**Public Business Accounting Services Inc.**

**Tax Accounting Professionals**

**Peter Justin B. Comm., CPA, CGA**

**Chartered Professional Accountant**

1  
**Success**The long, remarkable journey with our clients  
is the reason for the successful outcome of our company

Coming together is a Beginning  
Keeping together is Progress  
Working together is Success

2

**Standard of Living**Accountants who enrich our clients’ standard of living

We take the fear out of Accounting, Auditing and Income Tax

3

#### Lifestyle Working our entire youth to save money for retirement? Is it a good idea? We do know to earn money, but we do not know how to have a happy life out of it When we need money to live the life, we always dreamed to have – “a passionate living”

#### Youth: Healthy lifestyle Adult: Passionate lifestyle Senior: Peaceful yet unfulfilled lifestyle

The media has convinced many people that money leads to happiness, that’s not true.   
Money can certainly help you achieve your goals, provide for your future, and make life more enjoyable, but merely having money doesn’t guarantee fulfillment.

4

**How to Become Poor**?  
How many hours do we work in a week? Do we spend time with our family and friends;  
allocate time to education, social functions, romance, vacation, and self-health care?  
  
Are we unable to take the appropriate steps in our life due to overwork?  
Applying Traditional Knowledge in the High Financial Risk World  
By getting advice from the vendor or sales agent of the property or business  
By paying any amount to buy a business or property without taking proper valuation  
Getting no advice from accountants, valuators, lawyers etc..,   
Continue running a business at a loss, imagining we will earn a profit in the future  
Buying a business or property for someone else’s sentimental reasons  
Spending on advertisement? How many new customers came through that channel?  
We do know to work hard, but we don’t know to account the salary and profit~~,~~ we take home monthly

5

**What Is Financial Literacy?**

When I buy Vegetables from a Poor Vendor for $30.00

How many questions do I ask the Poor Vendor?  
Do I have Practical Knowledge to determine the price of the vegetable?

When I buy a Property or Business from a Rich Vendor for $800,000.00

How many questions do I ask the Rich Vendor?  
Do I have enough Practical Knowledge to determine the True Value?

6

**Who Controls My Money?**Investment advisors in a suit with colorful documents can deceive us into   
blindly accepting their offers for their benefit.   
Am I smart enough to determine what to do with my money~~,~~ without other people  
influencing me or taking control?

7

Jumping into the unknown and hoping for the best is a risky business!

Stock Trading and Horse Betting are the same? No! It is not correct.  
Stock Trading: Lots of color printed documents running away with your money  
Horse Betting: Lots of strong horses running away with your money

Investing in Stocks, Currency & Commodity Trading or Mutual Fund?  
Meet at least two people who have really gained in the money trading!

Did I put my hard earned money into someone else’s pocket?

8

**Business**

Hard work will not create consistent profit!  
Management talent, marketing techniques, quality of product or service will create profit

Plan and Evaluate before buying a property, business, mutual funds or stocks

9  
**Influence**

Don’t get caught in the marketing hype: under influence of ‘Greed’ or ‘Hope’  
First marketing agencies sell you GREED; under their persuasion,   
you end up buying the product or service.  
Some smart marketing agencies sell you HOPE; with this reasoning,   
you end up buying the product or service.

Marketing agencies spend millions of dollars on marketing and   
promoting to launch a new product or service.  
It is incredibly easy to get lost in the vortex of a marketer’s trick.

10

**We are Rich**A person’s well-being is measured by having a “Happy Pleasant Life” not by wealth.  
Moral values and ethical behavior of humans evolved to have benefits from a “Happy Pleasant Life”.

Morals are a luxury of the rich.

Many materially rich people are morally poor  
Many materially poor people are morally rich  
**In the sense of moral and ethics, 80% of people are rich**

Happiness is the art of taking pleasure in what we have.  
Unhappiness is focusing on what we do not have.

11  
**Happy Pleasant life**Communication is a lot more than simply speaking. It is a heart-to-heart, mind-to-mind talk.  
The communication leads to a happy pleasant life. A failure to communicate will lead to an unhappy miserable life.

When one talks openly with their partner, family and closest friends about hopes, dreams, fears, successes or failures; It is encouraging and strengthens their bond.

Giving without thinking of one’s own family is not generosity. What is in it for me?

Being generous means giving our time, love, attention, and friendship.

Not simply handing over your money to someone.