

CPA Practice Advisor

Today's Technology for Tomorrow's Firm

JULY 2019

VOLUME 29
NUMBER 5

THE STAFFING &
HR ADVISOR:

7 Tips for a Successful
Succession

THE MILLENNIAL ADVISOR:

Remote Work: It's Time

THE LEADERSHIP ADVISOR:

Innovation for Small Firms
on a Budget

HOW TO
EXTEND YOUR
FIRM WITH

PERSONAL FINANCIAL PLANNING

PRODUCT REVIEWS:

Small Business Accounting
Point-of-Sale Systems



ISSUE FOCUS:

FINANCIAL PLANNING

- 4 How to Extend Your Firm with Personal Financial Planning
By Ryan Genor, CPA/PFS and Sarah Lane, CPA

2019 PRODUCT REVIEWS

- 8 **POINT-OF-SALE SYSTEMS**
By Mary Girsch-Bock
- 14 **SMALL BUSINESS ACCOUNTING PROGRAMS**
By Mary Girsch-Bock

COLUMNS

- 3 **FROM THE EDITOR:**
It's Time to Take a New Look at Your Tax Practice
By Gail Perry, CPA, Editor-in-Chief
- 6 **FROM THE TRENCHES:**
Do Your Best Small Business Accounting
By Randy Johnston

- 22 **THE 21ST CENTURY ACCOUNTANT:**
How Robotic Process Automation Tools Work
By Brian F. Tankersley, CPA, CGMA

- 23 **THE MILLENNIAL ADVISOR:**
Remote Work: It's Time
By Garrett Wagner, CPA.CITP

- 24 **THE LEADERSHIP ADVISOR:**
Innovation for Small Firms on a Budget
Amy Vetter, CPA.CITP, CGMA

- 25 **THE STAFFING & HR ADVISOR:**
Successful Succession: 7 Tips for Getting There
By Paul McDonald

- 28 **LEAN SIX SIGMA ADVISOR:**
5 Ways to Maintain a Positive Attitude for Change
By Arianna Campbell

- 30 **BRIDGING THE GAP:**
Leveraging the Four Cs to Automation and Advisory
By Jim Boomer, CPA.CITP

FEATURES

- 12 **APPS WE LOVE:**
DIY/Construction/Home Repair
By Gail Perry, CPA, Editor-in-Chief

A YEAR IN THE LIFE OF A PAYROLL ACCOUNTANT:

- 18 Is Paid Family Leave Taxable?
By Rachel Blakely-Gray

- 19 How Will AI and Automation Change Workers' Jobs?
By Isaac O'Bannon, Managing Editor

27 AICPA NEWS

AICPA News is a roundup of the top articles regarding the AICPA each month

- 29 What Millennials Want: How to Woo the Modern Workforce
By Chris Farrell

BUILDING YOUR NICHE PRACTICE: CONSTRUCTION CLIENTS

- 20 5 Marketing Tips to Attract Construction Clients
By Becky Livingston
- 20 Transform Your Thinking on Serving the Construction Industry
By Tonya Schulte

- 13 **THE PROADVISOR SPOTLIGHT:**
Summing it up at Scaling New Heights: 35 years of Intuit Innovation

- 26 3 Tips to Organize and Strengthen Your Client Relationships this Summer
By Jodi Chavez



WEB EXCLUSIVES

CHECK OUT OUR PRODUCT & SERVICE GUIDE
www.CPAPracticeAdvisor.com/directory

FINDING AND HIRING QUALITY STAFF IS A TOP CHALLENGE IN 2019
www.CPAPracticeAdvisor.com/21086414

CPAS CONCERNED ABOUT DERIVATIVES
www.CPAPracticeAdvisor.com/21087020

TAXPAYER ADVOCATE DELIVERS FINAL REPORT & IDENTIFIES KEY CHALLENGES
www.CPAPracticeAdvisor.com/21085670

2 MILLION ITINS SET TO EXPIRE, SAYS IRS
www.CPAPracticeAdvisor.com/21085677

CANOPY LAUNCHES NEW CLOUD-BASED PROFESSIONAL TAX PREP SYSTEM
www.CPAPracticeAdvisor.com/21083144



GAIL PERRY, CPA
Editor-in-Chief
gail.perry@cpapracticeadvisor.com
@gperrycpa

It's Time to Take a New Look at Your Tax Practice

IF YOU'RE A tax practitioner, you might have started worrying that some of your practice might become automated in the future, thus rendering some of the work you do unnecessary. Have you given any thought to what you might do if that occurs? Will you expand your practice by adding more clients? Will you reduce your staff size? Will you lower your revenue expectations? Or would you consider adding additional services?

This month's magazine features a fascinating article by Ryan Genor, CPA/PFS, and Sarah Lane, CPA, integrated tax and planning professionals at CLS Financial Advisors in Portland, Oregon. If you are in the business of tax preparation and are worried about the future of your practice in this world of automation (and maybe, someday, simplified taxes), the concepts presented in this article should resonate with you.

Now, while you still have time to prepare yourself for what appears to be inevitable future change, you might want to consider adding basic financial planning services to your tax practice. You don't have to be a registered investment advisor, you don't need financial planning credentials – although none of these would be bad things to have. What you do need is a desire to help your

clients get to a better place.

Your clients already confide in you and trust you, so taking your relationship to a higher financial level should be an easy step. By expanding your services to include future planning in areas that might include retirement, education, budgeting, eldercare, estate, risk management, and yes, even investment/wealth management, you can improve your stickiness with your clients and increase the level of services that you offer to them.

You don't have to make this change all at once, and there are many ways to approach an expansion of your services. Start small, with one or two clients and with one skill you're already good at, and see how that service line resonates with your clients and your staff. Find the clients who are a good fit for the services you are able to offer. And



then expand from there.

You already have the discussions with your clients that can get this process started. Each year, when you meet with your clients to go over their tax situation, isn't it the case that topics come up that could benefit from additional services that you could provide? Any time there is a life change, there are financial issues that should

be addressed. Rather than trying to answer quickly during the tax meeting, so you can get on to your next client, start letting yourself consider how you could actually provide a service in this area, beyond the preparation of the tax return. ■

— Gail Perry, Editor-in-Chief

CPA Practice Advisor
Today's Technology for Tomorrow's Firm

NSA Practice Advisor
Today's Technology for Tomorrow's Firm

Published by Endeavor Business Media, LLC

1233 Janesville Ave. | Fort Atkinson, WI 53538 | 920-563-6388 | 800-547-7377
VOLUME 29, NUMBER 6



Publisher: Barry Strobel
Editor-in-Chief: Gail Perry, CPA
Managing Editor: Isaac M. O'Bannon
Contributors: Ken Berry, JD
Doug Sleeter
Jim Boomer, CPA, CITP
Kristy Short
Randy Johnston
Roman H. Kepczyk, CPA, CITP
Paul McDonald
Amy Vetter, CPA, CITP, CGMA
Becky Livingston
Brian Tankersley, CPA, CITP, CGMA
Reviewers: Mary Girsch-Bock
John Higgins, CPA
Art Director: Rhonda Cousin
Site Manager: Lester Craft
Production Manager: Barb Evenson
Audience Development Manager: Terri Pettit

Editorial Advisory Board:
Jim Bourke, CPA, CITP, CGMA, CFF
Jim Boomer, CPA, CITP, CGMA, MBA
Bob Cedergren, CPA, CITP, CGMA, CISA
Randy Johnston, MCS
Greg LaFollette, CPA, CITP, CGMA
Donny Shimamoto, CPA, CITP, CGMA
Doug Sleeter
Sandra Wiley, PHR, SPHR
ENDEAVOR BUSINESS MEDIA, LLC
CEO: Chris Ferrell
CFO: Scott Bieda
COO: Patrick Rains
VP, Accounting: Angela Mitchell
Director of Finance: Jessica Klug
VP, Production Operations: Curt Pordes
VP/Group Publisher: Lester Craft
General Counsel: Tracy Kane

Subscription Customer Service
877-382-9187; 847-559-7598
Circ.CPA@omeda.com
PO Box 3257, Northbrook IL 60065-3257

Article reprints: Brett Petillo
Wright's Media 877-652-5295, ext. 118
bpetillo@wrightsmedia.com

List Rentals: Michael Costantino
402-836-6266
michael.costantino@infogroup.com
Kevin Collopy, 402-836-6265
kevin.collopy@infogroup.com



Practice Advisor (USPS 017-576), (ISSN 2160-8725 print; ISSN 2160-8733 online) is published four times per year (April, June, August and December) by Endeavor Business Media LLC incorporating two editions known as CPA Practice Advisor and NSA Practice Advisor. Periodicals postage paid at Fort Atkinson, WI 53538 and additional mailing offices. POSTMASTER: Send address changes to Practice Advisor, PO Box 3257, Northbrook, IL 60065-3257. Canada Post PM40612608. Return undeliverable Canadian addresses to: Practice Advisor, PO Box 25542, London, ON N6C 6B2.

Subscriptions: Individual subscriptions are available without charge in the U.S. to qualified subscribers. Publisher reserves the right to reject non-qualified subscriptions. Subscription prices: The basic annual rate is \$3, based on qualifying associations of 10,000 or more public accountants that may also subscribe for all their public accountant members (certain restrictive covenants apply) for a basic subscription rate of \$9 per member for a three-year subscription. One year subscription for all others: USA - \$37; CAN \$64+Tax GST; INT'L \$91 GST. All subscriptions payable in U.S. funds, drawn on U.S. bank. Canadian GST#R42773848. Back issue \$10 prepaid, if

available. Printed in the USA. Copyright 2019 Endeavor Business Media LLC.

All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopy, recordings or any information storage or retrieval system, without permission from the publisher.

Endeavor Business Media LLC does not assume and hereby disclaims any liability to any person or company for any loss or damage caused by errors or omissions in the material herein, regardless of whether such errors result from negligence, accident or any other cause whatsoever. The views and opinions in the articles herein are not to be taken as official expressions of the publishers, unless so stated. The publishers do not warrant, either expressly or by implication, the factual accuracy of the articles herein, nor do they warrant any views or opinions offered by the authors of said articles.

The opinions given by contributing authors are their own and are not the opinions of our staff. All trademarks used are the property of their respective owner.

How to Extend Your Firm with **PERSONAL FINANCIAL PLANNING**

By Ryan Genor, CPA/PFS, and Sarah Lane, CPA

AS WE ENTER summer, tax practitioners across the country are collectively breathing a sigh of relief. One of the most challenging tax seasons is now in the books, and professionals find themselves ready for a vacation or a change to their tax-centric practices. We've been there, too, craving balance as another tax deadline passes. In our search for an alternative, our firm discovered a complement to our tax skills that has reenergized our careers and opened new opportunities for our clients and practice.

If you find yourself in need of more than just a vacation after tax season, here are a few things we've learned as we've recently transitioned our careers from tax compliance to advising clients on all aspects of their financial lives, including estate planning, retirement planning and beyond.

THE BENEFITS TO YOUR PRACTICE AND CLIENTS ARE VAST

If you've been in practice for a while, you probably have a roster that includes many long-time clients. Over the years, clients may have approached you for your thoughts on their plans for retirement or the best way to plan their child's education. If you've had these kinds

of conversations, you've been doing personal financial planning (PFP) without even realizing it. By formalizing your PFP services, clients will benefit from your holistic understanding of their full financial picture, and you'll improve both your practice and lifestyle by:

- Diversifying your practice to reduce dependence on tax season

CHECK OUT THIS ROADMAP WORKSHOP FROM CPA.COM:

Developing a Tax & Personal Financial Planning Advisory Service

(www.cpa.com/tax-and-personal-financial-planning)

PERSONAL FINANCIAL PLANNING IS A NATURAL EXTENSION OF TAX

Adding PFP services isn't as daunting as you may imagine. Our clients' financial needs are diverse, and the knowledge base and trustworthiness of the CPA profession has put us in a strong position to advise them on questions that go beyond taxes.

In fact, as you prepare and review your clients' tax returns, you have a unique window into their financial situation, which can provide opportunities to identify and discuss planning opportunities. The AICPA PFP Section has even developed a free checklist to help analyze a tax return for planning ideas. Further, clients undoubtedly look to you as a trusted adviser and already come to you with questions that go beyond taxes.

Personal financial planning is a rewarding career, and we've personally tasted and seen the rewards for our futures and the future of our clients.

THERE ARE MULTIPLE MODELS AND IT'S POSSIBLE TO START SMALL

Many CPAs hear the term "financial planning" and immediately tune out, equating PFP with product sales or investment-centric advice, and assume it will turn life into a compliance nightmare. The reality is that financial planning is much broader than investments, and you can tap into your knowledge base to serve your clients without having to overhaul your practice.

A logical place to start is engaging in conversations with clients about the questions that keep them up at night, such as saving for retirement or funding a child's education. These natural

conversations can lead to planning engagements as straightforward as assisting clients with retirement projections or cash flow management.

If you charge your tax clients on an hourly basis, you can continue to use the same billing structure without disrupting your current business model. As you progress and broaden the advice you provide, there are many different compensation models, including retainer arrangements, assets under management or some combination thereof. For an overview of the steps to develop and manage your CPA personal financial planning practice, use a free roadmap from the PFP Section.

SUPPORT, COLLABORATION AND GUIDANCE ARE AVAILABLE.

We wouldn't be where we are today without learning from and sharing knowledge with other CPA financial planners. An online search for a local CPA/PFS using this directory and a chat over coffee is often all that is required to make a connection.

We've also found valuable technical and practice management tools through membership in the AICPA's Personal Financial Planning Section. The PFP Section, at the guidance of leading CPA financial planners, has developed a wealth of resources for CPAs ready to transition from tax preparer to financial planner, as well as an educational pathway and credential to deepen and demonstrate your knowledge in the PFP disciplines.

Personal financial planning is a rewarding career, and we've personally tasted and seen the rewards for our futures and the future of our clients.

Visit www.aicpa.org/pfp to learn more about the AICPA's PFP credential. ■

Ryan Genor, CPA/PFS, and Sarah Lane, CPA, provide integrated tax and financial planning at CLS Financial Advisors, Inc., a registered investment advisory firm in Portland, Oregon. After many years of providing tax services as a partner in its affiliated CPA firm, Ryan joined CLS in 2012 to assist with retirement and income tax planning in addition to client management. Sarah worked in public accounting and higher education before joining CLS in 2016, where she combines her love for financial education with her background in tax.

This article was originally published on AICPA Insights: <https://blog.aicpa.org>

- Improving work/life balance by spreading out your workload
- Providing holistic advice in the best interest of the client
- Finding fulfillment in helping clients set and reach financial goals
- Improving staff retention, development and utilization

Do Your Best Small Business Accounting

SO MANY THINGS have changed in small business accounting over the past few years, it may be time to re-invent yourself, your practice and your clients' businesses using these tools. As public practice professionals, it is clear we need professional grade tools for write-up, and our small business clients have dozens of choices for accounting software today. The AICPA ENGAGE conference this year proved that the pace of change for small business software is not going to slow down.

The key selection questions for small business accounting include: which product to use, what are the benefits to my clients, how many third party tools are needed to create a complete solution, who supports the implementation, when should an upgrade be considered from a small business platform, and where is the product going to be used. Most products are going to require add-ons for sales tax, reporting and other required functionality. If you are going to run a Client Accounting Services practice, how does this restrict your choices? The day this article was written, two public practice CPAs asked which tools to

use for their clients and both answers were AccountantsWorld Accounting Power with Payroll Relief, which is clearly a Client Accounting Service leader that includes virtually all functionality needed without using third party applications. Further, three more people asked about the differences between QuickBooks Online Advanced edition and other QuickBooks Online offerings...and the answer is Intuit is building more advanced functionality into the larger product, just like they have done with QuickBooks Enterprise desktop. The one sure thing after working in the small business accounting market for 40+ years, one size does not fit all.

SO, HOW DO WE PICK?

There are many more criteria than the list above that drive making your decision. There are clearly the "safe" choices which come from the larger vendors: QuickBooks desktop, QuickBooks Online, Xero, Sage Business Cloud, Sage 50 and Accounting Power. There are choices that do a better job with inventory and costing such as Gravity Software, AccountingSuite, Zoho Books and BQE Core. Note that with very little effort, you have ten product offerings with even more options as you will see below, each of which is uniquely different. We maintain reviews of all of these products and more at www.accountingsoftwareworld.com. But the base product is only part of the story.

If you decide that you desire cloud accounting software, consider these characteristics:

- Minimal up-front expenditures
- Leverage "legacy" technology investments, like portable computers and printers
- Quick deployments
- Automatic backups
- Bank/credit card/debit card feeds
- Ecosystems of complimentary tools
- Easy communication with external advisors

There are also five critical considerations before implementing any small business solution:

- Does the application provide access



RANDY JOHNSTON
EVP & Partner
K2 Enterprises &
CEO of Network Management Group, Inc.
randy.johnston@cpapracticeadvisor.com
@RPJohnston

to critical functionality to meet specific business needs?

- Does the application adequately secure sensitive and confidential information?
- Can the application process the anticipated volume of transactions generated by the organization?
- Is the application capable of providing adequate financial and operational reports to team members?
- Will the application generate an adequate return on investment (ROI)?

