

December 18, 2019



## 6 Smart Small-Business Steps to Take Before the End of the Year

Yes, I know you're busy with the holidays in your small business. But you've only got a few more days to make the most of 2019. In the waning days of December, you can take a few steps to reduce your taxes, improve your retirement and feel more secure as you enter 2020.

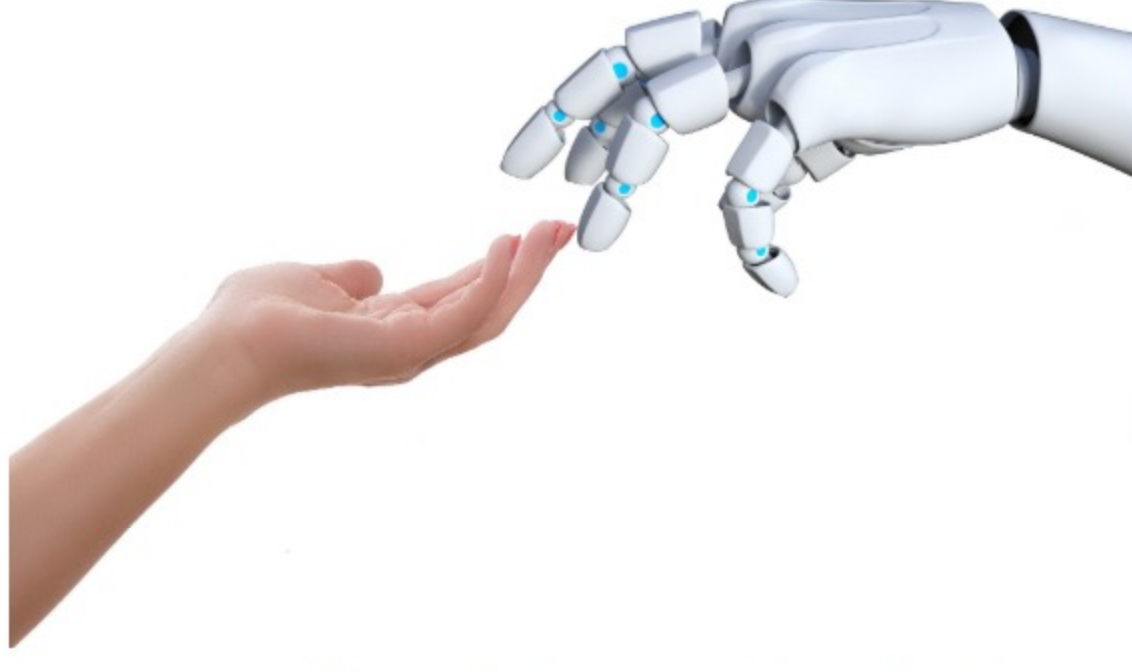
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## Looks Like QE But it's not, Says the Fed

The Federal Reserve is slowly re-expanding its balance sheet by currently buying \$60 billion of Treasury bills each month. Reminiscent of the Fed's Quantitative Easing (QE) program, meant to stimulate economic activity, the Fed denies that it is QE, but rather just a buffer for any possible bond market volatility.

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## How to Offer a "Human Touch" In Business

I love visiting Egypt — it's my happy place. In addition to the amazing and caring people, Egypt has taught me a lot about community and what it really means to have that "human touch" in business. I see many businesses today trying to incorporate the human touch. With this, you have to be all in or not in at all. Those that failed tried to get by doing as little as possible to make people feel cared for.

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## Presidential Candidate Tax Proposals Influence Voter Turnout

Taxes and income inequality have become a primary agenda topic for several presidential candidates. Various proposals from the candidates include repealing the Tax & Jobs Act, removing the step-up basis for inherited assets, increasing capital gains tax, imposing a financial transaction tax, and eliminating the tax deduction for mortgage interest on a second home.

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## Finding Employees is Expected to Remain a Major Challenge

Twice a year, MBN presents the Michigan Future Business Index. This gives small businesses around Michigan an overview of 2019 and what to expect for 2020. "It is probably the most comprehensive business measurement, or survey, of the last six months of performance; where they were strong, where they were weak, hopefully where they were strong in all areas and the conditions that they dealt with," said Chris Holman, President of the Michigan Business Network.

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