

September 19, 2018

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TOP STORY

**5 tips for protecting finances from disaster**

An emergency fund, along with appropriate insurance coverage, can cushion finances in a natural disaster or another catastrophic event. If you tap that emergency fund, make sure to replace the money.

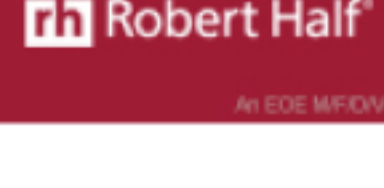
[U.S. News & World Report](#) (9/14)

**Major Changes for Nonprofit Organizations**

Learn more about the impact of a new FASB accounting standard related to preparing financial statements for nonprofit organizations in this special report.

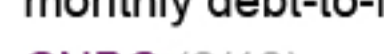
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FINANCIAL FOCUS

**How debt repayment varies by state**

Here is a look at how monthly debt payments as a percentage of income vary from state to state. The monthly debt-to-income ratio is 25.27% in Michigan, compared with 36.15% in Hawaii.

[CNBC](#) (9/18)

**Many Americans lack retirement assets, research shows**

When researchers at the National Institute on Retirement Security calculated the median balance of retirement accounts of working-age Americans, that number was zero.

[Pensions & Investments](#) ([free access for SmartBrief readers](#)) (9/18)

**Your All-In-One Tool for Salary Discussions**

Robert Half's Salary Guides are the most respected source for comprehensive salary and hiring data across a wide range of professional fields, and insight into the latest trends in benefits and perks. Specializations include: Finance & Accounting, Technology, Legal, Administrative and more!

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TAX SPOTLIGHT

Vacation-home rentals and the TCJA

Taxpayers who have vacation homes they rent and use for personal purposes might find they face more complicated calculations under the new tax law, which this article illustrates with examples comparing 2017 with 2018.

[Journal of Accountancy print issue](#) (9/2018)

**Reap the reward of payroll services**

Payroll services can provide CPA firms with an opportunity to build loyalty and stronger relationships with their clients. In this report, CPA experts detail their tactics for performing successful payroll services, how to mitigate risk, and the impact payroll can have as a value-added service.

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CAREER DEVELOPMENT

**Don't fish for compliments when seeking feedback**

When seeking on-the-job feedback, avoid common mistakes that might skew the information, such as fishing for compliments, focusing on things that can't change and ignoring harsh criticism.

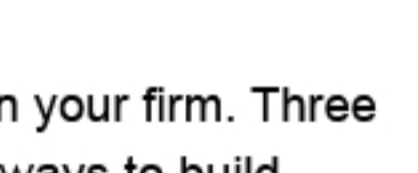
[Fast Company online](#) (9/17)

**Cybersecurity Fundamentals Fall Events**

This fall, develop your fluency and gain confidence to make sound strategic decisions regarding cybersecurity risk. Attend in-person, tune into a webcast, or study at your own pace to learn what you can do to help protect your clients and your organization from cyber threats. [View events](#)

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**Women's initiatives: A step-by-step plan**

Providing women with opportunities to develop skills and to advance can strengthen your firm. Three firms that undertook a three-year pilot program with women's initiatives discovered ways to build momentum for these programs.

[Journal of Accountancy print issue](#) (9/2018)

**How to get your team to embrace learning opportunities**

Employees are more open to training when leaders share their own experiences with development programs and celebrate curiosity and growth.

[Harvard Business Review online](#) ([tiered subscription model](#)) (9/12)

**Times have changed. So has tax.**

The AICPA Tax Section is leading tax forward with the latest technology, news, resources, tools, webcasts and client support. We'll give you up-to-date information on tax reform, and let you know what we're doing to advocate for our profession. Join the [Tax Section](#).

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TECHNOLOGY

Microsoft Excel: Including an "&" in headers and footers

The ampersand (&) is used in Excel's custom headers and footers box to indicate a special formatting code follows. This tip helps you place an ampersand in the text in your header or footer.

[Journal of Accountancy print issue](#) (9/2018)



MARKET UPDATE

China adds \$60B in US goods to tariff list

China has responded to US tariffs on \$200 billion in Chinese products by imposing retaliatory tariffs on \$60 billion in US goods. Both sets of tariffs take effect Monday.

[Reuters](#) (9/19), [The New York Times](#) ([tiered subscription model](#)) (9/18)

**US, Canada clash in statements about NAFTA**

US and Canadian officials have expressed frustration about to finish renegotiation of the North American Free Trade Agreement. Rep. Steve Scalise, R-La., said Congress is running out of patience with Canada, while Canadian Prime Minister Justin Trudeau said he would prefer no deal to accepting a bad one.

[BloombergQuint \(India\)](#) (9/19)



AICPA NEWS

Explore opportunities beyond traditional financial statements

You play a huge role in helping companies adapt to today's ever-changing business and investment environment. Give businesses an even greater boost by diving deeper than their financials. This [free webcast](#) Sept. 26 at 1 p.m. ET will teach you how.

**Embracing data outside the C-suite**

You have a clear vision for your organization's data-driven strategy, but how confident are you in the execution of it? Empower your staff to make data-driven decisions at all levels. The AICPA's "[Enabling a Data-Driven Culture](#)" webcast, Part 3 of the Data Analytics Executive Series, is Oct. 11 at noon ET.



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Shame hates to have words wrapped around it. If we talk about it, it loses its grip on us.

Brene Brown,
professor



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