You'll need to do your own research so you know what a product can do and what it can't do. To further illustrate with QuickBooks Online consider the five options available:

Each vendor's product has strengths and issues. For example, in QuickBooks Online, strengths include: brand/product familiarity, easy conversion from QuickBooks Desktop, large number of external advisors offering support, five options to help businesses with various needs, great mobile app, and a large 3rd party ecosystem. Potential issues include: one of the pricier offerings relative to its capabilities, payroll is a paid add-on service, remaining stigma from its early days, perception of lack of reporting options. As of March 2019, new usage limits are in effect for Simple Start, Essentials, and Plus:

- Entries in Chart of Accounts is limited to 250





- Entries in Classes & Locations is limited to 40, combined
- Billed users are limited to 1 in Simple Start, 3 in Essentials, and 5 in Plus
- Existing subscribers who exceed these limits are “grandfathered,” and no additional items can be added
- Deleted/deactivated items do not count toward limits
- Subscribers who need additional capacity should consider Advanced

Sage Business Cloud (SBC) is the recently re-branded Sage One service. SBC is designed for small businesses with relatively simple accounting needs. Like QuickBooks Online, SBC is available in multiple subscription models: Sage Business Cloud Accounting Start and Sage Business Cloud Accounting. In addition, subscribers can access SBC through mobile apps for iOS and Android-powered devices.

The strengths of SBC include: excels at fundamental transaction tracking, simple, clean interface, solid mobile app for iOS and Android-devices, ecosystem of apps to handle most tasks/routines not handled by SBC. Potential issues include: Relatively small market share, meaning most users will have no prior experience with the tool, designed for only fundamental accounting; no support for purchase orders, recurring transactions, job costing, etc.

Xero has been making in-roads in the U.S. market. Founded in 2006, Xero is a New Zealand-based company that provides cloud-based accounting solutions worldwide. Recent major milestones include:

migration to Amazon Web Services in 2017, over 600 certified connected apps, first full-year positive EBITDA in 2018.

Xero differentiators include: monthly subscription prices are for an unlimited number of users, a recent change in payroll (now provided as an add-on service by Gusto) formerly was included in subscription, full-service payroll is available (but not included) for all 50 states at \$39 per month subscription, plus \$6 per person, per month. Xero has a very strong set of tools to support external accountants/bookkeepers including Xero HQ, Xero Practice Manager, Xero Workpapers, Xero +C, and Xero Cashbook/Ledger.

But like all products, there are strengths and some potential issues. Xero strengths include ease of use, affordability of plans, robust accounting functionality, rich ecosystem of 3rd party apps, and a strong support program for external accountants and bookkeepers. Potential issues include that compared to QuickBooks Online there are relatively small number of users in US, meaning team members in newly-adopting companies will likely require some training. Additionally, some terminology used in the application still requires localization.

To give one final example, consider Zoho Books. Zoho bills itself as “the operating system for business” and has put together a portfolio of approximately forty integrated cloud-based apps to assist business professionals in running every aspect of their business. Six of these apps – Books, Checkout, Invoice, Subscriptions, Expense, and Inventory – provide a very robust set of features on which an entire accounting and finance department can base its operations. Zoho has been in business since 1996 and currently has over 25 million subscribers worldwide. Books is the true “accounting” app in the Zoho

portfolio. Among the strengths of Books is the ability to customize the app rather extensively. Transaction entry and processing closely resembles that found in many other cloud-based solutions. Of course, bank feeds are a central component of the Zoho experience, and several pre-built feeds are already in the app. Reporting options are solid too, including the ability to schedule reports for distribution.

While the story of Zoho is better told with their suite offering of ZohoOne, Books and the other five accounting modules have good capability at a reasonable price point. Like all products there are strengths and potential issues. Zoho Books strengths include surprisingly sophisticated functionality, very affordable, very customizable/configurable solution to meet the needs of many businesses, and an outstanding ecosystem of “native” apps for integrations. Potential issues include most new users will require training, job/project costing capabilities are not fully robust, and although there is some integration with 3rd party apps, it may not be strong enough for some companies.

Every product named at the beginning of this article deserves just as much attention as the products we used as illustrations. Further, we have not spoken about reporting tools, sales tax, payroll and many other key features of a complete small business solution.

ARE THE PRODUCTS AND THIRD-PARTY APPLICATIONS IT?

Small business accounting buyers will often choose these products from the open market and expect their CPA firm to provide guidance and support. With so many products in the market, it just doesn't work that way. While most CPA firms are not in the habit of analyzing and recommending software, you may

need to do this work to choose a product that works for your firm and that you want to use with clients. As we have covered in prior columns, Client Accounting Services (CAS) practices require a complete set of tools and methodologies for success. While you can use a small business accounting tool such as QuickBooks Online for CAS, you are almost certainly going to need additional third-party tools to complete your offering. Further, implementation support from the publishers, understanding appropriate setup and having the ability to discover tools to complete a solution certainly provides client benefits. In the past week, we have recommended distribution, manufacturing, budgeting, and reporting tools to help both industry businesses and firms complete the needed business solution. While internet searches may provide some answers, only occasionally do they provide the best answer.

Further, some clients will need capabilities that small business accounting software just can't provide. You'll have to use your judgment when you are trying to force fit a product inappropriately into a client's business about the appropriate time to stop or to give up. While we have seen small business accounting software used inappropriately in larger businesses, the costs and complexities of upgrading are also an issue for business owners and public practice professionals alike. On the other hand, it wouldn't be unusual for a client to try to make a product work and it just won't get the job done. That's when they wind up on your doorstep asking for help. Understanding what to do when you or your clients have outgrown a small business accounting application presents another whole set of needs and a separate column on those solutions. ■

Streamlining the Sales Process

IN 1883, A saloon owner in Dayton, Ohio, received a patent for inventing the cash register. Over the next 50 years, the cash register was typically made out of cast-iron, wood, silver and gold plate, though the most elegant was the brass-encased cash register, a variety only found in old westerns and antiques stores today. As the first point of sale system, the cash register allowed business owners to finally get a literal handle on cash flow, while also making it a lot harder for employees to steal from the till.

Today's point of sale systems have evolved immensely from those original cash registers, with touch screen monitors, scanning devices, and the ability to seamlessly accept debit and credit card anywhere now the norm. And as retailers continue to face immense competition, it's important that they make the sales process as streamlined as possible.

Whether retailers run a small shop out of their home or own a large retail business with multiple locations, the following features and functions are necessary:

- The ability to process sales quickly
- The availability of a back-up system
- The ability to manage inventory in conjunction with a POS system
- The ability to process refunds and credits quickly
- The ability to create accurate sales and product reports

But that's not all. Many retailers also want to track their customers effectively, market

effectively to repeat customers, track customer sales history, and if selling online, integrate with a shopping cart platform.

To their credit, point of sale vendors have responded admirably, adding numerous features to their product each year, as the retail industry has continued to shift, particularly in favor of online sales. But there's another component that may perhaps be the most important of all.

SUPPORT

I can't tell you how many stores and restaurants I've been in, watching, as staff scramble to access product support personnel when their POS system goes down. I've seen customers turned away at the door. I've seen

doors locked at retail establishments during key sales times because their POS system is down. I've seen restaurants give away free meals to customers because they can't print their tickets. A retailer has to ensure that good customer service is available when needed.

Of course, point of sale systems vary in features and functionality, with some well suited for small retailers, while others are designed for large retail businesses with multiple locations. Online sellers have their own set of requirements when looking for a point of sale application. Pricing is also a factor, with smaller businesses with limited budgets looking for a more affordable application.

The products reviewed in this issue vary in size and scope as well. They include:

- AccuPOS
- AddSum Advanced
- Celerant Stratus
- Cougar Mountain Denali Point of Sale
- Cumulus Retail
- Keystroke Advanced POS
- QuickBooks POS
- Vend



We also looked at a few specialty apps that offer basic functions for invoicing and time tracking.

While the retail industry continues its evolution, point of sale applications will likely respond with changes of their own. Will 2019 be the year you finally retire your cash register and move to a point of sale system? You won't be sorry. ■

Mary Girsch-Bock is a freelance writer specializing in business and technology issues and is the author of her first book, several HR handbooks, training manuals, and other in-house publications. She can be reached at mary.girschbock@cpapractictheadvisor.com

	ONLINE/MOBILE ACCESSIBILITY	CUSTOMIZATION CAPABILITY	EXPEDITED CHECK-OUT PROCESS	SUPPORTS MULTIPLE REGISTERS/LOCATIONS	MULTIPLE TRANSACTIONS	MULTIPLE TENDERS	TOUCHSCREEN CAPABILITY	BAR CODE SCANNING	CUSTOMER TRACKING	GIFT & LOYALTY CARDS	INVENTORY MANAGEMENT	SALES & INVENTORY REPORTING	INTEGRATION WITH POS HARDWARE	INTEGRATION WITH SHIPPING VENDORS	INTEGRATION WITH E-COMMERCE	EXTENDED HELP AVAILABLE
--	-----------------------------	--------------------------	-----------------------------	---------------------------------------	-----------------------	------------------	------------------------	-------------------	-------------------	----------------------	----------------------	-----------------------------	-------------------------------	-----------------------------------	-----------------------------	-------------------------

ACCUPOS	*x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
ADDSUM		x	x	x	x	x	x	x	x	x	x	x	x	**x		x
CELERANT STRATUS	x	x	x	x	x	x	x	x	x	x	x	x	x	x	**x	
COUGAR MOUNTAIN DENALI		x	x	x	x	x	x	x	x	x	x	x	x		**x	x
CUMULUS RETAIL	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x
KEYSTROKE		x	x	**x	x	x	x	x	x	x	x	x	x			
QUICKBOOKS	x	x		**x	x	x	x	x	x	x	x	x	x	x	x	x
VEND	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x

*ANDROID ONLY

**AVAILABLE AS AN ADD-ON

AccuPOS

www.accupos.com

AccuPOS is a point of sale application that offers integration with both QuickBooks and Sage Financial products. AccuPOS is well suited for niche businesses such as bars, restaurants, gift shops, and liquor stores, with a version available for each particular type of business. In addition to offer-

ing a variety of retail business types, AccuPOS also offers a retail/wholesale combo version as well as a membership version for membership organizations specifically. AccuPOS is designed for PCs or Android devices and cannot be used with any Apple hardware or operating system.

AccuPOS is best suited for brick

and mortar businesses of all sizes that currently use QuickBooks or Sage financial applications. AccuPOS personnel are available to assist in the set-up process if necessary, with users able to download a free 30-day product demo in order to try the product out prior to purchasing.

A typical single-user system is less

★ **4.5** 2019
OVERALL
RATING

than \$1,000 per year, with any add-on applications extra.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084257](http://www.CPAPracticeAdvisor.com/21084257)

AddSum Advanced Accounting – Point of Sale

www.addsuminc.com

Advanced Accounting from AddSum is a complete financial application with a solid point of sale module included. Designed for small to mid-sized brick and mortar retailers and manufacturers, Advanced Accounting is installed on-premise and does not offer cloud accessibility.

Advanced Accounting modules available include Point of Sale, GL, AR,

AP, Sales Order, Inventory Control, Bill of Materials, Payroll, Quotes/Contracts, System Maintenance and Utilities. All modules are included in the purchase of Advanced Accounting, with both a single-user and a multi-user version of the application available.

Once of the biggest benefits offered by Advanced Accounting is the availability of product source code, for those that wish to modify the program

significantly, though minor customization is available in the product without using source code. Sales transactions are easily processed in Advanced Accounting, with users able to add popular products to the user interface for quicker processing.

Advanced Accounting offers an affordable way to process sales and manage inventory. Starting at \$299 per year for a single user application,

★ **4** 2019
OVERALL
RATING

Advanced Accounting is an affordable point of sale option. Users can also purchase product support separate from the product, with support starting at \$37.50 for a 15-minute support call or incident.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084249](http://www.CPAPracticeAdvisor.com/21084249)

Celerant Stratus

www.celerant.com

Celerant Stratus Retail from Celerant Technologies is an enterprise level application designed to provide retailers with complete retail management, whether in-store, online, or from a mobile device. Designed for flexibility, Stratus can be used with Windows, Linux, UNIX, and Mac operating systems, as well as Android, Windows,

and iOS smart phones and tablets. Celerant Stratus is available as an in-house application or users can utilize the application as a SaaS solution. The product is well suited for both brick and mortar retailers as well as those selling exclusively online.

Along with the POS module, the retail suite also includes CRM & Shopper Incentives, Order Fulfillment,

Inventory Management, Warehouse Management, Custom E-Commerce, Marketplace Integrations, and Digital Marketing, with additional features available in the application as well.

Celerant Stratus is designed for a variety of retail industries, including Apparel and Footwear, Sporting Goods, Hardware, Pharmacy, and several other niche retailers.

★ **5** 2019
OVERALL
RATING

Those interested in Celerant Stratus can contact the vendor directly for custom pricing or to view a demo of the product.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084254](http://www.CPAPracticeAdvisor.com/21084254)

Cumulus Retail

www.cumulusretail.com

Cumulus Retail from Celerant is a point of sale application that is best suited for small to mid-sized retail businesses that manage both brick and mortar and online stores. An In-Store edition and an Online edition are available, or users can opt to purchase both editions together. Cumulus also integrates with a variety of third-party applications including QuickBooks Online.

Cumulus Retail's 'Always On' feature provides retailers with the security they need; processing sales even when Internet connectivity is lost, with any data entered later synched with the application once a connection has been restored.

Cumulus Retail point of sale screen is uncluttered, with users able to customize the screen as needed. Users can process sales using a variety

of methods including using a mobile register or tablet, by entering a product code or by scanning the product.

Cumulus Retail is available in three editions: the In Store edition, which is designed for a single store and up to five users, and runs \$125 per month; the Online edition, which is designed for online retailers, and runs \$250 per month; or Both, which is a perfect solution for brick and mortar retail

★ **5** 2019
OVERALL
RATING

businesses that also have an online store, with Both running \$350 per month. All plans are customizable, with users able to choose the modules and add-on applications they desire.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084269](http://www.CPAPracticeAdvisor.com/21084269)

REVIEW: POINT-OF-SALE SYSTEMS

Cougar Mountain Denali Point of Sale

www.cougarmtn.com

Denali, from Cougar Mountain Software (CMS), offers a Point of Sale module that is part of the CMS business application. Denali is well-suited for small to mid-sized retail businesses that are looking for front/back office functionality, or those that are already using the application. The point of sale module is available in both the Ascent and the Summit package, with users

able to add additional modules to the package if desired.

Denali's Point of Sale module offers a freshly updated user interface with updated colors, and a new dashboard. The point of sale module is located in the sales module, offering complete integration with other system modules. The Sales entry screen can be customized to suit user needs, and user-defined fields are available as well. Item buttons representing frequently

purchased items can be added to the main sales screen to expedite the sales process, and users can easily create a P.O. based on a sales order if desired. Users can view subtotals, tax, freight charges, if any, and the transaction total at the bottom of the sales screen, and can process cash sales or access customers to the system when processing a customer sale. Both customers and products can be added on the fly if desired.

★ **4.75** 2019
OVERALL
RATING

Pricing varies, depending on the number of modules purchased, and is available from Cougar Mountain upon request.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084266](http://www.CPAPracticeAdvisor.com/21084266)

Keystroke Advanced POS

www.keystrokepos.com

Keystroke Advanced is one of three point of sale offerings from Specialized Business Solutions. Also available is Keystroke Express, ideal for smaller retail businesses, while Keystroke Point of Sale is a good fit for growing retail businesses. Keystroke Advanced is well-suited for large retail businesses with multiple locations that also desire e-commerce integration. All Keystroke

offerings are designed to be installed on a local computer, workstation, or network.

Keystroke Advanced contains an easily navigated user interface where all system modules can be accessed, including receivables, purchasing, and reports. The point of sale interface can be completely customized, with users able to add buttons and edit toolbars to better suit their needs. Keystroke

Advanced accepts a variety of tender types including cash, debit and credit cards, gift cards, and a variety of custom tender types.

Keystroke Point of Sale is currently available in three versions: Keystroke Express, for smaller businesses, runs \$495 per year; Keystroke POS runs \$1,295; and Keystroke Advanced, designed for larger retailers with multiple locations, currently runs \$1,895.

★ **4.75** 2019
OVERALL
RATING

Support is purchased separately with annual support plans for Keystroke Advanced currently running between \$595 to \$995 per year.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084270](http://www.CPAPracticeAdvisor.com/21084270)

QuickBooks Desktop Point of Sale 18.0

www.quickbooks.com

QuickBooks Desktop Point of Sale 18.0 is well suited for small to mid-sized retailers that are using QuickBooks financial applications. Designed for on-site installation, QuickBooks Desktop Point of Sale is available in three versions: Basic, Pro, and Multi-Store, with the Multi-Store edition able to support up to 20 locations.

QuickBooks Desktop Point of Sale's Navigator offers point of sale, purchasing, and employee options, with users able to choose from a variety of sales options. The point of sale window user interface is clean and uncluttered, making it easy to process sales. To the left of the screen are customizable tabs that can be set up to suit the needs of the business, including options to

Make a Sale, Receive Items, Item List, Reports, along with several others. Users can also create separate tabs for tender types on the sales screen. Products and customers can be looked up from the sales screen, with the ability to add new data on the fly if necessary.

