. As a result of this Supreme Court decision, this limbo no longer exists and a number of tax, estate planning and benefit opportunities are now available to same-sex couples in these states. Here are the details on some of the changes.

Income taxes
Married same-sex couples are now allowed to file joint tax returns in all states. Usually, this results in a lower tax liability, but not always. Couples who were married in another state can retroactively amend all open past year tax returns. Going forward, these couples also can file 2014 returns that are currently on extension.

Gifting
Married spouses are allowed to make unlimited gifts to each other without any concern over federal or state gift taxes. One practical example of how this applies to same-sex couples is when they purchase a house together but contribute different amounts. Under the new ruling, they can enjoy the benefit of 50/50 joint ownership in the home without any gift tax consequences.

Estate planning
A basic estate planning principle allows one spouse to leave property to the other without paying estate taxes. The recent Supreme Court decision in Obergefell extends this spousal exclusion to the state level for everyone. Married same-sex couples also now have the right to inherit property, even in the absence of a will, under a state's intestacy statute.

Divorce
Before, same-sex couples could only get divorced in certain states; but now that is no longer the case. Until this ruling, same-sex couples who wanted a divorce might not have had access in their own state. Now, every state must accept the fundamental right to divorce, which means spousal rights and benefits such as alimony apply to everyone in every state.

IRA rollovers
A spouse who inherits an Individual Retirement Account from a deceased spouse is allowed to defer taking distributions until age 70 ½ and stretch payments over his or her lifetime. Distributions over time allow the tax-deferred investment to grow and can save federal and state income taxes over taking a lump-sum distribution. This benefit is now available to all married same-sex couples at the state level. To ensure they receive these benefits, married same-sex

couples should double check their IRA beneficiary designation forms.

Summary

The recent Supreme Court ruling opens up a variety of tax and benefit opportunities in states that previously did not recognize same-sex marriage. Couples in these states should assess their situation to ensure they are taking full advantage of everything the change in law offers.

Tip: Help for Small Businesses with Employee Retirement Plans

Many small business owners are unable to offer their employees retirement savings plans because they are overwhelmed with concerns regarding current regulatory issues and fiduciary responsibilities. This situation has become more critical in the past decade. The Federal Reserve issued a report last year showing that less than half of all private sector employees are saving for retirement. Their report also showed that this number is declining with only some 40 percent of households enrolled in any type of retirement savings plan in 2014, compared to 48 percent in 2007. Concerns about an overburdened Social Security system underscore the need to find ways to help workers plan and fund their retirement.

In order to address this situation, almost half of the state legislatures are creating a government-sponsored automatic individual retirement account (IRA) to provide employees who have no employer-sponsored retirement savings plan with a way to save. To date, California, Illinois, Oregon and Washington have taken steps to launch Secure Choice Pension programs. California and Washington are poised to launch their enrollment in 2017. Some regulatory concerns have yet to be resolved, but recent action from the White House suggests that the President wants to fast-track revisions to current regulations. Here's what is at stake:

- Not surprisingly, small businesses have been less likely to offer plans to their workforces because they lack the resources - financial and staff - to manage the costs and regulatory requirements of 401(k) plans.
- Since 2010, President Obama has been trying in vain to get Congress to approve a national IRA program initiative. Recently, the president has switched his focus from the lawmakers on Capitol Hill to the states involved in launching Secure Choice Pension initiatives. He is urging the U.S. Department of Labor to clarify issues involving the Employee Retirement Income Security Act (ERISA), which is a major sticking point for the efforts initiated by various states.
- Those states involved in creating these new retirement saving options have proposed that private sector employees contribute through payroll deductions to Secure Choice Pension programs. These programs would be managed by professionals and no employer contributions would be mandated. IRAs are not subject to ERISA, but, because these new pension programs involve payroll deductions, questions have surfaced as to whether these new initiatives would be subject to ERISA - thus creating potential oversight and regulatory burdens for employers.

For their part, the states have argued that fiduciary responsibility does not need ERISA's oversight. They say the regulatory and fiduciary responsibilities could be assumed by the boards governing the plans and by the third-party financial services companies hired to run them - not the employers who make the plans available to their workers. The Department of Labor is concerned about allowing plans to move ahead without ERISa's involvement in them. The Department has always defined its role under ERISA as regulating the employers who offer retirement savings plans. The new Secure Choice Pension options would require the Department to shift their oversight from the employers to the financial service providers, meaning that employers won't be considered fiduciaries because they participate in the pension plans.

