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| | | | 6 | 1 | | 9 | | |
| | 3 | | | | | | 7 | 6 |
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| 8 | | | 3 | | | 2 | 1 | |
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Sudoku instructions: Complete the 9 × 9 grid so that each row, each column and each of the nine 3 × 3 boxes contains the digits 1 through 9.

Holiday Peppermint Fudge

Makes 48 servings

This fudge is equally great for holiday giving and solitary gorging!

- 1 cup butter, cubed
- 2 cups sugar
- 1 5-ounce can evaporated milk
- 1 cup semi-sweet chocolate
- ¾ cup marshmallows
- ¼ teaspoon peppermint extract
- ½ teaspoon vanilla extract
- Crushed peppermint candy for decoration

Line an 8-inch square baking pan with foil so it hangs over edges. Grease with butter. Lightly grease the sides of a medium heavy-bottomed saucepan and add cubed butter, sugar, and milk. Bring to a full rolling boil over medium-high heat, then set to low and simmer for 10 minutes, stirring constantly.

Remove from heat. Add chocolate, marshmallows, peppermint, and vanilla. Stir to melt and combine all ingredients, then beat for 1 minute until consistency is smooth and even. Pour into prepared pan and spread to even out surface. Sprinkle with candies, cover, and refrigerate for two hours or until firm.

Worth Quoting

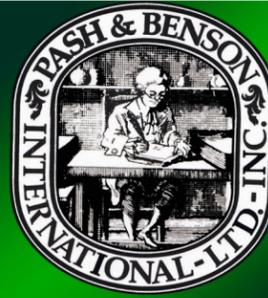
I hope that in this year to come, you make mistakes. Because if you are making mistakes, then you are making new things, trying new things, learning, living, pushing yourself, changing yourself, changing your world... ~ Neil Gaiman

Hope smiles from the threshold of the year to come, whispering "it will be happier." ~ Alfred Lord Tennyson

Every time you tear a leaf off a calendar, you present a new place for new ideas and progress. ~ Charles Kettering

Year's end is neither an end nor a beginning but a going on, with all the wisdom that experience can instill in us. ~ Hal Borland

For last year's words belong to last year's language.... And next year's words await another voice. ~ T.S. Eliot



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PASH & BENSON INTERNATIONAL

Planning Your Financial Future

December 2016



Our office will be closed December 26th.

We wish you a joyous holiday season.

Please accept the enclosed holiday gift from Pash & Benson.

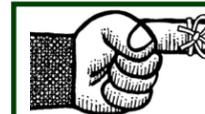
As always we are here to help you...

Light The Way To Financial Goals You Can Touch

To our clients with brokerage accounts through NPB/Pershing

If you would like to execute a purchase or sell of an investment through your brokerage account, please feel free to give us a call. Our registered staff (Zechariah & Heather) will be happy to take your instructions. They can give you updated price quotes and answer questions at the time of your call. Please do not leave transaction instructions on voicemail. Emailed instructions will be accepted on an exception basis only. In any event, do not assume that your instructions have been received and/or executed until you get a return email (or telephone call) confirming that your order has been received. If you have already spoken to Mark, Gary, or Greg regarding the specific purchase or sell, there is generally no need to call in the order.

Planning on moving? Have you recently changed your e-mail address, phone number, name, employment status? Please e-mail sherry.rothstein@npbfg.com with any information needed to maintain your accounts.



Do not throw out your year end NPB/Pershing statements. This document will have cost basis information for your 2016 taxes. Please review and put aside for your tax preparer.

Things No One Ever Told You About Aging

They're called the golden years for a reason. Getting older has its perks. For one, you're good at using what you've learned. This is called crystalized intelligence, and it keeps getting better, even when you're 65 or 70.

Turns out you might not be a grumpy old man (or woman), after all. You'll probably get more agreeable as you age, at least through your 60s. You're also likely to be happier and less inclined to get angry. Scientists haven't figured out exactly why this happens, but they do have some theories. Older people might control their emotions better, and focus more on how to make the most of life.

As you age, medications, illness (colds, flu, gum diseases, etc.) and allergies all can change your sense of smell and taste. And that can affect your diet and health. If you find things need to be spiced up, try some olive oil, herbs like rosemary and thyme, garlic, onion, peppers, or mustard. Just stay away from the salt.