Intuit is currently offering special pricing on QuickBooks Point of Sale, with the Basic edition currently \$1,200

★ **4.75** 2019
OVERALL
RATING

per year; the Pro edition currently \$1,700; and the Pro edition running \$1,900.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084172](http://www.CPAPracticeAdvisor.com/21084172)

Vend Point of Sale

www.vendhq.com

Vend is a scalable point of sale application designed to work online. The product works with iPad, Mac, or PC devices, with users able to use any and all platforms simultaneously. Vend will also work offline; automatically syncing with sales data once a connection has been restored.

Vend offers an intuitive user

interface, with a vertical menu to the left of the screen providing access to all system functions. Users can simply click on one of the options to begin to process a sale. Vend offers complete product search capability, with users able to search for a product while processing a sale. High-volume stores can set up QuickKeys which allow cashiers to streamline the sales process for

frequently purchased items.

Vend is available in three versions: Lite which supports a single location, runs \$99 per month; Pro, which can be used in single and multiple locations currently runs \$129 per month; and Enterprise, which supports six or more locations, and is best suited for larger or multi-store retailers, with pricing available upon request. All editions

★ **4.75** 2019
OVERALL
RATING

of Vend include real time inventory management capability, 24/7 phone and online support, and small business reporting capability.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084301](http://www.CPAPracticeAdvisor.com/21084301)

Specialty Apps Offer Basic Point of Sale Functions

Not every retail business is looking for a complete front office/back office point of sale application. Smaller businesses, as well as online sellers are frequently looking for an application that allows payment acceptance from anywhere, whether it be the corner store, a farmer's market, or a craft show.

The applications summarized here can also prove to be useful for businesses that occasionally need to process payments outside their regular place of business; after all no one carries cash anymore, and offering quick and easy payment acceptance makes it easier for the business owner and the customer, who doesn't have to hunt down an ATM to obtain cash.

The following is a brief summary of some of the more popular online point of sale applications on the market today.

Square

<https://squareup.com/us/en>

Square bills itself as a payment acceptance application, but also offers a variety of retail applications, including Square Point of Sale, which offers complete in-store and online integration. The Square dashboard allows users to view business status at any time, easily create and track invoices, manage customer profiles and employees, and manage inventory from one central location. Square also offers a variety of integrated hardware that can be used to create an all-in-one point of sale and payment acceptance application.

The most popular method of getting paid using Square is by using the credit swipe device, which Square will mail its users upon account signup. The swipe device can be used with iPhones, iPads, and Android smartphones and tablets, and allows users to capture customer information as a sale is being processed, by sending payment receipts via email. The swipe device also allows users to process credit card payments even when internet service is unavailable, with the payments later processing once connectivity has been restored. Along with the standard swipe device that can be connected to a smart phone, Square also offers the Square Reader, for processing chip cards, and the Square Terminal, which is an all-in-one device that accepts a variety of payment types, including Apple Pay, Google Pay, along with standard debit and credit cards as well as chip cards.

Square also prepares invoices that can be sent directly to recipients via email, with invoice customization available. For those that are interested in selling online, the Square Online Store is available, which offers complete order fulfillment, shipping, sales tax processing, and payment acceptance. Those with both online and brick and mortar stores can easily integrate sales into a single system for more accurate reporting. Square support is centered around



a variety of help articles and a user forum, though users can sign into the application for expedited support.

Square is free to use, with retailers only paying a per transaction fee for each payment accepted, with pricing starting at 2.5% with a .10 cent per transaction fee, depending on the device used to accept payment, with discounted rates available for high-volume retailers.

Lightspeed Retail POS

www.lightspeedhq.com

Lightspeed Retail POS offers both point of sale and eCommerce products. Designed to work on any device, in-store or online, Lightspeed Retail also offers mobile checkout capability, along with mobile reporting.

The retail desktop system offers an easily navigated sales processing interface, with all features displayed in the vertical menu to the left of the screen. On screen, a series of buttons are available which include Item Search, New Item, Import Item, Print Label, New Order, Vendor Return, Special Order, and Inventory Counts. Users can customize the interface to display the functions they wish to see, and an app is available that allows users to access the account from any mobile device. The product also accepts a variety of payment types, with users able to process a sale from any location.

Lightspeed Retail offers solid customer management, with users able to add customers to the system at any time. Customer quotes, layaways, or special orders can be easily processed for customers, and special discounts can be added to their account at any time. The product supports loyalty accounts through various third-party partners, and users can even create custom product suggestions for customers based on their purchasing history.

Lightspeed Retail offers excellent inventory management capability, supporting multiple price levels, as well as other pricing strategies such as discounts, coupons and promotions, bulk pricing, and giveaways. Users can set product reorder levels, and create custom categories for products. Lightspeed Retail supports a single store, but users can add multi-store capability if desired. An eCommerce plan is also available for those that sell online, integrating the entire sales process. Reporting options are also good in the application, with product, sales history, and category and vendor sales reports available. A reporting dashboard is also available that provides a summary of sales data for all stores in real time. Lightspeed Accounting is a plug-in that will connect Lightspeed Retail with current accounting software including QuickBooks Desktop, QuickBooks Online, Xero, Sage Cloud Accounting, and Exact. Product support



is available 24/7, and users can request a free trial of the application if desired.

Retail POS from Lightspeed starts at \$99 per year for a single store, with additional stores extra. An eCommerce option is also available that starts at \$59 per month and supports up to 250 products.

Shopify POS

www.shopify.com

Originally designed strictly for those selling online, Shopify POS now includes a retail store option. Shopify is available in three versions, with users able to scale up to a more powerful version if necessary.

Processing a sale in Shopify is easy, with the system designed to work on a variety of devices including smart phones and tablets for anytime/anywhere selling. Users can accept a variety of payment types, including debit and credit cards, gift cards, cash, and store credit, and can split tenders, accept partial payments and even create custom payment types as desired. Users have the option to print or email all transaction receipts, and even create a custom sale based on custom line items and custom pricing. Customer profiles can be quickly created with any new order processed, making it easy to track customer preferences and purchasing history. An email marketing option is available using the included email marketing apps. Users can enter in order notes at the time of the sale, and print or email receipts to customers.

Inventory management is solid in Shopify POS, with the product supporting multi-location inventory tracking. Users can organize products into categories, types, and even seasons, and offer variations of each product. Barcodes are supported in Shopify POS, with the ability to assign a barcode to a product or create a new barcode. A variety of apps are available with Shopify POS as well, including BOGO sales, various loyalty programs and wholesale pricing.

Shopify POS offers a summary dashboard that includes an overview of sales, orders, and web traffic. A variety of product reports are also available in the application, including product best and worst sellers. Retail reports such as sales by staff members, location, and time are also available. Shopify support is available 24/7, with a free trial available as well.

Shopify is available in three editions: Basic Shopify, which is ideal for new businesses and starts at \$2 per month; Shopify, which is a good fit for growing businesses with a single retail store, starts at \$79 per month; and Advanced Shopify, which is designed for businesses with multiple retail stores, starts at \$299. All versions of Shopify accept online payments, with transaction fees billed separately.



DIY/Construction/Home Repair

IN CONJUNCTION WITH our niche practices feature this month on construction, we decided to survey members of the *CPA Practice Advisor* community to see if they have any apps to recommend in this genre. We picked up some recommendations and then found more on the web to share with you.

Happy DIYing!



Scott Hoppe, principal of Why Blu (formerly HoppeTax, recommends **MagicPlan**. “Magicplan lets you create floor plans with your mobile device. Super easy and super professional floor plans. Just what you need to high level plan a remodel/furniture moving.”

In addition, Hoppe is a fan of **Houzz**: “After you get the plan together, this will help you pick the furniture out to buy. See the furniture in your room through your phone. You can find local professionals once the project moves away from DIY.”



Mark Koziel, executive vice president, public accounting, AICPA, also recommends Houzz. “Houzz is awesome. It’s a great way to get ideas in one central source. I also used it to source contractors locally.”

In addition, Koziel suggests we check out **Buildertrend**. “Since we just built a house, I have an even better app: Buildertrend and buildertrend.net. Our builder used this app/site to interact with us on a regular basis. Our budget and selections went into the system and we approved all selections, invoices and change orders right in the system. I could sign for all of these and make payments directly in the app. It’s like Bill.com for builders! Plus they posted pictures as the build was happening so we could follow progress since we were three hours away.”

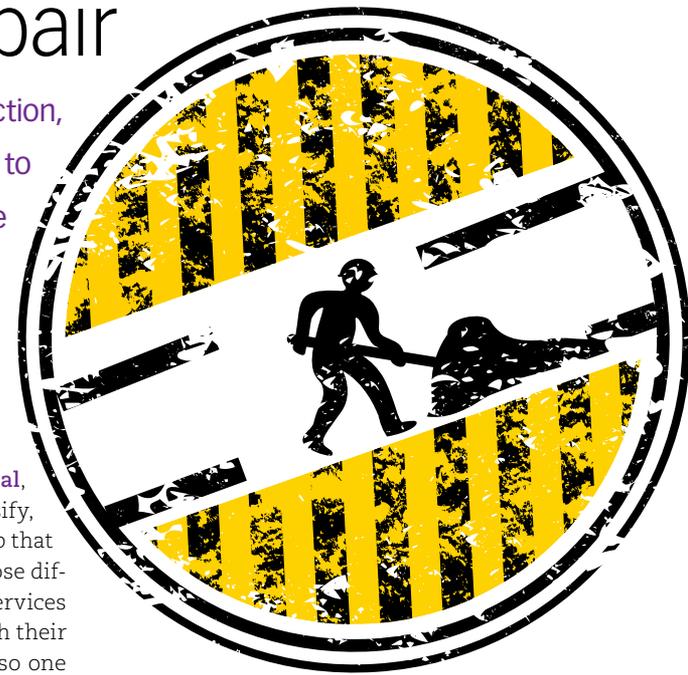


Daniel Vidal, head of business development at Expensify, recommends **Task Rabbit**. “It is a great app that has all kinds of services and lets you choose different providers based on the rates and services they offer. It also allows users to chat with their ‘tasker’ before committing to anything so one can be assured they’ll be able to take care of the task at hand.”

Last year, TSheets surveyed its customers to find their favorite apps for the construction industry. One of the highlights is **DEWALT Mobile Pro**. This app provides calculators for construction pros. Included is a scientific calculator and calculator templates for area, length, volume, estimating studs, drywall, and concrete slabs. If you’re embarking on a major construction project, this seems like a must-have app for you.

Planning a painting project? Sherwin Williams offers its **ColorSnap Visualizer** app to let you see how different colors will look on your walls. The Home Depot’s **ProjectColor** app and the **Paint Tester** app provide a similar service. Choose a color either from the selection on the app or by taking a picture of something containing the color you want to match. Then photograph the wall(s) you want to paint. The app will apply the color you have chosen to the walls so you can actually visualize the end results.

Not sure where to start? Try searching through the archives on **WikiHow**. With over 150,000 how-guides, you’re likely to find instructions for just about any project you can imagine.

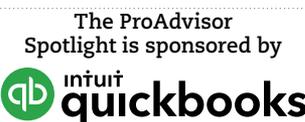


If you’re willing to make a small investment (\$1.99), you might want to add **iHandyCarpenter** to your carpentry toolbox. The app turns your phone into convenient tools, including a plumb bob, a surface level, a steel protractor, a steel ruler, and an inclinometer/clinometer.

The **HomeAdvisor: Find a Contractor** app provides you with access to a network of home construction contractors (hundreds of thousands, according to the app description) who specialize in home renovation, repair, and maintenance projects. You can read customer reviews and view pricing before committing to a work agreement. ■



Summing it up at Scaling New Heights: 35 YEARS OF INTUIT INNOVATION



AMIDST SCENIC VIEWS, rich history and welcoming locals of Salt Lake City, Intuit's rich 35-year history of innovation was front and center at the recent Scaling New Heights conference. On the main stage, Ariege Misherghi, global leader of the Intuit accountant segment in the small business self-employed group, and Misty Megia, global head of the QuickBooks ProAdvisor Program and education strategy, provided key updates for the capacity crowd of accounting professionals.

THE JOURNEY TO EXCELLENCE

Misherghi began by touching on Intuit's journey and legacy of constant disruption and innovation.

"Intuit has a 35-year track history of identifying trends – from leveraging platforms like DOS, Windows, web and mobile, to embracing technologies like the cloud, and now artificial intelligence and machine learning – and leveraging them to solve important customer problems. Intuit is a company that reinvents itself constantly. This adaptive style keeps us relevant, and it keeps us innovating and delivering more and more value to our partners and our customers."

An example of this disruption is the recent introduction of QuickBooks Live, a monthly bookkeeping subscription service for small businesses provided by QuickBooks Online Certified ProAdvisors. Today, 60 percent of small businesses that use QuickBooks are connected to an accountant. For the 40 percent of small businesses who don't have a pro and aren't interested in searching for one, QuickBooks Live bookkeepers will help set up QuickBooks, categorize bank transactions, reconcile accounts and walk customers through reports so that they understand them.

"Our goal is to connect these SMBs [who aren't currently connected to an accounting pro] with the ProAdvisor experts they need without the intimidation factor of a search," said Misherghi. "For the industry, this could mean an unprecedented expansion in people who have access to bookkeeping experts for the first time. And because participating in this service is open to ProAdvisors with bookkeeping expertise, it is also a way for us to extend our reach to our customers."

Ariege also shared some other updates in QuickBooks Online Accountant designed to help accountants grow and manage their practice:

Managing Leads. Soon, ProAdvisors will be able to see directly inside of QuickBooks Online Accountant each prospect who has reached out to them from the Find-a-ProAdvisor website. The goal is to increase ProAdvisors' visibility into the leads they're getting in order to maximize response rates and ultimately client connections.

Client Overview. In the past, it took up to four hours to evaluate how much work needs to be done, clean up a client's books and decide what must be done to support a prospective new client.

"Imagine those four hours being wrapped up in four minutes; that's what Client Overview delivers," said Misherghi. "From having opening balance equity and uncategorized transactions, to negative balances in asset and liability accounts, you'll see the common issues small businesses are facing that they don't even know about – and you'll more accurately be able to estimate how much time it will take to clean up their books. The goal is to give you the information you need to accurately, confidently and transparently price your services so you can win new client business."

Statement Auto-Import. Chasing down your client for a bank statement or other source documents you need is never fun. In fact, research shows it takes up to 35 percent of your time just to do this one step. With statement auto-import, when a client connects a financial institution to QuickBooks, in addition to transaction data, you'll also receive the source of truth – the bank statement through the same connection.

Here's how this feature will work: Simply log into a clients' QuickBooks Online file, go to the reconcile page and find this new button called "view statements." Click it and you'll see the most recent statements. Then, you're all set. The bank statement is right there – something that will happen automatically when you connect a bank to QuickBooks.

Advisory. Misherghi said Intuit is investing in practice management tools to enable accountants and bookkeepers to be able to offer more services and grow their practices. One of those is business advisory services.

"This involves getting a clearer picture of where your clients are today and how they're doing over time," she said. "Using this information to educate your clients, you'll also meet with them to decide on one or two key performance indicators to work on, and drive change and growth in the future. We're currently exploring a next-level dashboard that would provide the key metrics you need to do just that. We've also taken your feedback and are now looking at ways we could offer industry benchmarks, suggested actions to improve KPIs, and training for you and for your staff to move into advisory work."

A FOCUS ON THE PROADVISOR PROGRAM

Up next was Megia, who discussed the impact of the ProAdvisor Program and what it means for the audience.

"The program represents a community of the most engaged, enthusiastic advocates of QuickBooks; it currently stands at a staggering 400,000 ProAdvisors, with a remarkable 140,000 certified," she said. "This would never be possible without your passion and dedication. Through your ideas, thoughts and feedback, we've built a partnership together based on communication and collaboration to deliver you growth and shared customer success."

Megia said the mission has always been to grow the accountant's skills and their business. "The program helps do that by strengthening your network and helping you engage with the ProAdvisor community, as well as amplifying your expertise and expanding your reach by connecting with more small businesses who need your guidance and expertise."

LOOKING AT WHAT'S AHEAD

The message at Scaling New Heights was optimistic: Intuit will continue to deliver powerful solutions to help accounting pros elevate their role of advisor and expand their reach, while connecting small business owners with the experts they need to power their prosperity and succeed. ■

No Time? No Problem!

WHILE THE SOLE proprietor or small business owner may not realize their impact on the U.S. economy, small businesses account for 55% of all jobs in the U.S. Since 1982, the number of small businesses has risen 49%, with no signs of slowing down. While some of these small businesses will never grow past the sole proprietor stage, if the business owner's intention is to grow a business successfully, there needs to be accounting software.

