

POWER PLAYERS



SPOTLIGHT

- NAME: Debbie Peterson
- TITLE: Founder and personal cash flow specialist
- FIRM NAME: Money Counts
- YEARS IN BUSINESS: 6
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Finding cash flow strategies that work

Spotlight on Debbie Peterson, founder, Money Counts

Question: Give us a brief synopsis of your business:

Answer: We specialize in teaching personal cash-flow management strategies that let customers enjoy the money they have while saving for retirement. We know cash flow can be more important than money in the bank. It's all about how that money is used to generate the cash needed to improve one's lifestyle and build for the future.

Q: What is your business philosophy?

A: Wealthy people typically have teams of advisers who can't wait to help them plan for the future. But, as middle-income Americans, we have more people trying to take our money away than we have working with us to turn our dreams into reality. At Money Counts, we are focusing on this segment of society.

Q: What is your definition of success?

A: To be able to spend every day working in a situation where I can help people have opportunities for less financial stress and more financial success in the future.

Q: What are you most proud of?

A: The relationships that I have built with my family, co-workers, friends, peers and clients. I am proud that I have been able to help them to resolve problems, to teach them to love themselves as well as others, and to try to find value in all of life's experiences.

Q: What is the best thing about your job/company?

A: The best thing about owning my business is being able to focus on what is best for the customer. I have no shareholders to influence my business practices for the sake of higher profits.

Q: What do you wish you knew when you were getting started in business, that you know now?

A: All businesses have financial ups and downs that are beyond the control of the owner or the employees. It is our reaction to those situations that can bring success

or failure — not the situations themselves. We have to accept that we cannot control every aspect of our business, and look for opportunities to benefit from any unforeseen circumstances.

Q: What advice would you give other entrepreneurs and business owners?

A: You will need to build your business on your life's passion. Do not start a business solely for profit. It must reward you in many ways or you will become burned out.

Q: What's your favorite book?

A: *Rich Dad, Poor Dad*, by Robert Kiyosaki. I love the story-telling way that Kiyosaki teaches financial concepts.

Q: What do you want others to know about entrepreneurs and small-business owners?

A: Our definition of risk. I have had many people tell me they think starting a business is very risky. However, most of the business owners I know feel very differently. When you work for someone else, you have very little control over the direction of the company, or whether you will be fired or laid off. When you own your business, you are in control of your destiny. You are not likely to decide to fire yourself. You can select your co-workers based on your own needs, not someone else's. You can experiment with different options and discover the ones that work best for you without fear of someone criticizing you for being indecisive or wasting resources. You can live your life according to your own values, not those of the corporate culture. We definitely are individuals with strong beliefs and owning our own businesses gives us more freedom in influencing others to follow our lead.

Power Players are profiles of successful entrepreneurs and business owners running companies that fuel the local economy. To make recommendations for the column, contact Research Coordinator Cynthia Holland at 704-377-6221 ext. 206 or e-mail her at cynthia.holland@mecktimes.com

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