Slug Bug Mentality

by Karla Dennis - The Tax Diva, Founder & CEO, Cohesive Tax Strategies

eing in a car culture, chances are you know this simple game. It's used mainly by parents in the car to pass the time on trips so kids stop whining "Are we there yet?" every two minutes. The rules are simple: When someone sees a Volkswagen Beetle (the "slug bug"), they say the phrase, insert the appropriate color, and hit (or hopefully just tap) the other person.

Actually, Volkswagen itself has revived the contest in recent ads, although as a veteran of this game, I can tell you they cheat since any model of VW is now an option.

Being a competitor, I have to admit that I got creative in order to win. I started tagging for billboards and other pictures of VW Beetles. It was a fun game. At some point, as I watched the other side of the Interestate for "s

fun game. At some point, as I watched the other side of the Interstate for "slug bugs," I got the message. They Are Everywhere!

Why did I experience this? I noticed them so much because I was paying attention. It's the same

with opportunities. I'm looking for them, and I'm finding them.

The technical reason why this occurs is due to a part of our brain called the reticular activating system (RAS). The RAS is like a filtering system for the brain. It helps us sort what we see, and



brings to our consciousness those things that we tell ourselves are important.

The reticular activating system helps us explain assumptions, and prejudices, and a great deal more in our lives. We can even thank the RAS for helping to keep us from being in constant sensory overload. It guides us in both paying attention and ignoring. Let me share what I learned while watching for "slug bugs."

We See What We Are Looking For

That's it – that's the message. We see what we are looking for; that is the job of our reticular activating system. It comes as a part of your human pack-

age. What a great tool! Even better, though, is how you can use this capability. It goes far beyond the visual acuity to locate German compact vehicles. As humans, we get to choose what to look for. Optimists look for the silver lining, and see it. Pessimists look for the rain, and they find it. The important element is: we can choose what we will see and find.

In this rapidly changing world the pace, spectrum and depth of what we seek, hope to know, or even what we really should understand, drifts slightly further beyond the reaches of "immense"

every day. And what we do not know can harm us. No one realizes this better than one like myself who deals with tax strategies. You see, as mentioned above, the opposite holds true...like the proverbial ostrich with head implanted in the sand, we also often choose to not see what we should be looking for.

Death and Taxes. The two inevitables in life. The difference is that Death comes once while Taxes come at us all the time...even after death in some cases. Every year taxes sweep across the fiscal landscape akin to a biblical plague,

and clear a swath. Those who are unprepared lose so much more than those who see in advance and move to protect their holdings. Like the VW game, you see what you are looking for. But what if you don't understand what you are looking for? Or worse, what if you totally ignore what



Karla Dennis

you should be aware of?
I suggest the same slug bug strategy on a slightly altered plane: If you can't see – or you don't want to see – then you look for those who can see what needs to be identified. It is a little less scary when someone other than the IRS chats with you about taxes. And there is bit more confidence talking tax strategy with someone who is not in a temporary storefront just for the month of April.

We all have wide ranging talents and interests that we develop to use and to serve ourselves and others. Mine happened to be a rather bizarre curiosity and sharp ability in discerning tax codes. I pursued it to the highest level. As an enrolled agent, I was rigorously tested and approved by the U.S. Treasury to handle any tax situation, corporate or individual, in all 50 states. In turn, I gathered a coterie of other enrolled agents to grow and strengthen that base of service. And I have been at it and growing the business since 1990.

Today my firm, **COHESIVE**, provides comprehensive tax strategies, corporate consulting and representation for any size business or personal situation.

And with four growing sons and a husband at home, there existed the knowledge imparting both business strategies and life strategies on the lessons learned would be of value to others. Through speaking engagements with corporations, community groups, social and networking clubs, business organizations, and professional seminars, I am serving on several levels to help others see what they should be looking for...or helping them find those who can see for them.

Additionally, in endeavoring to give back, a Cohesive Foundation was recently established to provide financial literacy and fiscal responsibility lessons to young people. Once again, having looked for what was sought, it was found...or actually "founded" when it was needed.

What we teach to clients of Cohesive is that your greatest source of additional income derives from keeping more of the revenue curcontinued on page B-45