No longer cumbersome or expensive, modern accounting software is designed to appeal to entrepreneurs who have little time to spare on simply running the business, but instead want to grow their business. In fact, many products today bear little resemblance to the bloated, complicated accounting applications from twenty years ago, products that required IT staff to install, and a bountiful array of hardware to support it. Today, with so many products available on the cloud, small business owners need only have a reasonably powerful computer and access to the internet. Even products that have not made the move to the cloud offer a much more streamlined structure and easy product installation and setup. Here are just a few advantages to using the right accounting software:

- Real time access to business and financial data is available at any time
- Reduced error incidence versus using spreadsheets or other 'manual' accounting methods

- An increased number of add-on modules and applications that are available to run just about any business more efficiently
- Better tracking of both payroll and sales tax

It's clear that the benefits of using accounting software far outweigh the downsides, and software vendors have stepped up their game as well, with new features and enhancements released on a regular basis, leaving business owners with more choices... and more confusion than ever before. The reviews in this issue are truly aimed at the small business owners – those with between 1 and 100 employees. And while the solutions may vary tremendously, so do the businesses themselves.

The products reviewed in this issue include:

- AccountEdge Pro
- AccountantsWorld Accounting Power CAS



- AccountingSuite
- Cougar Mountain Denali
- FreshBooks
- QuickBooks Online
- Red Wing CenterPoint Accounting
- Sage Business Cloud
- Sage Intacct
- Xero Accounting

For smaller startups, we also looked at Kashoo, Wave and GoDaddy Bookkeeping, which offer basic income and expense management tools.

In the review, we looked at the following areas:

- **Core Accounting Features** – The heart of the product, we looked at GL, AP, and AR functionality within all of the applications.
- **Relationship Management** – This area looked at the ability to track both customer and vendor information adequately.
- **Cloud Capabilities** – As well as cloud accessibility, we also looked at electronic banking, electronic

payments, and mobile apps, if any.

- **Management Features** – We looked for dashboard availability, as well as business analytics and overviews, along with reporting capabilities.

- **Tech Issues** – This area addresses features such as integration with third-party application, import and export capability, and accountant accessibility. This also includes help and support options.

- **Help/Support** – In this area, help and support functionality is assessed, as well as what product support options are available. We also take a look at system updates and their availability.

So many factors need to be taken into consideration when looking at purchasing software of any kind. Whether a business has one employee or one hundred, helping you and your client determine what is best for their business is what we do. ■

GL, AP, AR PAYROLL POINT OF SALE MOBILE APPS ELECTRONIC BANKING ELECTRONIC BILL PAYMENT AND ACCEPTANCE DASHBOARDS FINANCIAL REPORTING PRODUCT INTEGRATION PRODUCT INTEGRATION WITH THIRD PARTY APPLICATIONS TELEPHONE HELP AND SUPPORT

	GL, AP, AR	PAYROLL	POINT OF SALE	MOBILE APPS	ELECTRONIC BANKING	ELECTRONIC BILL PAYMENT AND ACCEPTANCE	DASHBOARDS	FINANCIAL REPORTING	PRODUCT INTEGRATION	PRODUCT INTEGRATION WITH THIRD PARTY APPLICATIONS	TELEPHONE HELP AND SUPPORT
ACCOUNTANTS WORLD ACCOUNTING POWER											X
ACCOUNTINGSUITE	X	*X	X	X	X	*X		X	X	X	X
ACCLIVITY ACCOUNTEDGE	X	X	X	**X	X	X		X	X	X	X
COUGAR MOUNTAIN DENALI	X	X	X		X	X	X	X	X	X	X
FRESHBOOKS	X	*X	*X	X	X	X	X	X	X	X	X
QUICKBOOKS ONLINE	X	*X	X	X	X	X	X	X	X	X	X
REDWING CENTERPOINT	X	*X			X	X		X	X	X	X
SAGE BUSINESS CLOUD	X	*X	*X	X	X	X	X	X	X	X	X
SAGE INTACCT	X	*X	*X		X	X	X	X	X	X	X
XERO	X	*X	*X	X	X	X	X	X	X	X	X

* ADD-ON
**IOS ONLY

SMALL BUSINESS ACCOUNTING SYSTEMS: REVIEW

AccountEdge Pro

www.accountedge.com

Purchased by Priority Software Ltd. in 2018, AccountEdge continues to offer affordably priced accounting software to small businesses. Designed as an on-premise application, AccountEdge also offers AccountEdge Connect, a remote access add-on along with a mobile app for iOS devices.

AccountEdge is available in two versions; Basic and Pro and works with both Windows and Mac OS x operating systems. The latest version of AccountEdge has numerous enhancements and updates including the addition of a searchable accounts list, the ability to view all tracked time for a job, the option for customers to pay online

invoices directly without creating a Web Pay account, a faster network edition of the product, and the ability to email invoices, payment receipts, purchase orders and statements to recipients.

AccountEdge Basic is currently priced at \$149 per year, while AccountEdge Pro is available for \$399, which

★ **4.75** 2019
OVERALL
RATING

includes up to 10 user licenses.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084320](http://www.CPAPracticeAdvisor.com/21084320)

AccountantsWorld Accounting Power CAS

www.accountantsworld.com

Accounting Power CAS, from AccountantsWorld, offers a unique accounting and practice management solution ideal for accounting firms that wish to provide bookkeeping services to their clients. Accounting Power CAS provides complete accounting functionality along with write-up capability.

Completely cloud based, Accounting Power CAS allows firms to offer complete bookkeeping services to their clients, with the ability to choose the level of access the client has. Firms can create custom access for all clients, allowing them to enter all bookkeeping transactions from their office, or have the firm complete all of the bookkeeping work for the client. Another nice

feature is that both firms and clients can access Accounting Power at any time from the password-protected user interface.

Accounting Power CAS is a good fit for small to mid-sized firms. Most powerful when used with other AccountantsWorld applications, those interested in Accounting Power can register online to obtain pricing and

★ **4.75** 2019
OVERALL
RATING

purchase the product.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084317](http://www.CPAPracticeAdvisor.com/21084317)

AccountingSuite

www.accountingsuite.com

AccountingSuite is a good fit for sole proprietors, freelancers, and small businesses that are looking for scalability and anytime/anywhere access. An all-inclusive application, AccountingSuite includes complete GL functionality as well as Time and Project Tracking, Customers/Vendors, Inventory, Purchasing, Sales, and Cloud Banking modules. Users can choose to use all modules, or access only those

needed.

AccountingSuite is completely cloud-based, with no installation necessary. The AccountingSuite user interface offers intuitive system navigation, with a menu bar at the top of the screen providing access to all system modules. The main menu also includes a variety of shortcuts to functions such as history, universal search, function search, an open items tab, and the tools panel. Data entry screens

are uncluttered and offer easy look up options throughout. Each screen also contains forward and backward buttons, making it easy to navigate between pages. To get started, users can easily import customer, vendor, and inventory data from another application directly into AccountingSuite for a more streamlined setup process.

AccountingSuite is available in four versions: Startup, a single-user system, is \$19 per month; Business, which is

★ **4.75** 2019
OVERALL
RATING

two-user system, is \$25 per month; Professional, which is a 5-user system, is \$55 per month; and the Professional with e-commerce, is \$129 per month. All versions of Accounting Suite offer unlimited CPA/Bookkeeper Seats.

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084306](http://www.CPAPracticeAdvisor.com/21084306)

CenterPoint Accounting

www.redwingsoftware.com

CenterPoint Accounting, from Red Wing Software is designed for small to mid-sized businesses and is available as an on-premise application or on the cloud. CenterPoint also offers Farm Accounting, Fund Accounting, and both Payroll and Depreciation applications, both integrating seamlessly with the core accounting applications.

CenterPoint Accounting contains a drop-down menu at the top of the main user interface screen that provides access to system functions such as File, View, Processes, Reports, and Reporting Tools. Directly below are several rows of colorful icons that offer access to a variety of system features. The user interface is fully customizable, with users able to add frequently accessed

features and functions to the Quick List, to the left of the main screen. CenterPoint is designed to work on a Windows platform and is compatible with the latest versions available.

Those interested in the application can sign up for a free, one-hour demo, or request additional information or pricing directly from Redwing Software.

★ **4.75** 2019
OVERALL
RATING

Read the full review
for this product online at:
[www.CPAPracticeAdvisor.com/
21084323](http://www.CPAPracticeAdvisor.com/21084323)

REVIEW: SMALL BUSINESS ACCOUNTING SYSTEMS

Cougar Mountain Denali Accounting

www.cougarmtn.com

Denali Business Accounting, from Cougar Mountain Software, is a good fit for small to mid-sized businesses looking for a scalable accounting application. Denali can be installed on-premise or users can access the application on the cloud. Denali is scalable, with three versions of the software available, or users can opt to purchase only the modules they need and add the rest if necessary.

Denali has updated their user

interface with more subdued colors and a cleaner interface. The Controller module is a required module, with all system setup and user access created in the Controller module. The most comprehensive of the three product options, Denali Summit includes numerous modules including Controller, GL, Bank Reconciliation, AR, AP, Inventory, Order Entry, Crystal Reports, Purchase Order, Multi-Location Inventory, iVault Online Backup, and two hours of product training, support,

and enrollment in Software Assurance.

Denali uses a batch system, with users able to process multiple batches simultaneously. Running the batch report prior to posting can help to ensure that all entries are accurate, though users will need to be sure and post any outstanding batches prior to running system reports. Along with the business application, Denali also offers a nonprofit version as well as Denali Payroll.

Denali Business Accounting offers

★ **4.75** 2019
OVERALL
RATING

three product versions; Basecamp, Ascent, and Summit, with each version offering additional modules. Users can also choose to build a system that better suits their needs, purchasing only the modules they need. Pricing starts at \$1,800 for a single user system, with all add-on modules priced separately.

**Read the full review
for this product online at:**
[www.CPAPracticeAdvisor.com/
21084314](http://www.CPAPracticeAdvisor.com/21084314)

FreshBooks Cloud Accounting

www.freshbooks.com

FreshBooks is best suited for sole proprietors, consultants, and other micro-businesses that are looking for mobile capability and an easy way to track business expenses. As one of the mobile pioneers, FreshBooks was started in 2003 as a way for those working independently to get a better handle on their income and expenses. Along with complete accounting

functionality, FreshBooks also offers integration with numerous third-party applications, which will be discussed later in the review.

FreshBooks can be accessed via the Internet from any computer, with a mobile app available that supports both Android and iOS devices. FreshBooks offers a variety of features, which include accounting, time tracking, invoice generation, projects, estimates, and cash management capabilities. The product is scalable, with four versions available. Once a plan is chosen, users can immediately begin the setup process, which is quick and painless.

invoice generation, projects, estimates, and cash management capabilities. The product is scalable, with four versions available. Once a plan is chosen, users can immediately begin the setup process, which is quick and painless.

FreshBooks offer those interested the option to try the application for 30 days with no credit card needed. FreshBooks offers four product versions; Lite, which is \$15.00 per month, Plus, which

★ **4.5** 2019
OVERALL
RATING

is \$25.00 per month, Premium, which is \$50.00 per month, and Select, which supports more than 500 billable clients, with Select pricing directly available from FreshBooks.

**Read the full review
for this product online at:**
[www.CPAPracticeAdvisor.com/
21084310](http://www.CPAPracticeAdvisor.com/21084310)

QuickBooks Online

www.quickbooksonline.com

QuickBooks Online Accounting is a good fit for small businesses looking for an easily accessed accounting application. QuickBooks Online has made numerous improvements and enhancements to its initial online product that have made it easier to use and more in tune with QuickBooks Desktop

products. QuickBooks currently supports up to five system users.

QuickBooks Online Accounting is available in three versions, suitable for sole entrepreneurs to small businesses of any type, with users able to start small and scale up to a more robust version of the application if needed. The global version of QuickBooks Online

supports multiple currencies, and can be translated into 45 languages.

Regular pricing for QuickBooks Online Simple Start is \$20 per month; Essentials is \$40 per month; and QuickBooks Online Plus is \$70 per month, though Intuit runs frequent sales throughout the year. Payroll is priced separately, with both Self-Service and

★ **4.75** 2019
OVERALL
RATING

Full-Service payroll options available, with prices varying.

**Read the full review
for this product online at:**
[www.CPAPracticeAdvisor.com/
21084321](http://www.CPAPracticeAdvisor.com/21084321)

Sage Business Cloud Accounting

www.sage.com/en-us

Formerly known as Sage One, Sage Business Cloud is a good fit for micro-businesses and sole proprietors that desire an easily accessible accounting application. Sage Business Cloud can be accessed from a computer, tablet, or smart phone, with the mobile app working with both iOS and Android

devices. Though core product functionality is limited to creating invoices, tracking AR, and connecting to various financial institutions, the available of numerous apps that integrate with the core application extend product functionality considerably.

Sage Business Cloud uses an easily navigated user interface with numer-

ous dashboards available.

Sage Business Cloud Accounting is available in two versions: Accounting Start, which is an entry level system designed for sole proprietors and currently runs \$10 per month; and the Accounting version, which is currently \$25 per month and includes reporting, invoicing, and quote and estimate

★ **4.5** 2019
OVERALL
RATING

creation. Both versions are available as a free trial.

**Read the full review
for this product online at:**
[www.CPAPracticeAdvisor.com/
21084316](http://www.CPAPracticeAdvisor.com/21084316)

SMALL BUSINESS ACCOUNTING SYSTEMS: REVIEW

Sage Intacct

www.sageintacct.com

Designed for mid-sized and growing businesses, Sage Intacct ERP offers complete financial and accounting functionality, including GL, AR, AP, Order Entry, Purchasing, Spend Management, Cash Management, and Reporting and Dashboard modules, with all modules working together seamlessly. Sage Intacct is a cloud application, with users able to access the application from anywhere, from

any type of device, including desktop systems, laptops, and smart phones and tablets.

Sage Intacct is a scalable application, with users able to purchase the core financial modules and later add additional modules if necessary, including a newly enhanced Inventory Management module that offers templates for adjusting and transferring inventory. The inventory module supports multiple locations

and warehouses, with users able to define reorder points and specific quantities for each inventory product, and a Fixed Asset module keeps track of asset acquisition, depreciation and disposal while also tracking insurance status and maintenance logs.

Sage Intacct is available via subscription, with users able to purchase the core accounting modules and add on additional modules when ready. A free 30-day trial is also available for

 **5** 2019
OVERALL
RATING

those interested to try out the application prior to purchasing. Pricing is dependent on modules purchased as well as number and type of user, with a quote available from Sage Intacct upon request.

**Read the full review
for this product online at:**
[www.CPAPracticeAdvisor.com/
21084322](http://www.CPAPracticeAdvisor.com/21084322)

Xero Accounting

www.Xero.com

Xero is best suited for very small businesses, sole proprietors, and freelancers that need to better manage their income and expenses. Completely online, Xero offers a long list of product features including Payments, Asset Management, Bank Reconciliation, Expense Management, Invoicing, Quotes, Inventory, Project Management, and Payroll, with additional features available as well. Xero is cur-

rently available in three versions; Early, Growing, and Established, with users able to scale up to a more powerful version at any time.

Xero is an online application that can be accessed via computer, smart phone, or tablet. The dashboard function typically serves as the main navigation screen, with access to the Dashboard, Business, Accounting, Projects, and Contacts at the top of the screen. Data entry screens are

easily navigated and all offer look up capability. QuickBooks users can also import all data directly into Xero if desired. The Budget Manager feature allows users to create and track budget totals, though budgets can also be created without tracking.

Xero is available in three version: Early, which is \$9 per month and handles 5 invoices and up to 20 bank transactions; Growing, which is \$30 per month, and handles unlimited

 **4.75** 2019
OVERALL
RATING

invoices and bills; and Established, which is \$60 per month, and includes multi-currency capability as well as expense and project management. Those interested in Xero can try the application free for up to 30 days.

**Read the full review
for this product online at:**
[www.CPAPracticeAdvisor.com/
21084312](http://www.CPAPracticeAdvisor.com/21084312)

GoDaddy Bookkeeping

www.Bookkeeping.godaddy.com

Popular domain registrar GoDaddy.com has introduced a bookkeeping application that is designed for online sellers. GoDaddy Bookkeeping includes an overview dashboard that provides details such as new sales, uncategorized expenses, a profit and loss chart, money received, money owed, and estimated taxes due.

GoDaddy invoices can be easily generated in the system, and the application will send automatic reminders when the invoices are past due. Users can enter clients, payments, and create estimates in the application, and track recurring schedules for invoices as well. Invoices can be printed in GoDaddy Bookkeeping, or emailed directly to customers, with an option for online payment included in the invoice. Users can also accept payments via both credit and debit cards on any iOS or Android smartphone.

Users can review both income and expense totals from the Business Income and Business Expenses lists and contacts can be entered and managed in the application as well.

Read the full review for this product online at:
www.CPAPracticeAdvisor.com/21084327

Kashoo Cloud Accounting

www.kashoo.com

Kashoo can be an excellent resource for micro-businesses as well as small business owners that manage a minimal number of financial transactions. Completely web-based, Kashoo can be accessed from a desktop application, as well as iOS and Android smart phones and tablets.

Kashoo includes a default chart of accounts, with users able to add additional accounts when necessary. Users can also import a chart of accounts from another application if desired. Kashoo easily tracks expenses, with users able to snap a photo of a receipt or file and upload it to Kashoo, and users can enter and manage recurring expenses, and even print checks in the application as well. Invoicing capability is also included in Kashoo, with users able to custom design invoices with a logo or specific payment instructions.

Kashoo offers multiple invoice templates that can be customized for each customer, and users can easily email all created invoices to customers. The product supports recurring invoices, and users can easily create customer statements to email as well.