There's a good chance you'll become the morning person you've always wanted to be -- in your 60s. Our sleeping patterns can shift as we age, so we get sleepier earlier and wake up earlier. That seems to work out well. One study showed that even though folks over 65 tend to wake up during the night, most said they regularly get a good night's sleep.

You may worry more about breaking bones as you age. But you're more likely to take a tumble if you're scared of falling. One study found that about a third of adults over 65 have that fear. And it's understandable, because falls are the leading cause of injuries for older people.

Self-esteem soars as you age, studies show, and increases with wealth, education, good health, and employment. But it takes a dip after 60. That may be because people begin to have health issues and start searching for a new sense of purpose following retirement. With increasing life spans, healthier lifestyles, and working to an older age, we may see that change.

The graying of America may be a good thing for you. Those 60 and over tend to cast ballots more than any other age group. And they're the fastest-growing block of voters in the U.S. these days. That means more voting power on topics that matter as you age such as Medicare, Social Security, and health care.

Excerpts from WebMd.com

Unless annotated, all articles courtesy of Ready to Go Newsletters

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Avoid Mistakes Now; Live a Happy Retirement Later

It's easy to make financial mistakes when you're young, because you can generally recover from them over time. Unfortunately, the same can't be said as you approach retirement, when you'll have less room for error. With that in mind, here are five mistakes that are easy to make heading into, or during, retirement.

Waiting too long to start saving. If you save aggressively in your twenties, those gains will compound over forty or more years. But the later you start saving, the harder it gets to accumulate a nest egg with which you're comfortable.



Not saving enough. Some of us are disciplined savers who live below our means and put away a good amount for retirement. Most of us are not. Indeed, the savings rate today is around 6%, about half what it was in the 1960s. So as you approach retirement, it's a good idea to make do with less and save more.

Ignore tax consequences. Every dollar you pay in taxes is a dollar you could have potentially saved and invested. So consider tax-advantaged accounts, such as 401(k) plans and individual retirement accounts (IRAs).

Being too aggressive. Being too aggressive late in your retirement planning can be disastrous, and it's easy to do when we've saved too little. Many investors try and compensate for a lack of savings and low returns on safer investments such as cash and bonds by taking on more risk.

Being too conservative. On the other hand, having too little in riskier investments can also be disastrous. Stocks are usually the best long-term growth vehicle, but other investments can fall into this category as well—real estate, for example, and commodities. Regardless of how you take on risk, you'll likely need at least a little, depending on your time horizon—more when it's longer, less when it's shorter.

The takeaway: don't make mistakes now that will affect your lifestyle later

Oops, There's Paint on My Best Jeans

If you've accidentally rubbed up against a recently painted wall in your best jeans, you need to know how to get it out before it becomes permanent. Try this from Houzz Ideabooks:

For water-based paint: First try water and dish soap. For resistant stains, 91% isopropyl alcohol or acetone (nail polish remover) can be highly effective. Pour the alcohol or acetone on the stain and use a scrub brush to work the paint out. **For oil-based paint:** Blot to keep it from spreading. The paint-can label will recommend a solvent. Turn the item inside out, and place layers of paper towels or cardboard under it. In a well-ventilated area, pour the solvent on the stain, dab it with cotton balls, and repeat until the paint transfers to the material underneath.

Rinse and wash. Voila: no more (excessively) distressed jeans!

Throwing Away Your Cash at the \$ Store

Shopping at dollar stores may not be the best way to keep your New Year's resolution to save money. It may cost more in the long run, or even worse, present safety hazards.

Quality matters. Avoid purchasing cords, cables, and batteries at dollar stores. They may not be well made. They could break easily. And worst of all, leaky batteries could ruin your electronics. Dollar store tools may not last long. Knives may lose their sharp edge quickly. Buy these products, and chances are you'll find yourself buying them again and again. Save in the long run by purchasing them elsewhere.

Safety matters. Toys may not be inspected and could have small parts that are choking hazards. Plastic utensils likely have chemicals that could cause cancer. And check the labels on canned goods for ingredients you may not be able to pronounce (even though you'll find those in supermarkets as well).

Plan ahead. It seems tempting to purchase school supplies at the dollar store, and they're likely safe. But it's probably more cost-effective to buy these items in bulk at an office supply store. Watch for sales; you'll come out ahead.

Watch What You Do, Buy, Play, Eat: Databases Know It All



"Every move you make. Every click you take. Every game you play. Every place you stay. They'll be watching you." *Bloomberg Businessweek.*

Science fiction? Sadly, not. According to David Gauvey Herbert, author of the *Bloomberg Businessweek* article referenced above, data fusion (also termed "data mining") is creating "a portrait of your life." As Herbert puts it, it feels, well, "creepy."