All indications suggest that President Obama wants to see new initiatives in place by the time he leaves office. Many business owners and their employees are hoping this timetable is doable in order to provide much needed help for workers struggling to save for retirement.

Congress at Work: Education Reform Takes Center Stage

The Congress at Work series of articles is designed to give you a glimpse of various types of legislation currently under consideration. While either the Senate or the House of Representatives may initiate a bill proposal, be aware that many bills never become law; they may never make it out of committee, be blocked by a Senate filibuster, delayed, lack enough votes, never be agreed upon by the two houses, or vetoed by the president.

Student Success Act (H.R. 5) - This education reform bill, sponsored by Rep. John Kline (R-MN) with bipartisan support, is designed to shift responsibility for student assessment and school accountability to individual states. Provisions of the Act include reducing or eliminating federal education oversight; creating a federal grant for states and school districts of which 10 percent would be directed to charter schools and similar programs; Title 1 funds for local education agencies serving a high percentage of low-income families; the ability for parents to opt their children out of state-issued tests; and the ability for states to withdraw from Common Core Standards. On July 8, the bill was passed in the House and moved to the Senate for consideration.

Every Child Achieves Act of 2015 (S. 1177) - Sponsored by Sen. Lamar Alexander (R-TN), this educational policy reform bill passed in the Senate on July 16 with bipartisan support and has moved to the House. This bill would expand state responsibility over schools and provide grants to charter schools. And while it would continue the federal test-based accountability system of the No Child Left Behind Act (NCLB), it would give states the authority to act based on the results. It also includes a provision that would limit federal authority to create new regulations without Congressional approval.

Need-Based Educational Aid Act of 2015 (S. 1482) - This bill was enacted after being signed by the President on Aug. 6. The Act extends through 2022 the antitrust exemption of the Improving America's Schools Act of 1994 that allows institutions of higher education that admit all students on a need-blind basis to enter agreements among themselves regarding the administration of need-based financial aid. However, this bill prohibits such institutions from exchanging student-provided data relating to assets, liabilities, income, expenses, the number of family members, and the number of the student's siblings in college before awarding financial aid to any of the students. The bill was sponsored by Sen. Charles Grassley (R-IA).

A bill to prohibit Federal funding of Planned Parenthood Federation of America (S. 1881) - Sponsored by Senator Joni Ernst (R-IA), this bill would have ended federal funding of Planned Parenthood Federation of America or its affiliates, subsidiaries, successors, or clinics. The 22-year old federally funded program came under fire recently when its practice of receiving payment in exchange for fetal tissue came under public scrutiny. However, the bill became provisionally dead on Aug. 3due to a failed "cloture" vote. A cloture vote in favor is a vote to end debate and move to a vote on the issue itself, while a vote against is a vote to prolong debate or to filibuster. The vote on the cloture motion was 53 against to 46 in favor, so failing to invoke cloture means the bill cannot move forward.

Drinking Water Protection Act (H.R. 212) - Sponsored by Rep. Robert Latta (R-OH), this bill authorizes the Environmental Protection Agency (EPA) to develop a plan to evaluate and manage the risks to human health from drinking water contaminated with algal toxins in public water systems. This Act was signed into law by the President on Aug. 7.

Don't Forget to Register for Our Upcoming Seminar!

Healthcare Alternatives

How to Navigate the Constantly Changing Environment

Thursday, September 17, 2015
Owl Creek Country Club
12400 North Osage Road
Anchorage, Kentucky 40223

Friday, September 18, 2015
Kye's I - Banquet Room
500 Missouri Avenue
Jeffersonville, Indiana 47130

Registration 7:30 AM
Seminar 8:00 AM - 10:00 AM
Refreshments Provided

Providing healthcare as a benefit to employees has never been so complex and confusing to business owners. We are pleased that our clients and friends Don Thompson, President of Epic Insurance Solutions and Jason Rankin, President of Employee Benefits will be presenting approaches and solutions to meet your employees healthcare needs in the most economic and tax efficient manner.

Please make a special effort to bring a business associate with you!

We are excited to be able to present this seminar in two locations; one at our normal location at Owl Creek Country Club and one at Kye's near our new office in Jeffersonville. Please invite friends and associates to attend this FREE seminar. This Strothman and Company seminar is designed to qualify for two hours of Continuing Professional Education (CPE) for CPAs.

Make your reservations by September 10, 2015 by completing the registration form at the bottom of this page or by calling Stephani at 502.585.1600.

Registration - Kentucky Location

Registration - Indiana Location

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See what's happening on our social sites:

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