Read the full review for this product online at:
www.CPAPracticeAdvisor.com/21084324

Wave Accounting

www.waveapps.com

Wave offers accounting, invoicing, payments, payroll, and receipts capability in a free app that is well-suited for very small businesses that want to track financial activity. Wave includes a dashboard that displays a monthly cash flow graph, overdue invoices and bills, bank account balances, and a profit and loss graph, with users able to drill down to originating transactions.

Users can get started quickly with Wave; just entering an email and password, and can manage multiple small businesses using a single email address. Upon sign-up, users are prompted to enter banking and financial institution information in order to link to Wave, which eliminates the need to enter transactions manually.

Wave offers double-entry bookkeeping, with users able to handle both income and expense tracking easily. Users can create invoices quickly, and set up recurring billing for regular customers. The product includes free apps for both iOS and Android devices, so users can invoice directly from their smart phone or tablet.

Read the full review for this product online at:
www.CPAPracticeAdvisor.com/21084325

Is Paid Family Leave Taxable?

By Rachel Blakely-Gray

STATE-MANDATED AND VOLUNTARY paid family and medical leave are on the rise. Six states and the District of Columbia have implemented paid family leave programs and, according to Bloomberg, more than one in three employers offer this benefit, including America's 20 largest employers. To avoid payroll mishaps, your clients must be able to answer: Is paid family leave taxable?

FAMILY AND MEDICAL LEAVE BASICS

Before we answer the question, "How does paid family leave affect taxes?" let's review the difference between unpaid and paid leave. Federal law requires certain businesses to provide unpaid family and medical leave. Six states (along with D.C.) require businesses to provide paid family and medical leave. And, some employers voluntarily offer unpaid or paid leave.

UNPAID FAMILY AND MEDICAL LEAVE

There is no federal law that requires employers to provide *paid* family leave. However, there is a federal Family and Medical Leave Act (FMLA) that certain employers must follow. FMLA covered employers must provide employees with up to 12 weeks of unpaid leave for eligible health and family reasons. Businesses required to offer unpaid FMLA leave are those with at least 50 employees. Employees can take FMLA leave after working at a business for at least 12 months.

Under the FMLA, employees can use unpaid leave for:

- The birth, adoption, or foster care placement of a child
- The care of a spouse, child, or parent with a serious health condition
- A personal serious health condition that makes the employee unable to perform their job
- A situation that requires attention because of the military deployment of a spouse, child, or parent

If your clients are exempt from the FMLA, you can still choose to offer

unpaid family and medical leave.

PAID FAMILY AND MEDICAL LEAVE

Many states use FMLA rules as a guideline when creating their paid parental leave regulations. However, paid family leave rules differ from state to state. For example, states set varying reasons employees can take time off for. PFL requires employers and/or employees to pay into a state fund. If an employee needs to take family leave, they receive a portion of their regular wages, which varies by state.

The following have state-mandated paid family and medical leave:

- California
- Massachusetts
- New Jersey
- New York
- Rhode Island
- Washington
- Washington D.C.

If the business is not located in a state that mandates paid family leave, it can choose to offer it. The IRS even offers an FMLA tax credit to employers who voluntarily offer paid family leave. Employers who provide state-mandated paid family leave must know about FMLA tax. So, is paid family leave taxable income?

IS PAID FAMILY LEAVE TAXABLE?

If your clients are subject to state-mandated paid family leave, there are two tax questions that likely come to mind:

■ Are employee contributions taxable?

Aside from Washington D.C., the current states that mandate PFL require employees to pay into the fund. Deducting the employee's portion before withholding

taxes means their contributions are not taxable (e.g., pre-tax deduction). Deducting the employee's portion after withholding taxes means their contributions are taxable (e.g., post-tax deduction). So, which is it? Are employee PFL contributions pre-tax or post-tax deductions? Employee PFL contributions are post-tax deductions, therefore their contributions are subject to taxes.

■ Are employee PFL benefits taxable?

If an employee takes paid family leave, are their PFL wages subject to federal income, Social Security, and Medicare taxes? Employee PFL benefits are subject to federal income tax (aside from the disability portion of Rhode Island's program). However, PFL benefits are not subject to Social Security and Medicare taxes, or federal unemployment (FUTA) tax. When an employee receives PFL benefits, the payments come from the state. Employers do not withhold taxes on an employee's PFL benefits because they are not included in payroll. State governments do not automatically withhold paid family leave federal tax from an employee's PFL benefits. However, an employee can request to have income taxes withheld by filing Form W-4V, Voluntary Withholding Request.

NON-MANDATED FAMILY LEAVE

Voluntarily providing paid family leave to employees is another story. So far, the IRS has not explicitly released rules on whether PFL benefits are exempt from federal income, Social Security, Medicare, or FUTA taxes.

Regardless of whether you or a private insurance company pay out PFL benefits, Ernst and Young suggests taking a conservative approach to federal income, Social Security, and Medicare tax withholding. ■

Rachel Blakely-Gray is a writer for Patriot Software, a provider of payroll and human resources management solutions for small businesses.



A Year in the Life of a PAYROLL Accountant is sponsored by



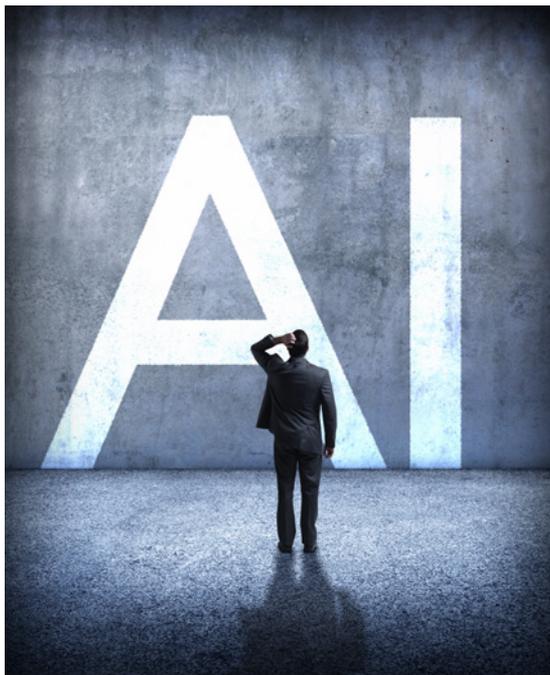
How Will AI and Automation Change Workers' Jobs?

WITH FREQUENT ARTICLES and commentary on how artificial intelligence, automation and a variety of bots are reshaping many professions, how worried are American workers that they will lose their jobs as a result of these technologies?

Not very much, is the answer, according to new research from global staffing firm Robert Half. Only about 12% of workers say they are concerned that AI and automation will have a negative impact on their job. Many more see a silver lining in the phenomenon: about four in 10 (39%) believe these and other new technologies will have a positive effect, while 49% don't think they will be affected much at all.

But futurists and staffing experts interviewed for the Jobs and AI Anxiety report (<https://bit.ly/2x94ifv>) believe emerging technologies are dramatically changing the workplace. According to more than 1,200 business leaders surveyed for the research, one of the top ways technological advancements will affect jobs is that they will require new skills from employees.

"There's no question new technology will continue to transform jobs in all fields, from finance and accounting to legal and marketing — and professionals need to embrace and stay ahead of changes," said Paul McDonald, senior executive director for Robert Half. "Employees who are committed to learning about and preparing for advancements in the workplace will be best positioned for success."



ADDITIONAL FINDINGS

- In addition to requiring new skills (47%), employers said other top impacts of new technologies on their staff include: Increased employee productivity (47%)
- More time for teams to focus on strategic areas (44%)
- New career opportunities (44%)
- Change in processes (44%)
- Almost 2 in 5 employees (39%) said they see AI and automation having a positive impact on their job, mainly for the following reasons: Increased productivity (33%)
- Ability to develop new skills and deliver better business solutions (27%)
- Opportunity to focus on creativity and problem-solving (27%)
- Among the 28 U.S. cities in the worker survey, Indianapolis, Philadelphia, Pittsburgh, Minneapolis and Cleveland have the most professionals who think AI and automation will have no impact on their job.

UPSKILLING FOR THE FUTURE

Business leaders surveyed for the report expect to upgrade the technological skills of their workforce by training current staff (64%), hiring new staff (47%), working with external service providers (47%) and bringing in consultants who are subject matter experts (45%). But 82% of managers think it will be challenging to get their staff up to speed on new technologies, and 80% anticipate it will be difficult to find professionals with the requisite expertise.

"Technology disruptions create a level playing field for professionals and businesses, which can be exciting but also a little overwhelming," McDonald added. "Employees can help future-proof their careers by learning new skills to make them more valuable. And employers can prepare for the future by identifying knowledge gaps and upskilling their workers or determining a staffing strategy to address their needs." ■



Helping firms succeed is in our D&A.

Data and Analytics. The blueprints for building a successful advisory practice.

With Accountant ConnectSM we give you just that. We put client data and critical tools like compensation benchmarking at your fingertips anytime, anywhere.

Discover all the latest benefits that Accountant Connect has to offer like seamless GL integration with QuickBooks[®] Online.

And the best part, it's all still free.

You have connections.

Accountant ConnectSM

[Learn More](#)

ADP and the ADP Logo are registered trademarks, and Always Designing for People is a trademark, of ADP, LLC. Accountant Connect is a service mark of ADP, LLC. All other marks are the property of their respective owners. Copyright © 2019 ADP, LLC. All rights reserved.

Each month we explore the advantages and intricacies of developing and growing a niche practice. This month we're examining what it takes to attract and serve construction and contractor clients.

5 Marketing Tips to Attract Construction Clients

By *Becky Livingston*

IF YOU HAVE a large repository of returning customers and referrals, you may not feel like you need to focus on lead generation. But, even regular clients can stop coming back. So, rather than resting on your laurels and letting the competition gain market share, consider these marketing tips to keep generating leads and growing your firm.

If you're starting from scratch, or are looking for new ideas, below are a five marketing strategies you can implement quickly to help reach your industry goals.

LOCAL SEO

Maximizing your free, local search engine listings in Bing and Google helps your firm to rank on the first page of search results each and every time. Avoid doing the basics here. Add as much information about your business that would appeal to the construction industry as possible. Including terms like Construction

Accounting, Construction CPA and Tax Firm, and QuickBooks Pros, in your business description will help. Also, add high-profile services the firm offers, such as lease and equipment accounting, financial statement audits, payroll services, cash flow guidance, and more. Including industry-related images in the profile also immediately identifies the industries you serve.

LANDING PAGES

Landing pages are web pages created for a specific purpose – to capture leads. Even if you don't have any content specifically for the construc-

tion industry, you should have a construction-industry landing page. You could provide a downloadable brochure that outlines the services you offer to construction clients. In addition, leverage industry-specific images and language, while keeping the call to action relevant, such as "Stop digging for help. Give us a call today!" Free tools, like Canva and Pablo by Buffer, are easy to use for graphics and brochure design.

PAIN POINT WEBINARS

Consider the pain points construction owners and chief operating officers have and create a short webinar series to help them overcome their challenges. Consider a series of hot topics, like lease accounting, common accounting errors construction companies make, employee misclassification, equipment financing, and more. Also, deliberately name the webinar series

RESOURCES FOR THE CONSTRUCTION ACCOUNTANT

- Construction Accounting Tips & Terms Glossary: <https://bit.ly/2XyLepZ>
- 6 Examples of Construction Accounting Best Practices: <https://bit.ly/3236WS5>
- Construction Cash Management Tips: <https://bit.ly/2Xpjc4>
- Accounting for Construction Contracts: <https://bit.ly/326i6WY>
- VIDEO: Construction Accounting vs. Regular Accounting: <https://bit.ly/2RJ808Y>

Transform Your Thinking on Serving the Construction Industry

By *Tonya Schulte*

ACCOUNTANTS IN THE construction industry often approach me and ask for tips and tricks pertaining to working for this challenging industry. TIP 1: Be sure that you are aware of the differences between types of construction companies and the greatly varying compliance and analysis needs that can exist among them.

Start by clarifying the type of contractor you plan to serve.

- Do you plan to work for residential or commercial contractors?
- Will you be serving general contractors or subcontractors and specialty tradesmen?
- Have you considered that developers can be a standalone type of construction client with very distinct needs of their own?

The next question I am usually asked is which software works best for construction clients, yet that question

can only be answered once the above questions have been resolved.

Not all software is created equal. There are so many apps and some are more suited to one or another of the contracting businesses. Whereas one app tracks things like square footage of roofing supplies or linear feet of piping for a subcontractor's needs, a totally different app will help record the entire scope and range of ground-up home building stages that can range from demo and site work to final trim. Knowing what your client needs to

track and report is crucial.

One of my preferred things about today's cloud accounting influx is the fact that cloud app developers are able to update and upgrade their software on a very regular basis. Which brings me to the second tip.

TIP 2: Taking the time to develop a good relationship with app developers is one of the best ways to add value for your clients. Being able to say to a client, "I see exactly how a change to that aspect of the program could improve your workflow. Let me reach out to the app developer team and let them know how that would improve your experience," is a huge benefit to our firm.

Not all the changes that we suggest can be made immediately, but many of the changes that our firm

Building Your Niche Practice is sponsored by Intuit QuickBooks.



something that will resonate with the audience, such as Tighten the Screws on Employee Misclassification, Concrete Equipment Financing Tips You Can Take to the Bank, Avoid Backfilling Your Balance Sheet and Other Common Construction Accounting Errors, and more.

DISPLAY ADVERTISING

Using Google (or Bing) Ads, you can design and launch display (image) ads that are placed on specific websites construction people read, like ConstructionProTips.com, HeavyEquipmentForums.com, ContractorTalk.com, GreenBuild-

ingAdvisor.com, BuilderOnline.com, and more. Display ads do not cost more than a search engine text ad. The benefit is that you can target your ad to websites contractors are already reading and trust; plus, they are graphical.

COST PER CLICK CAMPAIGNS

Another marketing methods that's great for lead generation is search text ads. Whenever a construction pro is searching for the type of services you offer or solutions to a pain point he/she has, your ad can show up. There are two methods to consider—running ads each month or running ads only during a specific time, e.g., pre- and post-busy season.

The trick is finding the right keywords and search terms your audience uses so your ads appear

at the right time. That can be remedied with keyword research.

Tighten the Screws On | Employee Misclassification | Firm Name

Classifying subcontractors correctly can be a challenge when there are a 100 guys on site. Here's a checklist to help you classify contractors correctly. Get the tips! Call us for help. (123) 456-7890

Webinar Tips

When done well, webinars can be a great resource for your audience and a lead-generation tool for prospects. Also, if recorded, it can be shared as a podcast post event. Here are 10, effective webinar tips to help you launch a series.

1. Settle on one, specific topic, especially if it's a 30-minute webinar.
2. Choose engaging speakers.
3. Identify the format, e.g., multiple speakers in an interview style, a single speaker, or a panel discussion.
4. Consider the topic's SEO potential. Crafting an engaging and SEO-friendly title will help people to find your topic.
5. Interject slides with images and/or graphics; not just text.
6. Write a script – even for the topics you're most familiar with.
7. Use a headset microphone or land line phone rather than the speakers on your computer or mobile device.
8. Do a dry run.
9. Prep the "studio" space, especially if you work from home or have a noisy office area.
10. Promote the event, in ads, social media, email, and other marketing channels, at least seven to ten days in advance.

Ad structure, landing page quality, and call to action will be key. Here's a sample ad that would link to your website landing page.

Now that you have the tips, which will you use to start attracting construction leads? ■

Becky Livingston is the President and CEO of Penheel Marketing, a boutique marketing firm specializing in social media and digital marketing for CPAs.

has suggested to our app partners have been implemented to help our clients improve their workflow and increase their ability to get the information they need.

Here is a list of the apps with which we have been able to develop partnerships and that we often recommend to our construction clients and fellow construction industry accounting firms:

- Knowify
- ClockShark
- Hubdoc
- CoConstruct
- CoreCon

Another question I am often asked is how to best serve the industry with advisory level services that go above and beyond mere compliance. This third tip is my favorite because the construction sector has some unique needs that a firm can tap into and serve

in ways far beyond mere number crunching.

At our firm, we have set ourselves apart by offering a full suite of back office services to our commercial subcontractors that we call Construction Document Management. This means that on top of a full range of standard accounting services we offer more construction specific tasks such as:

- Preparing AIA style progress billings
- Dealing with monthly WIP reports
- Preparing 20-day preliminary lien notices
- Checking and dealing with lien waivers
- Ordering certificates of insurance
- Comparing bids and takeoffs to the incoming and outgoing contracts

These services help ensure that no owner or general contractor can withhold payment on any project.

Our team is now able to let



small to medium sized construction subcontractors know that we are their back-office team. A back-office team with specialists in not only payables, payroll, invoicing, etc, but also with trusted experts in managing the contract documents that can be so overwhelming for them to learn, research, and understand.

So, there you have it. My top 3 tips:

- Determine which sector of the construction industry your client is part of

- Take time to develop a good relationship with app developers

Look at the frustrations your construction clients face on a daily basis and see if there is something your firm either already knows how to take off of their plate or can learn, hire, or otherwise find a good way to fulfill that need for them. ■

Tonya Schulte is a construction accounting specialist at Schulte and Schulte, providing the "Corporate Accounting Office" for small/medium commercial construction trades.



