I consider myself very lucky to be a small busi-

ness owner. Not to say that being a small business

owner is all roses and doesn't come with its share

of headaches and long hours (I mean tax season can

wear out even the best of us). However, working

for myself (which isn't really the case; I'll explain

What It Means To Me To Be a Small Abstract Paintings on display at the Back Mountain **Business Owner** Memorial Librarv

By Martin A. Federici, Jr., CEO of both MF Advisers, Inc. and MF Tax & Accounting, Inc.

shortly) empowers you to take control and command of your life. When I say work for myself, what I really mean is I'm working as a fiduciary for my clients (putting their interests ahead of my own) because a satisfied client in any financial and/or tax practice (or any business for that matter) does the best advertising in the world for your business (word of mouth referrals = the lifeline of a successful business).

When I say I'm working for myself, what I really mean is, I'm working to provide a better life for my family (I have a wonderful wife and 3 remarkable children, and so does my business partner; he's originally from Luzerne as well and he currently resides in Florida). Every decision we make for our business reflects directly on us, and on those close to us. What's that old saying? If you wouldn't want to see what you did get put in the newspaper for everyone to read, then you probably shouldn't do it. I'd say that's still a great motto to live by, especially in today's day and age (you should trust who you do business with ... and should probably like the person as well; if you don't like and/or trust who you work with, might be time to look elsewhere).

I consider myself very lucky to be a small business owner. I can be there for my children's events (heaven knows they participate in lots of extracurricular activities) because I think it's important to support and encourage them in whatever they do. I can take time out to be with my family (vacations, trips, etc.) or to be with a client when things get rough (a loved one passing away, suffering from an injury/illness, etc.) I can work like a dog when it's needed and take the time to chill when it helps me to make better decisions for my business in the long run (sometimes it's okay to hop off the non-stop busy train). If you always feel you should put your best foot forward while always being true to yourself and to your clients, then you most likely know what it means to be a small business owner.

I tip my cap to all fellow small business owners who take care of their clients in the best way possible - keep doing what you do. The people you serve are far better off because of what you do. I also want to tip my cap to those who make it a point to shop small businesses - thank you for looking for the best and brightest that small town America has to offer...we appreciate your business. For the reasons mentioned above and countless others (I could go on and on - seriously), I'll say it again: I consider myself very lucky to be a small business owner.

Find an experienced financial advisor (or tax professional) who truly enjoys working for himself/herself, works for an RIA firm, earns his/her money from fees (NOT commissions), believes in having an abundance of investment choices for clients, and has the heart & demeanor of a teacher, NOT a salesman, and chances are you've found the right financial advisor (or tax professional) to help you prepare and plan for your financial future.

For more information, please visit http://www.mfadvisers.com and http:// www.mftax.com, email marty@mfadvisers.com and/or marty@mftax.com, or call (570) 760-6524. About MF Advisers, Inc. MF Advisers, Inc. is a full-service, fee-only RIA firm and fiduciary based in PA & FL specializing in retirement planning, IRAs. 403(b)s, 401(k)s, wealth management, investment advice, and financial planning. With over 20 years of licensed experience, over 10 years of professional education, and an unwavering commitment to improving your financial situation, MF Advisers, Inc. is the advisory & financial planning firm to best serve YOU. About MF Tax & Accounting, Inc. MF Tax & Accounting, Inc. is a full-service tax and accounting firm based in PA and FL specializing in tax preparation, tax planning & advice, and accounting services. With over 10 years of licensed experience, over 10 years of professional education, and an unwavering commitment to improving your tax situation, MF Tax & Accounting, Inc. is the tax & accounting firm to best serve YOU.

Shari P. Kantor, of Kingston, will be showcasing her display of abstract expressionism paintings entitled Persistence at the Back Mountain Memorial Library throughout the month of May.

Shari has been painting since she received her first easel and palette when she turned thirteen, and still uses them more than thirty years later. She tried her hand at many different genres of art early in her career, but abstract expressionism always calls to her because she says it is her spirit on canvas. She has been experimenting with digital art, but always goes back to paints and palettes.



Kantor states about her display, that she is ready for warmer weather so she created her own little fantasy world of welcoming skies, luscious flowers and enchanting waters. The majority of her paintings were created in two hours but the glow-in-the-dark piece entitled Prancing Through the Posies took about four because of the level of detail. Shari is known to paint when she is happy or calm which is why her works are known for being vividly cheerful. She hopes viewers feel the relaxed vibe she was in when creating the paintings. Her paintings can be purchased at www.spkcreative.com and other pieces like stationary, gifts, and textiles based on her art can be purchased at www.zazzle.com/spkcreative. She does live painting demos and plein air exhibitions which can be scheduled at customerservice@spkcreative.com. All are welcome to view her abstract painting display on the Art Wall at the Back Mountain Memorial Library throughout the month of May.

