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Good Grief, I Learned a Lot, Charlie Brown!

By Jim M. Allen

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For 50 years the daily comic strip 'Peanuts' entertained millions of readers. Every day, the adventures of Charlie Brown, Snoopy, Linus and the whole gang provided many laugh-out-loud moments while at the same time offering a daily inspiration and lessons on life.

With the recent death of 'Peanuts' creator Charles Schulz, I reflect on how much I enjoyed sharing the adventures of the 'Peanuts' gang and I remember the many lessons they taught me...

1. It's okay to be afraid... just don't let your fears control you. Charlie Brown often sat in bed and spoke of his fears, but no matter how scared he was, he always did the things he wanted to do.
2. Persistence wins out. Charlie Brown often lost, failed at much, but he never gave up. Even though he knew Lucy was going to pull the football away before he could kick it.... Even though he knew the tree was going to eat his kite... Even though he knew his team would lose the ball game, he kept on trying.
3. It's what you think of yourself that counts. Linus carried a security blanket for years and his friends laughed at him. They also laughed at him because he believed in the "Great Pumpkin."

Pigpen was a walking cloud of dust and dirt and was often regarded unkindly. Both characters, however, were always proud of themselves and believed they were as good as anybody else -- and they were right.

4. Sometimes you need to talk. One thing the 'Peanuts' gang understood was the importance of talking things out. Whether leaning up against Schroeder's piano or atop the brick wall, they always had someplace to discuss what was of concern to them.

5. Sometimes you need to listen. Even crabby, self-indulged Lucy knew the importance of listening. She started the famous 'Psychiatry Booth' where any and all could come and be heard.

6. Do what you love to do. Through all their adventures, Schroeder remained constant in his appreciation of Beethoven and his love of playing the piano. He loved to play piano and that's what he did, regardless of the circumstances. Charlie Brown flew his kite, played baseball and football, not just to win (he knew he wouldn't), but because he loved to do those things.

7. It's important to have friends that care. The 'Peanuts' gang was made up of individual characters, each with their own foibles and talents, but through it all they were always there for each other.

8. Big dreams lead to big things. Snoopy was the biggest dreamer of them all, but his wild imagination often led to even wilder, more fantastic adventures in real life. Snoopy knew that you must have a big dream if you are going to lead a big life.

9. Action creates reality. As Charlie Brown was reminded time and again after prodding from Linus: it takes action to bring about change. Though he often failed, Charlie took action quite regularly... and every now and again things would

go his way.

10. Laugh every day! While the kids themselves may not have seen the humor in the things they did, Schulz made sure that we did. Life is only as serious or as humorous as YOU make it.

Lighten up. Go play softball. Fly a kite. Dance with your dog. Smile... it makes people wonder what you're up to.

Jim Allen is a professional life & business coach. For more ideas, subscribe to his free bi-weekly ezine, THE BIG IDEA, by sending a blank email to: SubscribeGA@CoachJim.com

What Does It Take To Pay Zero Taxes?

By Wayne M. Davies

How many times have you heard someone say, "I don't pay any taxes. My accountant takes real good care of me . . . I haven't paid a dime in taxes in years."

Does that outrageous statement sound familiar?

Maybe it's your brother-in-law, or a fellow Soccer Mom, or a co-worker at the office.

And so you think to yourself, "What am I doing wrong? How come I'm paying taxes and so-and-so says he/she pays nothing? How do they do it!"

Is it really possible to pay "zero taxes"?

For purposes of this article, let's give your "no-tax" friend or relative a name. Let's call him "Charlie" (or if he is a she, just think "Charlene").

OK, what is Charlie up to? What's his secret?

Charlie has no secret. He's not doing anything that you should be doing. Do not be envious of Charlie, and here's why . . .

I can think of at least five reasons you should ignore whatever Charlie says about his "no-tax" situation.

REASON #1: Charlie is a liar. Every family has one, so don't feel bad. Let's face it, some people just like to indulge in fabrications to make themselves feel good. Charlie is telling you a big fat lie because Charlie has "issues." 'Nuff said?

REASON #2: Charlie is pond scum. OK, hear me out on this one. I don't mean to offend you if Charlie

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is a close and dear relative, or your best friend, but I'm going to give it to you straight: Charlie cheats on his tax return, and he cheats big time. There are plenty of folks out there like Charlie. He's one of the reasons that you and I pay so much in taxes --- he doesn't report all his income, and he deducts bogus expenses by the thousands.

He and his accountant may even be in cahoots on this. Charlie brings in his records and his accountant crunches the numbers, then calls Charlie and says, "You owe \$5,000." So Charlie rummages around in his files and somehow manages to come up with another batch of expenses that miraculously reduce his balance due to zero. It's like magic!

End result: Charlie's tax return is a big lie.

Charlie is a thief. Charlie should be put in jail for the tens of thousands in taxes he has illegally withheld from the government over the years.

REASON #3: Charlie is stupid. Again, I'm sorry if I'm being too hard on Charlie. But some people are

so clueless about taxes that if they have no balance due on their return, or if they are getting a refund, they mistakenly believe they didn't pay any tax that year.

And believe it or not, this is actually a very common misconception that thousands of people cling to. Ah, to be so blissfully ignorant!

I hope you are not so naive to think that the "bottom line" on your tax return tells the whole story about your tax liability. It doesn't.

REASON #4: Charlie is broke. Charlie may actually pay zero taxes because ---are you ready for this one? --- Charlie doesn't make any money!

Charlie owns a small business or works full-time at his self-employment activity, and Charlie may rake in hundreds of thousands in income from sales of his product or service --- but Charlie's business spends more than it brings in, and Charlie's business has a loss every year.

So Charlie doesn't really have a tax problem. Instead Charlie has any number of other problems. He has a marketing problem, or a management problem, or a personnel problem. Charlie's business is failing, and paying zero taxes is just a symptom of a business that will eventually close.

REASON #5: Charlie is just scraping by. Charlie's business may not be losing money every year, but it's not really making much either. He has a small profit --- enough to keep him busy. His business may even "look" profitable, but it's really the classic shoestring operation.

So now, I ask you, do you really want to pay zero taxes? People who don't pay taxes are usually in one of these five categories: Chronic Liars, Pond Scum, Stupid, Broke, or Just Scraping By.

The purpose of business is to be profitable.

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The unavoidable result of a profitable business is taxes. And yes, you should do everything legally possible to reduce those taxes. But if you are going to be successful, you are going to pay some taxes.

When it comes to taxes, stay away from Charlie.

Wayne M. Davies is author of 3 tax-slashing eBooks for small business owners and the self-employed. For a free copy of Wayne's 25-page report, "How To Instantly Double Your Deductions" visit



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