BRIAN F. TANKERSLEY
 CPA, CITP, CGMA (@BFTCPA, CPATechBlog.com)
 K2 Enterprises
 brian.tankersley@cpapracticeadvisor.com

HOW Robotic Process Automation Tools Work

THE EARLY STAGES of robotic process automation (RPA) are usually centered around automating routine tasks, such as copying data from an Excel sheet into a web form and pressing submit. This column will discuss some of the tools which are available to help users create these scripts, also called “bots” using low-code/no-code bot creation tools, which are designed for use by non-programmers (like accounting professionals) to automate simple tasks. These simple tasks can be combined into more complex routines, and over time, assembled into automated workflow routines. The completed bots can often perform repetitive tasks more quickly and more accurately than onshore or offshore human labor.

Many RPA solutions are designed to be used by business users like accounting professionals, and while some tasks will still require the assistance of an IT professional, with some training, these “low-code/no-code” tools can bring the power of programmed process automation to end users. In a low-code/no-code development environment, the goal of the platform is to provide enough structure so that non-programmers have enough wizards, structure, and help that they can use the application effectively while not crippling the productivity of expert programmers. Some of the tools used to help bridge the gap between business users and programmers include:

- **Action recorders**, which monitor and record the inputs while a human performs a task and are then used to replay those same

actions (mouse movement and typing) repeatedly.

- **Screen scrapers and OCR tools**, which allow users to extract data from web pages, applications, and PDF files

- **Spreadsheet interfaces**, which allow users to record, store, retrieve, copy, and paste data from spreadsheet applications

- **Action triggers**, which automatically initiate a task when an event occurs (e.g. an e-mail message arrives, a file is placed in a specific folder)

These tools are combined with a structured development interface (like Automation Anywhere’s workbench) which uses menus and wizards to create, edit, and append the small routines created with the other tools into a larger, more complex solution. For example, I cre-

ated a bot which logs into a website, retrieves a column of data from Excel, records each row of retrieved data into a form, and presses the “submit” button on the web page. This routine was created using the following steps:

- The action recorder was used to launch the web browser, log into the website, navigate to the web page with the form.

- The action recorder watched the inputs when I manually entered a sample record into the form, and then pressed submit to record it in the web application.

- A wizard-like structured development interface (workbench) was utilized to create a routine that opens an Excel workbook, selects a specific tab (sheet), and then extracts the data into the computers memory.

- The workbench was then used to create a bot which combined the instructions (code) and data from previous steps into a “loop” that entered the data from each row of the spreadsheet into the web form and pressed submit.

The total time investment required to create, troubleshoot, and test this bot was about 30 minutes (compared to approximately 10 minutes to manually key the fifty lines of data into the form), meaning that this routine will save time for the user after it is used 180 times. While

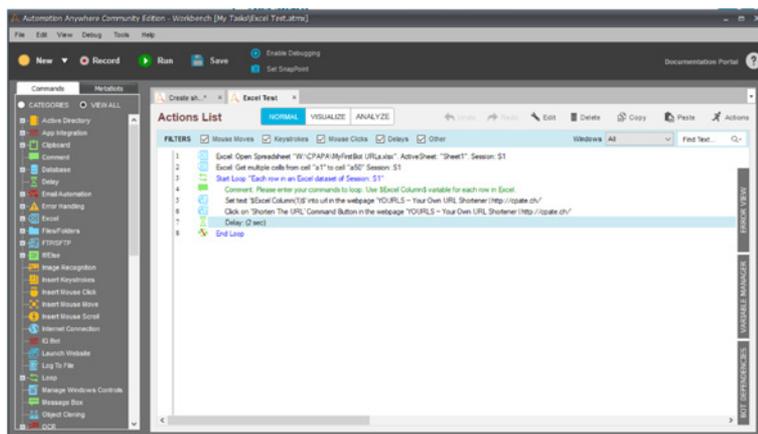
this simple bot does not analytically review the data for reasonableness like a human could, the bot has a number of other advantages, including:

- The bot will work 24 hours a day, 7 days a week, and doesn’t require a lunch break or employee benefits

- Where humans can make an error keying data into a form, the bot will simply copy the data from the spreadsheet into the form, meaning that, assuming the data is accurate in the spreadsheet, the data recorded will be more accurate than the input from a human

- As long as the format of the website and the layout of the Excel spreadsheet do not change, the bot should not require any maintenance.

It is my belief that RPA represents a significant opportunity for the profession to allow our professional staff to perform more meaningful work, and the monitoring and troubleshooting of these bots will require your team to develop new skills. By automating the busy work associated with routine tasks like taking data from one application and entering it into another one, we can make our practices more efficient and help our teams have work which is both challenging and rewarding. While it will take months or years for your firm to develop and implement automation, your firm cannot realize the benefits of RPA until you make the required investments in your technology, people, and processes to effectively integrate it into your daily work routines. ■





GARRETT WAGNER, CPA
CEO/Founder, C3 Evolution Group
garrett.wagner@cpapracticeadvisor.com

Remote Work: It's Time

IN 2019, REMOTE workers are not a new trend in the accounting profession or any other. Remote work no longer counts as an innovative perk. Nor is it something that is going to fade away like carrying around large trunks with paper audit files. Nevertheless, organizations in the accounting profession remain slow to adopt the idea of work-at-home, and this needs to change.

Our profession's hesitancy is not because people need to be in the same location, like brain surgeons. That said, even complex surgeries are being performed using robotics half a world away. In today's digital economy, we have the tools, the ability, and the desire from our people for remote work. Our challenge is to get started and take that first step and break free from our traditional box to get started. Moving out of our comfort zone, rather than walking down the hall to see someone at their desk, now we can click a button for a face-to-face video conference. You can still get a hold of colleagues on demand and get answers to your questions—perhaps even faster than searching for someone in the hallways. So, what are you waiting for?

WHY NOW

The talent shortage impacts all aspects of the accounting profession, and it is increasing with no signs of slowing down. Organizations need to take every reasonable step to attract, retain, and engage top talent. Remote work is low-hanging fruit in the quest for talent. Cost certainly is not a factor with the proliferation of easy to use technologies; in fact, remote workers may equate to lower occupancy in crowded cubicles.

We are way past the early adopter phase of using remote workers. Today, it is a common practice across many professions. In fact, several divisions of IBM—once termed “Big Blue” for its Fortune-level formalism—have three out of five employees never setting foot in an IBM facility. Now is the time for the accounting profession to embrace

the concept, as well. After all, it is something that is highly valuable among one key demographic of employees: millennials.

MILLENNIAL VIEWPOINT

While the millennial generation sees the ability to work remotely as a desirable aspect of any job, it begs the question, what drives this preference among this generation? As Gen X and Baby Boomers do not see work-at-home as a valued benefit in the same way as millennials. When we think about the millennial mind, we find two main trends driving their preference—if not an assumption—that working remotely is acceptable.

The first is the millennial's belief in work-life integration. It is not about a desire to create work-life balance anymore, thinking the work stops at five o'clock. For millennials, work is integrated throughout their daily lives. They embrace the flow between one and the other. This includes a willingness to respond to emails and questions at night and wanting to reduce what they see as wasted time and resources in a dreaded commute. According to the U.S. Census Bureau, the average American spends over 200 hours per year commuting, and recovering those lost hours is a wish for all of us regardless of generational category.

The second driver is that millennials are comfortable having technology integrated into their lives. In fact, that integration is already ingrained by the technologies they grew up with and already have used to study, do internships, and other jobs. Keep in mind, this generation was raised and

educated in a digital, nearly paperless environment—using mobile phones and tablets for both for entertainment and in classrooms. From instant messaging their friends and co-corkers to video chat and online applications allowing real-time collaboration, the millennial swims in this technology.

However, these technologies may not be part of a traditional accounting department or CPA practice. We may have been slow to adopt for any number of reasons, like security concerns or the comforts of tried-and-true old school habits. But these are the technologies that millennials grew up using from grade school and high school through college. They work this way seamlessly and naturally. They socialize this way, did their homework, pay bills, and most everything else using these tools. Their first jobs probably involved sophisticated point-of-sale systems or doing social media posts to promote an employer's business. Technology and devices are natural extensions of the millennial's life—and this is unique to millennials, something we have never before seen and need to understand.

READY, SET, GO

Introducing remote work as a concept doesn't involve creating a new strategic plan or forming a committee. Instead of some major project, get started now with a 30-day pilot program and have each person may work from home just one day a week. At the end of the 30 days, you can pull the team together, take stock, and review how the past 30 days went. Ask these two questions. First, were you able to work effectively from home? Second, what

do you and other employees need in order to collaborate and communicate most effectively? Use the answers to improve the process, provide people the right tools and ground rules, then try another 30-day test window. After 60 days, you will be well on your way to embracing remote work, and you will be surprised by how many people want to work from home more often.

At Summit CPA, an office-wide remodeling project encouraged management to test the waters of remote work. Once the remodeling was completed, no one wanted to come back into the office. Fast forward to today, Summit CPA is a 100% virtual firm with employees operating across the United States. It all began with a short-term trial that they had no choice but to try, and they never looked back. As part of your 30-day plan, assign each person a work-from-home millennial buddy who can help them with the technology and get used to the different aspects of working from home. By having your millennial team members engaged as a buddy, you encourage them to take on a more active role in the organization—and feel they can add value regardless of their tenure. Attract and retain the millennial mind by finally getting started with a remote work program and engage them by encouraging them to step up as leaders within the organization.

Get started on embracing the remote work concept in the next 30-days and don't look back. As the late adopters of this trend, the good news is that both technology and your people are just waiting for it to happen. ■

Innovation for Small Firms on a Budget

A GOOD PRACTICE for accounting firms of all sizes is to regularly assess your software choices to see if you can identify upgrades to provide a better experience for customers and increased productivity for team members. Swapping out one software for another may not feel like large-scale innovation, but it's one of the best methods you can add value to your service offerings as a small firm on a budget. If your firm is one that finds it difficult to innovate, if you feel like you're stuck in a rut, it's time to take another look at the technology you're using, or not using.

A SOFTWARE-DRIVEN PROFESSION

Accounting firms, like many businesses, use many different types of software to accomplish their work. When it comes to analyzing avenues for improvement, you cannot tackle everything at once. It's best to identify one or two types of software to test in a given innovation cycle. Rather than trying to cast a wide net, instead thoroughly explore a category to ensure you're making the best decision. The quality of the software you use affects client satisfaction. As such, it's not a decision to be taken lightly.

A great starting point is asking your team members which software they find most cumbersome, or which tasks they do create extra time or duplication of effort. If multiple folks pinpoint the same software as the source of their frustrations, that's probably the first place to look for alternatives. After all, the goal of technology is to make your staff's jobs easier, not harder.

EXPLORING YOUR OPTIONS

A mistake you can make in selecting and adopting a new software package is solely basing it on sales calls,

rather thoroughly going hands-on and testing it. One piece of the process is to review software based on reviews or external opinions, however; without testing with your own clients or in your own environment, you won't realize its lacking in crucial features and functionality.

When your firm has limited time and resources, your best bet is to choose a few software solutions and either assign staff or take the time yourself to test them over a given period of time. You can budget a testing period based on the software trial periods and subscription fees you are willing to pay during that time period so you can use that time to make sure your decision is the best one possible for your firm.

TESTING, INTERNAL AND EXTERNAL

The **testing process** is the most important step in ensuring a software change is in fact an upgrade. A quality testing system begins with assigning dedicated staff or yourself to work with the software. You don't want team members trying to juggle their regular workload with innovation assignments. A best practice is to not only test it yourself, but test the customer support you would

eventually get if you become a customer of that company. Try calling in with questions and see whether they tell you it's possible to accomplish you want with their technology or how responsive they are to your needs.

Once you have familiarized yourself with the software options, it's time to bring clients into the fold. Choose a small group of trusted clients and demo the new software with them. Let's say your in the market for a new reporting software. Present these new reports or dashboards to a client and get their feedback on them. Do they find them more informative and easier to understand than your previous option? What else would they like to see? What is it missing? You can even send them multiple versions of the same reports generated by different software packages and ask which they find most beneficial.

As you begin to narrow down the option you think will serve you best, begin getting everyone who will use it involved. Foisting adoption onto an entire staff in one fell swoop can lead to confusion and frustration. Instead, bring your team along for the ride so they understand the why behind the switch, and can provide their



AMY VETTER, CPA, CITP, CGMA
Mindful Technologist &
Keynote Speaker
@AmyVetterCPA



feedback as well, so they will be on-board when you launch. Educating your team in turn allows them to explain benefits to clients.

MAKING THE MOST OF A CHANGE

After taking the time to thoroughly research and test options, you can make the switch with confidence and enthusiasm. If making this change improves time spent on menial task, it will create more time to spend as a trusted advisor with your clients, which provides new ways for you to delight your clients.

Innovation may look different when you're at a small firm compared to one with unlimited R&D resources, but it is possible on a limited budget, with the right plan. ■



PAUL McDONALD

Senior Executive Director
Robert Half

paul.mcdonald@cpapractictheadvisor.com

Successful Succession: 7 Tips for Getting There

DEDICATED ACCOUNTING FIRM executives, not unreasonably perhaps, may not be able to imagine the firm without them. Nor do they want to tempt fate and think too heavily about losing critical colleagues or direct reports.

On the corporate side, nearly half of CFOs in a Robert Half Management Resources survey reported they have not identified a successor, primarily because they're not planning to leave soon. You may see similar trends in public accounting — and even at your own firm.

A strong dedication to the organization is admirable, of course, but using it as an excuse to not engage in succession planning is misguided. Even if you expect to stay for the foreseeable future, you never know what you'd do if an irresistible opportunity came your way. If you are up for an internal promotion, your firm may want assurance someone can quickly step in before they make a final decision. What about your colleagues and staff? Not all employees share the same commitment to the firm. Failing to plan for every possibility imposes a major self-induced risk to your business.

WHY YOUR FIRM NEEDS A SUCCESSION PLAN

Succession planning isn't something to be left to chance. Here's why:

- **Staffing continuity** — The departure of a leader disrupts workflow, productivity and customer service. On the other hand, when you codify processes and ensure someone else has the know-how to take over a role, the firm can weather transitions more smoothly.
- **Institutional knowledge** — Each employee who leaves your firm departs with a wealth of experiences and skills that can't be quickly passed on. By recognizing this ahead of time and taking action, leaders will be ready to transfer critical legacy knowledge — as opposed to finding themselves in a panic.
- **Business strategy** — Companies facing an unplanned departure might be forced to put key decisions on hold, and this has a negative effect on major initiatives, including client service, business development and the introduction of new technology. Succession planning ensures important projects don't get derailed.
- **Employee retention** — Talented CPAs know their skills are hot in today's job market. If they're uncertain about their advancement opportunities in-house, they might

seek them elsewhere. Succession planning gives key performers another reason to stay on, and you another way to reward their hard work and retain them.

7 TIPS FOR IDENTIFYING AND PREPARING SUCCESSORS

Understanding the need for succession planning is one thing, but how do you go about it? Here are seven tips:

Plan for each position. You need a succession plan only for senior roles, right? Wrong. Management should have a strategy in place so they know what to do when anyone leaves.

Know your options. Sometimes the succession answer is a series of promotions, while for other roles you could divide responsibilities among existing staff until a new employee can be hired.

Prepare early. Succession planning doesn't happen overnight, and you certainly don't want to be doing it under pressure. Prepare promising candidates as soon as you've identified them, which can be as early as a new hire's first months on the job.

Provide growth opportunities. For future leaders to expand their skill set, they need the right conditions. Assign them to head up progressively larger teams with progressively more responsibilities. Give them more opportunities for working with your firm's leaders and for public speaking. Have them back up senior managers on leave or vacation. The more they can hone their skills before being in the spotlight, the greater their chances of success.

Institute formal mentoring. An excellent way to transfer institutional knowledge and train future leaders is to pair them with a current one. This master-apprentice model has worked well throughout history. A mentor can also help mentees grow their network, which is crucial for collaboration and professional support.

Give them formal training. On-the-job learning is essential, but that may not be enough for certain executive roles. Some may require another certification, while others would benefit from an MBA. A good succession plan budgets for

professional development resources and education costs. **Review the plan regularly.** Market conditions, clients, technology, business expansions and contractions — nothing remains the same. That's why you need to keep your succession strategy updated. Good times to re-evaluate the plan include the start of the financial year and after performance reviews.

You've frequently managed clients' business risk as part of your job. Now it's time to minimize internal risk by making sure retirements, resignations and other staff departures won't get in the way of your firm's success. ■

“We are extremely pleased that we complete the payroll process about forty percent faster with CenterPoint Payroll than with our previous software.”

Pay day!

Garry

Miller, South Dakota

40
Years
RED WING SOFTWARE

Call today!
800-732-9464
www.redwingsoftware.com

3 Tips to Organize and Strengthen Your Client Relationships this Summer

By Jodi Chavez

AS WE BECOME a more technologically advanced society, the high value we place on human interaction has surprisingly remained intact. That's why now more than ever, many financial companies are integrating human-centered strategies into their business models. From Capital One introducing banking cafes to CPA firms providing more face-to-face advisor experiences, the human touch has now taken center stage in the tech-forward finance and accounting industry. Although companies are making this a priority, CPAs should also take notice. Taking time over the summer slowdown to reflect on your goals and plan ahead are just a few great ways to stand out to your clients and prospects.