George Orwell forewarned us of data mining in his iconic 1949 novel, *1984*. In the book, "Big Brother" undertook mass surveillance in order to gain power over others. Now our thoughtfully supplied online profiles open up our lives to anyone who wants to know us. For many reasons, this is both good and not so good. Says a 2010 special report in the *Economist*, "A new kind of professional has emerged, the data scientist, who combines the skills of software programmer, statistician and storyteller/artist to extract the nuggets of gold hidden under mountains of data."

Today just about every type of data imaginable can be mined. As noted in an infographic on rayli.net, this includes "...credit card transactions, stock market movements, national security, genome sequencing and clinical trials." And that's just scratching the surface.

Now, much of the focus of data mining is on getting to know us through our online profiles. Why? Mainly to sell to us. Points out big-data-madesimple.com, "Data mining is primarily used today by companies with a strong consumer focus ... to 'drill down' into their transactional data and determine pricing, customer preferences and product positioning, impact on sales, customer satisfaction and corporate profits."

In 2017, Some Tax Benefits Increase Slightly Due to Inflation Adjustments

The Internal Revenue Service announced the tax year 2017 annual inflation adjustments. Some of the tax items for tax year 2017 of greatest interest to most taxpayers include the following dollar amounts:

- The standard deduction for married filing jointly rises to \$12,700, up \$100 from the prior year. For single taxpayers and married individuals filing separately, the standard deduction rises to \$6,350, up from \$6,300 in 2016, and for heads of households, the standard deduction will be \$9,350, up from \$9,300 for tax year 2016.
- The personal exemption remains as it was for 2016: \$4,050.
- The 39.6 percent tax rate affects single taxpayers whose income exceeds \$418,400 (\$470,700 for married taxpayers filing jointly), up from \$415,050 and \$466,950, respectively.
- The limitation for itemized deductions to be claimed on tax year 2017 returns of individuals begins with incomes of \$287,650 or more (\$313,800 for married couples filing jointly).
- The Alternative Minimum Tax exemption amount for tax year 2017 is \$54,300 and begins to phase out at \$120,700 (\$84,500, for married couples filing jointly for whom the exemption begins to phase out at \$160,900). The 2016 exemption amount was \$53,900 (\$83,800 for married couples filing jointly). For tax year 2017, the 28 percent tax rate applies to taxpayers with taxable incomes above \$187,800 (\$93,900 for married individuals filing separately).
- The maximum Earned Income Credit amount is \$6,318 for taxpayers filing jointly who have 3 or more qualifying children, up from a total of \$6,269 for tax year 2016.
- The dollar amount used to determine the penalty for not maintaining minimum essential health coverage is \$695.
- Participants who have self-only coverage in a Medical Savings Account, the plan must have an annual deductible that is not less than \$2,250 but not more than \$3,350
- The adjusted gross income amount used by joint filers to determine the reduction in the Lifetime Learning Credit is \$112,000, up from \$111,000 for tax year 2016.

Worth Reading

How to Pick the Fastest Lane at the Supermarket

By Christopher Mele
The New York Times

According to research, we spend an average of 37 billion hours in lines each year. Some things we just can't control. But here's a secret: In grocery store lineups, it takes less time for the cashier to serve one customer with many items than several with few. So whom would you rather be behind? **More:** <http://tinyurl.com/Line-buster>

Paying with Cash Really Does Make You Spend Less

By Kristin Wong
lifehacker.com

The trick to saving money may not be watching what you buy, but changing how you pay. As one study found, customers who received reminders to use cash for purchases under \$20 reduced their debt by more than those who were reminded that using credit cards can actually increase the cost of their purchases. Chalk one up for the cash-free lifestyle! **More:** <http://tinyurl.com/Budget-booster>

Five Tips to Reduce Your Monthly Energy Expenses

By Meghan Belnap

Reducing energy costs is all about simple and obvious hacks: turning off lights and unplugging energy suckers, such as televisions, desktop computers, and gaming consoles, when you're not using them; not wasting water; making sure faucets aren't leaking or toilets running. Also, take advantage of possible discounts during off-peak time. That said, doing laundry in the middle of the night may not be on your (or anyone's) agenda. **More:** <http://tinyurl.com/Energy-suckers>