In order to do just that, you need to put yourself in a position to build on your existing client relationships — not tear them down. Use these three steps to plant the seeds of good rapport this summer — and watch as your client relationships blossom into flourishing partnerships during the second half of the year.

STRENGTHEN YOUR REPUTATION USING TECH TOOLS TO CURB BAD HABITS

It's common knowledge that when doing business, customers also invest in the person they're buying from, not just the product or service they're buying. Knowing this, play up your strengths, and try to get ahead of any bad habits you may have that could potentially impact your client relationships in a negative way. For instance, you may be great at recommending a product to a client but forget to follow up on time, or maybe you take so long chatting with them that you run into another appointment time. Tiny blunders like these can cost you opportunities to deepen client relationships, gain referrals or even find future business if it's done often enough. The point is, you must protect and build upon your reputation at all costs. If these examples sound like you, use tools like Google Calendar to set reminders

that pop up and alert you of upcoming tasks and engagements or use time-management services like Toggl to oversee your time more effectively between clients. By utilizing these tips to prevent these work habits (and more) from damaging your personal brand in the eyes of clients and peers, you build a solid reputation — the cornerstone of success for any CPA.

ALWAYS MAKE YOURSELF AVAILABLE AS A KNOWLEDGEABLE RESOURCE

Now that you've protected your reputation by kicking those bad habits to the curb, start reaching out to clients to find new opportunities. Work slows down during the summer months, but if you stay active while the rest of your competitors are taking it easy, you can give yourself a big edge.

Earn client trust by standing out and delivering. How? Follow up on previous office visits and any issues you may have helped to resolve. Attempt to identify ways to streamline company processes and make reporting less stressful for clients by sharing shortcuts or making software recommendations. Ask about any quarterly maintenance opportunities or future quarterly planning work that you could get a jump on, and make recommendations for new programs that could help keep

them more organized. Give them peace of mind that if they decide to take time off for the summer, their finances will be in good hands. Even better, if you call and check-in with your clients to demonstrate your dedication, they'll be extra grateful. Habits like these are the good kind that can build client loyalty. Once summer is long gone, and clients are back in the swing of things, they'll remember your helpfulness during the downtime and be sure to follow up with you. Unsure of what to ask to bring in new business? Identify opportunities using some of these questions:

- Describe the systems and financial reporting software you currently use. What are the challenges you face with your filing process?
- What is your organization's days sales outstanding (DSO)? What systems do you use for your credit and collections process?
- How many people do you prepare payroll for within your organization? What cycles do you run?

MAINTAIN A SIMPLE WORKSPACE TO IMPROVE ACCURACY

It may seem like a small thing, but schedule a few minutes at the end of each workday to make sure you're maintaining your workspace. Why?

Because over time, the added clutter can contribute to making you feel busier, missing emails and potentially even not hitting your deadlines. Have you recently fallen behind on any housekeeping tasks around your workspace? Are you riddled with emails? If so, set some time aside during the summer to do a digital detox and declutter your workspace to finally get organized. Use digital tools and schedule time to implement work processes so that you can avoid little things from piling up. Follow tips from this article to take advantage of the slow summer months and get caught up on anything that needs your attention.

No matter how you divide your time between the beach and being behind a desk, utilize at least some of your time this summer to enhance your practice as a CPA. Technology has improved the way finance and accounting professionals work and with so many innovative new tools at our disposal, it's time for CPAs to deliver personalized client service that showcases the value of partnership beyond just implementing the latest and greatest tools. Doing so will only improve your practice and strengthen the bonds of your client relationships. ■

About Jodi Chavez, Group President, Randstad Professionals, Randstad Life Sciences and Tatum. Jodi oversees the field organization and provides strategic direction for Randstad Life Sciences, Randstad Professionals and Tatum. With more than 20 years' experience in the staffing industry, Jodi's entrepreneurial drive and strong business acumen have enabled her to consistently increase revenues, grow profits and deliver ROI. Her breadth of expertise spans team building, strategic planning and execution, M&A, branding, social media and multi-generational leadership.



AICPA OFFERS MORE THAN 140 RECOMMENDATIONS TO THE IRS FOR 2019-2020 GUIDANCE PRIORITY LIST

The American Institute of CPAs (AICPA) recently submitted more than 140 recommendations to the IRS in reference to its 2019-2020 Guidance Priority List.

The recommendations address tax issues that directly affect individuals, businesses, and exempt organizations, along with timely topics such as virtual currency, nonprofit donations, and distribution of 529 plans, urging the IRS to consider the following guidelines as part of the process:

- Use the simplest approach to accomplish a policy goal;
- Provide safe harbor alternatives;
- Offer clear and consistent definitions;
- Use horizontal drafting (a rule placed in one Internal Revenue Code section should apply in all other Code sections) to the greatest extent possible;
- Build on existing business and industry-standard record-keeping practices;
- Provide a balance between simple, general rules and more complex, detailed rules; and
- Match a rule's complexity to the sophistication of the targeted taxpayers. ■

AICPA HONORS CPAS IN INFORMATION MGMT AND TECHNOLOGY ASSURANCE

AICPA's Standing Ovation, a program that recognizes the best young CPAs in specialty credential areas, recently honored five CPAs for their contributions in the areas of information management and technology assurance. The recipients, all under 40, currently hold the Certified Information Technology Professional (CITP) specialty credential, and will be recognized on the AICPA Technology Resource Center website.

The recipients (in alphabetical order) include:

- Emily Chee, CPA/CITP, CFF, CMA, CISA, CFE - Vancouver, British Columbia
- Jonathan Choquette-Riopel, CPA/CITP, MBA - Repentigny, Quebec
- Shawn Ford, CPA/CITP, CMA - Richmond Hill, Ontario
- Ebonie Jackson, CPA/CITP, MBA, CGMA - Holland, Ohio
- Matthew Treskovich, CPA/CITP, PFS, CMA, CFP, AEP, MBA, CLU, ChFC, FLMI - Lakeland, Florida ■

AICPA TO OVERSEE NEW .CPA DOMAIN EXTENSION

The American Institute of CPAs announced that it will be overseeing the .cpa domain in collaboration with other global CPA organizations. The new domain will be available to CPAs and their firms, signaling a clear connection to the profession, enabling both firms and employees to have a website address and email address that ends with .cpa. More details about the new domain extension and how to register a domain name will be available later in the year, but those interested can visit <https://domains.cpa.com> to sign up for notifications. ■

KESSLER RECEIVES AICPA PFP LIFETIME ACHIEVEMENT AWARD

Stuart Kessler, CPA/PFS, recently received the AICPA's Stanley H. Breitbard Lifetime Achievement in Personal Financial Planning Award. This is only the third lifetime achievement award in personal financial planning ever given by the AICPA.

Kessler is a Senior Tax Director at CohnReznick in New York, NY, and is being honored for his role in launching the AICPA's Personal Financial Planning

Division over 30 years ago as well as his continued contributions advancing the profession today. He is also an active member of both the AICPA and the New York State Society of CPAs.

The criteria for the lifetime achievement award include 25 years of experience in financial planning and 15 years of AICPA volunteer work in personal financial planning. ■

AICPA presents Richard Ward with P. Thomas Austin Scholarship

The American Institute of CPAs recently announced that Richard L. Ward, CPA/PFS, has been awarded the 2019 P. Thomas Austin Personal Financial Planning (PFP) Scholarship at the AICPA's Advanced Estate Planning Conference in Las Vegas.

Richard has been a licensed CPA since 2011, and is president of his own financial planning firm, Capital Configuration, LLC in Pittsburgh, Pennsylvania, where he connects tax with estate planning, and was specially selected to attend and represent KPMG USA

at the 2008 Global Audit Training in Athens, Greece.

CPAs who have worked fewer than 10 years and have fewer than 10 years estate planning experience are eligible to be considered for the scholarship which was established in 2010 to honor P. Thomas Austin, a CPA who chaired the Advanced Estate Planning Conference for three decades. The scholarship covers the cost of attending the AICPA's Advanced Estate Planning Conference, as well as the related travel expenses. ■



ARIANNA CAMPBELL
Director, Boomer Consulting, Inc.
arianna.campbell@cpapracticeadvisor.com

5 Ways to Maintain a Positive Attitude for Change

IMAGINE YOU'RE PLANNING a vacation. Instead of making a list of all of the fun activities you want to do on your trip, you write down all of the sights you DON'T want to see while there and make a plan for the chores you'll get done at home if the airport is closed and you can't leave town. Planning a vacation with failure in mind sounds absurd, but it's not too different from the way some firms deal with change. Over the years, we've worked with hundreds of firms to adopt new technologies and execute process improvement initiatives. While every change comes with its fair share of challenges to overcome, we've noticed one trait of the firms that tend to find success at the end of their projects: a positive attitude.

"It is your attitude, more than your aptitude, that will determine your altitude." ~ Zig Ziglar

It's unfortunately all too common: a firm is anticipating change and knows they'll face resistance from certain people, recognizes the challenges they'll face and automatically assumes they're going to fail. Rather than planning a way through those obstacles, most of their plans revolve around dealing with what happens when the initiative fizzles out. Plan B becomes Plan A because that's where their time and attention is really focused.

Instead of going that route, firms that are successful with making lasting change have a success mindset. It's okay to spend some time thinking through potential hurdles and making a plan to deal with setbacks, but the emphasis should be on figuring out how you'll succeed, and planning for what you'll do once you get there. This reframe may seem like semantics, but it has a practical component to it – it makes success the primary consideration rather than failure. In the numerous lean process improvement projects that I've led in firms, this mindset has been the game changer. In fact, when we evaluate success metrics between firms (or even by locations within the same firm), attitude makes a measurable difference.

When success is at the forefront of your plans, you consider what success looks like. Olympic athletes are notorious for visualizing a winning performance before they compete. American alpine ski racer Lindsey Vonn can be seen moving her hands up and down in the air before a big race, doing one last visualization of every turn she's about to take. "I always visualize the run before I do it," Vonn told Forbes. "By the time I get to the start gate, I've run that race 100 times already in my head."

By getting a clear picture of what success looks like, you can identify all the parts of the plan that might make success less likely and do something to overcome those hurdles. On the other hand, when you start with the assumption that you will fail, it's difficult to know where to start – you've already determined that anything you do is unlikely to work.

If you find yourself (or your team) struggling with an attitude of failure before your initiative even has a chance to get off the ground, here are some tips to turn it around.

BE HONEST

Be honest with yourself and your team about what it takes to be successful. If you have a hard time with change and struggle with project management, identify that as a potential hurdle.

This lets you prepare an action plan for overcoming that challenge. For example, maybe you would benefit from the help of an outside facilitator to keep your team motivated and provide accountability for meeting project milestones.

PLAN IT ALL THE WAY THROUGH

What happens once you meet your goal? Consider the next project you have in mind. For example, if your project involves rolling out a new service line, how will you use the additional profit generated by that service line? What other services might complement the new clients you bring on. Thinking through success and what comes next will help keep the momentum going.

BE A PART OF THE CHANGE

Change can be stressful, but part of that change may stem from the fact that you feel a lack of control over what is happening. This is an excellent opportunity to ask how you can be a part of the change process. Volunteer to act as a champion, get involved in a committee or be a point of contact for your team during the transition. Once you are a part of the action, you'll feel less uncertain and more empowered.

CONNECT WITH A PEER

Talking through your project and concerns with someone else can be invaluable, especially if that someone isn't involved in the situation. Find someone in your peer network who has been through a similar initiative before and who can provide perspective and listen without judgment. Often, such a person can help you see beyond your current circumstances and make a world of difference to your overall outlook.

COMMUNICATE

Communication is always essential, especially when facing change. If your firm is not communicating change effectively, be proactive in finding out more about what the change involves. Don't just sit back – talk to your boss and coworkers to ask constructive questions and find out meaningful information. When you've reached a better understanding, you can be a resource for others who might be struggling to maintain a positive attitude.

Change can be frightening and disruptive, but with the right attitude, outlook and actions, you can find opportunities in that change. Don't erode your confidence by spending all of your time and energy preparing for a negative outcome. Visualize your goals and your ability to achieve them. With a positive attitude and goals that align with your firm's strategic plan and vision, you'll have the right mindset to be successful. ■

What Millennials Want:

How to Woo the Modern Workforce **By Chris Farrell**

MILLENNIALS ARE INFAMOUS. From avocado toast aficionados and aspiring homeowners to safe-space seekers, millennials find themselves as the butt of many baby boomer joke. However, what many non-millennials dangerously overlook is that this eco-conscious and app-savvy demographic is already the largest working age group in the workforce.

According to the Pew Research Center, millennials became the largest generation in the labor force in 2016. For professional services firms that plan on staying in business after their senior leadership retires, attracting and connecting with millennials is the key to success. But, working with millennials requires an entirely new song and dance. Not only is this socially minded demographic different than any age group before them, but they also expect the firms and companies they invest in to follow suit. Now more than ever, businesses need to master exactly how to woo, delight, and retain the millennial workforce.

GO MOBILE

It might sound obvious, but millennials depend on mobile apps. This tech-savvy demographic is more comfortable adopting and building tech than any other age group. As a result, they're looking for businesses that can keep up. Mobile apps make professional services firms more accessible and approachable by planting firms directly into the palms of their clients' hands. With apps, clients aren't required to make the trip to your office or make time in their schedule. They can access your services any time, anywhere. This freedom to roam and work at their leisure is the customer experience millennials expect from a modern brand. Bottom line, if you're not on the app train, you're on the road to antiquity.

USE THE RIGHT CHANNELS

To engage millennials, you need to speak their language. These app-savvy individuals use their phones more than any other age group. Did you know 79% of millennials are on their phones at least three hours a day? And, they aren't racking up minutes. Millennials are texting connoisseurs. These T9-fluent individuals are not only accustomed to text-based conversations ... they

also prefer it. Millennials want communication channels that are less crowded than email and accessible at their fingertips. Chat, in-app messaging, and text are the holy trinity of millennial communication. These text-friendly avenues provide a clear line of communication that replaces the noise of spam-filled inboxes with real-time conversations. Providing customer support solely through email or the phone is a sure-fire way to alienate millennials and send them running into the arms of a competitor – faster than a full-gluten bagel!

DITCH THE PAPER

Millennials want everything digital. Long gone are the days of paper records, printed receipts, and deep-drawer file cabinets. The smartphone-wielding population wants information that can be saved in the cloud and accessed from anywhere in the world. Millennials want the freedom to store, share, and review documents wherever they roam, all while saving the planet from frivolous paper use. Requiring any form of paperwork negatively carbon dates you. To meet the social, environmental, and convenience expectations of the millennial, you need to lose the paper.

DON'T LEAVE THEM HANGING

For millennials, top-notch customer experience (CX) goes a long way. Even if this brunch-loving bunch prefers text-based communication, they don't react kindly to bad customer service. Customer experience is a major decision point for millennials. As they interact with brands daily, from e-commerce, to transportation, to food and hospitality, millennials know exactly what great customer experience looks like and what a bad one feels like. Ensure a friction-free experience for millennials with an intuitive website, accessible support channels, and the right mobile tools.



With years of experience scouring the internet for research, answers, and the occasional first-date identity check, millennials are pretty resourceful. Before they turn to you with a question, they're going to look online. Take your CX even further with a millennial-friendly knowledge base filled with training videos, guides, and webinars.

GET SOCIAL

As consumers, millennials buy brands – not products. Take advantage of the social channels millennials are already using to share your brand story and build relationships. Millennials use social media to inspire, motivate, and interact with the community around them. To get through to the content-consuming demographic, flaunt your brand personality and contribute value to the community, no strings attached.

Not sure where to start? Promote research, skill-building workshops, and webinars to engage your audience. What can set your firm apart from competitors is how your audience feels toward you. As a group that values transparency, millennials aren't afraid to drop a brand over bad press, a poor experience, or conflicting values. They have a good nose for fakes. By sharing your brand story, contributing value, and nurturing relationships on and offline, you'll build long-term millennial relevance.

Laying a strong foundation with millennials today will keep you relevant for years to come. To build a grade A millennial customer experience, brands need to ensure they're using smart tools and the right channels. ■

Chris Farrell is co-founder and CEO of Liscio, Inc., a next-generation client communication and collaboration platform that provides a safer, simpler solution for businesses without the risks and distractions of email. Contact Chris at chris@liscio.me or 310-985-8888.

Leveraging the Four Cs to Automation and Advisory

OVER THE LAST several years using “trusted business advisors” to describe CPAs has become quite prevalent. While many CPAs feel a connection to this title, others would be better described as a trusted technical advisor, spending most of their time on compliance- and transaction-related services, which are rapidly becoming automated and commoditized.

Rapidly advancing technology capabilities and cloud ecosystems have and will continue to eliminate much of the data entry of accounting and tax preparation. When we ask practitioners why they continue to focus their efforts on transactional and compliance services, we find that most feel they don't feel comfortable providing performance- and strategic-based advisory services because their experience and training have focused on accuracy and data. Those are useful skills for compliance services, but not as sought-after as vision and strategy.

Another argument we hear is that partner income is at or near an all-time high, so firms don't see a compelling reason to change. This procrastination is a big challenge for many firms, but partner income is a meaningless metric when it comes to long-term, sustainable success.

To become future ready, firms need to consider client wants as well as needs because clients are willing to pay higher fees for services that deliver greater value. So how can your firm make progress toward higher value services when your people don't necessarily have the experience and skills to offer advisory services? To get to the next level, you need to consider the Four Cs.



CAPABILITY

First, consider whether

you genuinely want to provide advisory services. Some CPAs do not, and that is fine. However, many firms that do want to offer advisory services are already doing so. Unfortunately, they're often giving away their most valuable advice because they don't know how to charge other than by the hour. Clients, on the other hand, recognize that CPAs often give away the most valuable advice while overcharging for compliance work.

When you look at it from that perspective, you will likely realize that you are capable of providing advisory services. However, you need to focus on packaging and pricing those services instead of offering it for free or at a deeply discounted rate packaged with compliance services.



COMMITMENT

To make a change, you must commit to leveraging technology that automates low-value work and frees up capacity to provide higher-value services. We've seen some firms give up on some technologies that didn't deliver immediate time-savings, but tools that allow clients to easily collaborate with your team and improve the client experience are of utmost importance.

It's easier to remain where you are and wait for compliance work to come knocking on your door than it

is to compete for advisory services, but waiting will not get you where you need to be. Commit to automating and outsourcing manual data entry and rote tasks. It will allow your firm to work on a deeper, more satisfying level with your clients.



COURAGE

These are scary times for firms that are facing disruption due to automation, machine learning, blockchain and artificial intelligence. These and other emerging technologies are expected to eliminate 40% of basic accounting work by 2020.

Courage impacts your ability to accept and manage risk in these difficult times. You may have heard the old story about the entrepreneur who was asked how he slept last night and replied, “Just like a baby, I woke up every two hours and cried.”

Having the courage to leave behind the old paradigm is the difference between being edged out by the competition and becoming an irreplaceable advisor to your clients.



CONFIDENCE

The importance of confidence cannot be overstated. It needs to become a part of your firm culture, but don't mistake confidence for arrogance. Changes



JIM BOOMER, CPA, CITP
CEO, Boomer Consulting, Inc.
Director, Boomer Technology Circle™
jim.boomer@cpapracticeadvisor.com

in your service offerings require a change in mindsets, skillsets and toolsets. It also requires making difficult management decisions around governance, talent, technology and compensation. It's about focusing on the needs of clients to create opportunities for your firm.

You can start on your vision and strategic plan by asking the following questions:

- Is your firm prepared to leverage automation and focus on advisory services?
- Do you currently offer services that are no longer relevant or profitable?
- What changes do you need to make to meet the needs and wants of your clients?
- Who will be responsible for moving your firm in the right direction?

Don't procrastinate. The key to becoming a future-ready firm is to focus on helping clients improve performance and operate their businesses more strategically. This shift is impossible without embracing automation and technologies that reduce the amount of time that compliance services take. Work through the Four Cs to develop your plan for transformation now. ■

IN THE NEXT ISSUE OF

CPA Practice Advisor

MONTHLY THEME	Succession Planning
REVIEWS	Tax Doc Automation, Fixed Assets
BUILDING YOUR NICHE PRACTICE	Municipalities
APPS WE LOVE	Cities & Local Gov't
SPECIAL SECTION	Innovation Awards, Product & Service Guide



JULY 17: NATIONAL HOT DOG DAY

JULY 24: AMELIA EARHART DAY

JULY 31: FORM 941 FOR SECOND QUARTER

AUG 2: INTERNATIONAL BEER DAY

AUG. 4: NATIONAL COAST GUARD DAY



ENRICH YOUR LIFE:
MUSEUM OF MODERN ART
<https://www.moma.org>

ENRICH YOUR MIND:
BOOKS EVERYONE SHOULD READ
<https://bit.ly/2wVxLsn>

ENRICH YOUR SOUL:
CONNECT WITH OTHERS
<https://www.mentalhealthamerica.net/connect-others>



CPAPracticeAdvisor.com

THE MOST ABSURD EXPENSE REPORT ITEMS:
www.CPAPracticeAdvisor.com/21086036

2 MILLION iTINS SET TO EXPIRE:
www.CPAPracticeAdvisor.com/21085677

CONGRESS MAKES IMPROVEMENTS AT IRS:
www.CPAPracticeAdvisor.com/21085145

THE 2019 BEST ACCOUNTING FIRMS FOR WOMEN:
www.CPAPracticeAdvisor.com/21083666

"GAYBORHOOD" HOMES WORTH MORE:
www.CPAPracticeAdvisor.com/21085120

FOLLOW US!



FACEBOOK:
www.facebook.com/CPAPracticeAdvisor



TWITTER:
www.twitter.com/CPAPracAdvisor



LINKEDIN:
<https://www.linkedin.com/groups/3927201/>

Lacerte®



Endure the tests of time and taxes.

Intuit Lacerte, trusted by CPAs for over 40 years to handle the most complex returns and every change in tax law with features like:

QBI Entity Selection Calculator
to uncover maximum deductions for qualified business income.

Tax Reform Diagnostics
that immediately pinpoint changes to a client's taxes on the return.

Tax Reform Impact Summary
with year-to-year comparisons of your client's specific tax situations.

CPA
Practice
Advisor
**READERS'
CHOICE
AWARDS 2019**

Winner
Tax Document
Automation and
Other Workflow Tools

Stand the test of time with Lacerte backing your business.

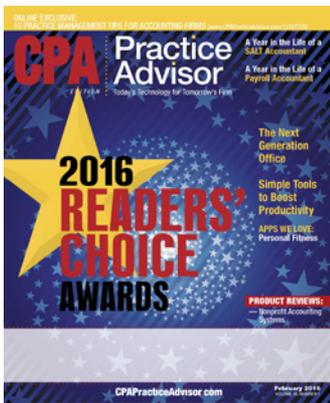
Try it for free at IntuitProConnect.com/ReadersChoice or discuss your options at 844-739-2131.

Intuit | powering prosperity

© 2019 Intuit Inc. All rights reserved. Lacerte is a registered trademark of Intuit Inc.

CPA Practice Advisor Archive

2016



February 2016



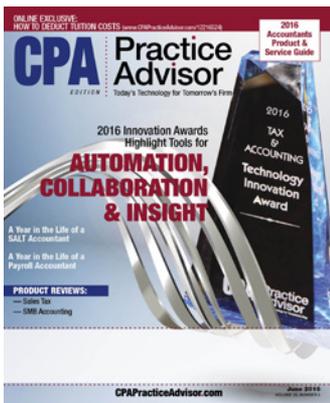
March 2016



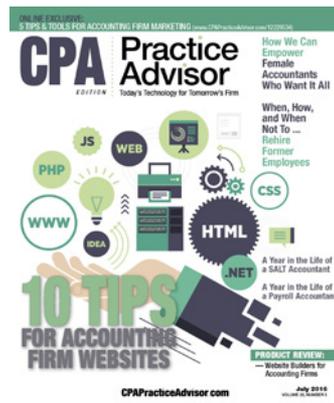
April 2016



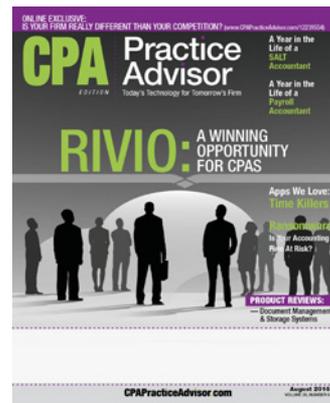
May 2016



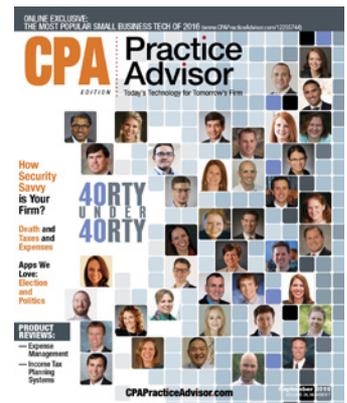
June 2016



July 2016



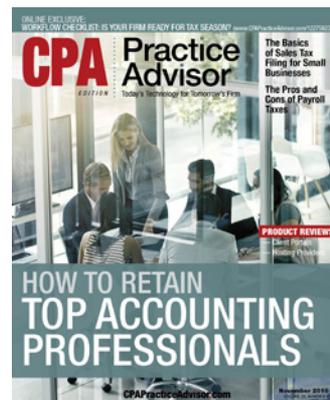
August 2016



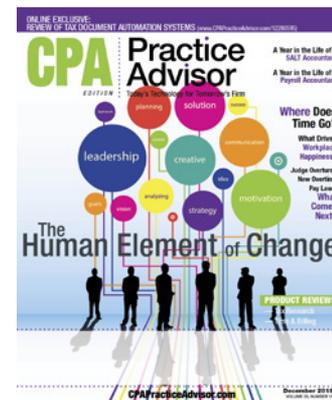
September 2016



October 2016



November 2016



December 2016

CPA Practice Advisor Archive

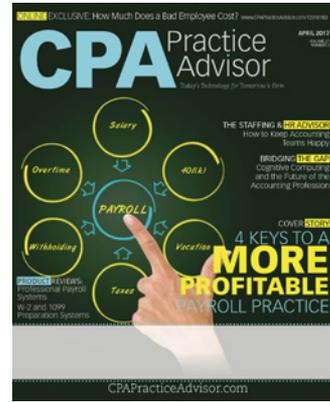
2017



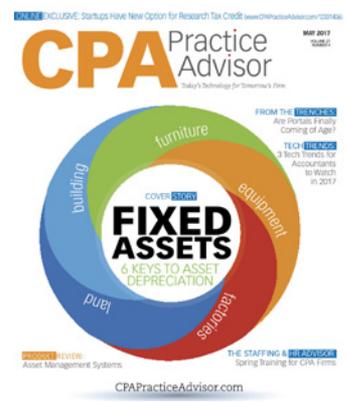
February 2017



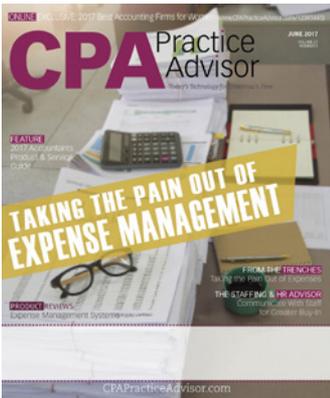
March 2017



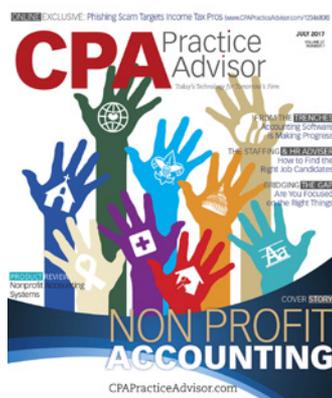
April 2017



May 2017



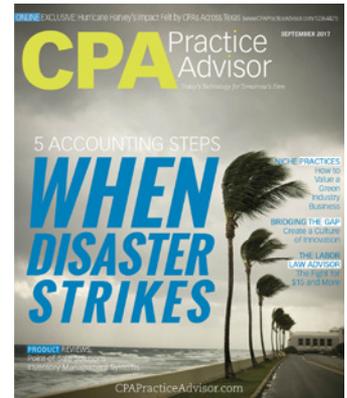
June 2017



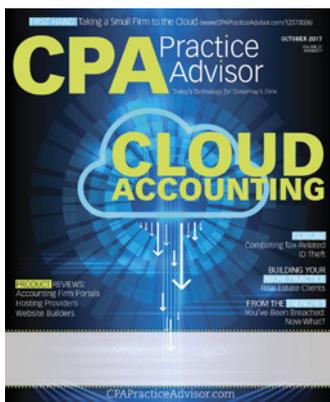
July 2017



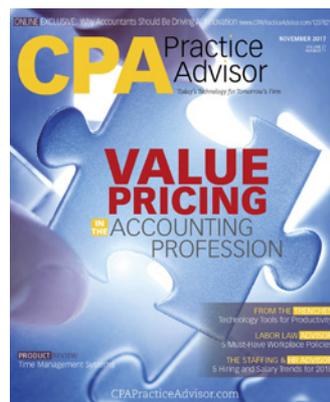
August 2017



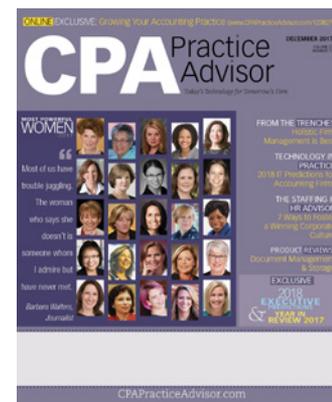
September 2017



October 2017



November 2017

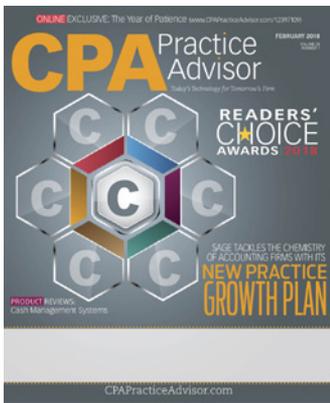


December 2017

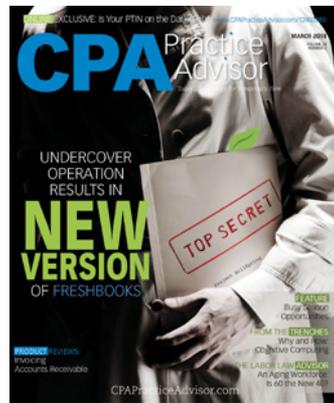
2016

CPA Practice Advisor Archive

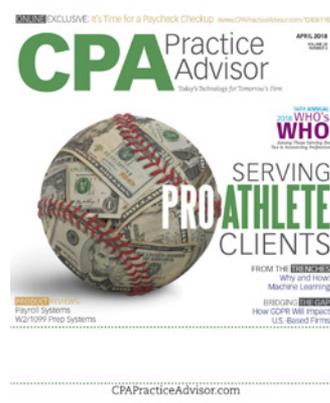
2018



February 2018



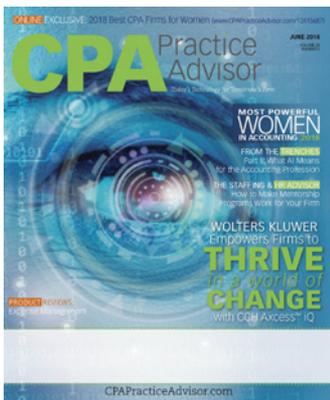
March 2018



April 2018



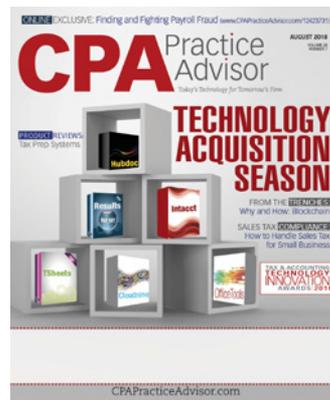
May 2018



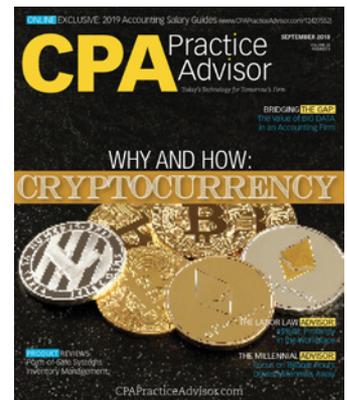
June 2018



July 2018



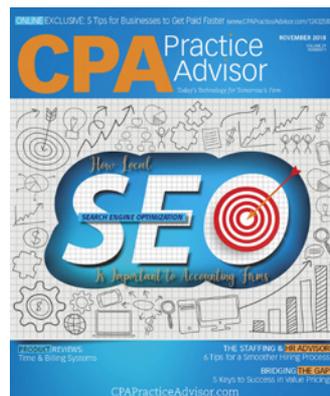
August 2018



September 2018



October 2018



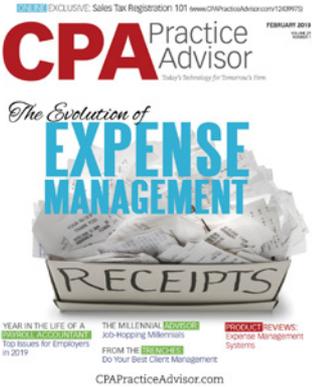
November 2018



December 2018

2017

CPA Practice Advisor Archive
2019



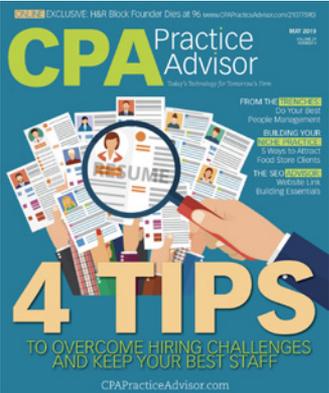
February 2019



March 2019



April 2019



May 2019



June 2019

2018