

|   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|
|   | 7 |   | 3 |   |   |   | 6 |   |
|   | 1 | 8 |   |   | 6 |   | 4 |   |
|   |   |   |   | 4 | 9 |   |   | 8 |
|   | 6 | 1 |   | 2 |   |   | 3 |   |
|   |   |   | 9 |   | 3 |   |   |   |
|   | 9 |   |   | 6 |   | 7 | 5 |   |
| 5 |   |   | 7 | 3 |   |   |   |   |
|   | 3 |   | 6 |   |   | 5 | 9 |   |
|   | 2 |   |   |   | 5 |   | 1 |   |

**Sudoku instructions:** Complete the 9x9 grid so that each row, each column, and each of the nine 3x3 boxes contains the digits 1 through 9.

### Quick and Decadent Dark Chocolate Mousse

This romantic dessert is a perfect finale for a Valentine's Day dinner.

It yields 3 cups of mousse.

- 5 ounces dark chocolate chips
- 2 tablespoons unsalted butter
- 2 tablespoons brewed espresso/coffee
- 1½ cups heavy cream
- 2 tablespoons powdered sugar

#### Directions

Place the chocolate, butter, and espresso in a microwavable bowl, and microwave in increments of 15–25 seconds, stirring each time until melted and smooth. Set aside to cool.

In a separate bowl, whip the cream and sugar with an electric mixer until firm, being careful to not to overbeat. With a rubber spatula, gently fold the chocolate mixture into the cream until it's an even consistency and color. Spoon the mousse into ramekins or martini glasses, and garnish with fresh berries, shaved chocolate, or a mint sprig.

Can be served immediately or refrigerated for up to an hour.

### Worth Quoting

**This month, some famous quotes on the topic of parenting:**

Each day of our lives we make deposits in the memory banks of our children. ~ Charles R. Swindoll

Childhood is a short season.. ~ Helen Hayes

Don't worry that children never listen to you; worry that they are always watching you.. ~ Robert Fulghum

Parenthood remains the greatest single preserve of the amateur. . ~ Alvin Toffler

Let parents bequeath to their children not riches, but the spirit of reverence. . ~ Plato

Children are educated by what the grown-up is and not by his talk. . ~ Carl Jung

Tell me and I forget, teach me and I may remember, involve me and I learn. . ~ Benjamin Franklin

# PASH & BENSON INTERNATIONAL

## Planning Your Financial Future

February 2016



Registered Investment Advisor

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### A Balanced Portfolio Should Weather Market Ups and Downs

Value stocks and growth stocks tend to take turns leading the market. It's easy to get caught up in the vagaries of the market, but investing is not about which asset class is ahead at one point in time; it's about the long-term ride.

You may recall that in the late 1990s and early 2000s, growth stocks—particularly technology- and Internet-related issues—dominated the market. Value stock managers were considered to be dinosaurs by pundits shouting that a “new paradigm” had replaced long-standing investment valuation techniques. In March 2000, however, the bubble burst, and value stocks began outperforming their growth counterparts.

#### Value and growth are countercyclical

We see this time and time again, as value and growth are typically countercyclical. That means they tend to outperform during different phases of an economic cycle: In a struggling economy and in the early stages of recovery, value stocks have historically outperformed growth stocks. It isn't until late in the recovery cycle that growth has typically dominated.

Knowing this, many investors try to time the market, shifting their assets from value to growth and back again when they think the time is right. But timing the market this way is difficult. A better option may be ensuring that your equity portfolio is balanced. Investing in a combination of both value and growth stocks should increase your odds of success. This is because a portfolio containing investments in both stock types should weather the ups and downs of the markets better than an all-growth or an all-value portfolio does.



**Do not throw out your year end NPB/Pershing statement. This document will have cost basis information for your 2015 taxes.**

**Please review and put aside for your tax preparer.**

### Put the Squeeze on Joint Pain

by [Lori Michiel](#) | Sep 1, 2015 |

**Stay active – isometric exercises can help, even during painful flares**

When I wake up some mornings, I can feel my hip or knee starting to talk to me; and the conversation doesn't go very well. Of course the voice is louder and more irritating on cold, damp days but even when the weather is fine, I know there is still that underlying voice. I need to get moving and not let the discomfort get the best of me.

It's no secret that including strength training in your regular exercise routine can help manage arthritis symptoms – and you don't need weights to do it. Isometric exercises can build strength with less pain.

Isometric exercises allow you to contract certain muscles without moving a joint as we do in strength exercises using weights or bands. Since isometric exercises don't apply pressure on joints, they are safe options for people with severe arthritis or those experiencing a flare up. These small motions can still deliver big results. According to a review of 35 studies published in the *Annals of the Rheumatic Diseases*, at-home isometric quadriceps exercises were just as effective as walking workouts in easing pain in people with knee osteoarthritis.

Another study, published in the *Archives of Physical Medicine and Rehabilitation*, showed that arthritis patients who did isometric exercises three times a week experienced similar improvements in their range of motion, and function as those who performed traditional strength training. The “isometric group had greater reduction in pain,” says lead author Robert Topp, Ph.D., Associate Dean of Research at Marquette University College.

**Get started** - Example for your quadriceps: Start by either standing or sitting. Squeeze your upper thigh muscles. I recommend that you contract your muscles for 5 to 10 seconds; repeat 10 to 15 times. Do not hold your breath. If you stand, you will feel your knees contract as well



### Why Not Pass Me to a Friend?

If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

And if you have any comments about it, don't forget to give us a call or send us an email!

Unless annotated, all articles courtesy of Ready to Go Newsletters

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**NPB Financial Group LLC,**  
Member FINRA/SIPC  
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Inc. and NPB Financial Group  
LLC are separate and unrelated  
companies.

**State and Local Taxes**—For every \$100 that the average American pays in state income tax in a single year, he/she also pays \$103 in sales tax (on consumer purchases throughout the year) and \$145 in property taxes. Source: Tax Foundation

**Parents or Kids?**—A July 2014 survey found that 31% of the US households are providing financial assistance to adult children, a larger number than the 21% of US households that are providing financial assistance to elderly parents. Source: American Consumer Credit Counseling

**Nothing For Me**—1 out of 7 American workers (14%) surveyed in early April 2015 ( a total of 1,015 people participated) do not believe Social Security will ever pay them a penny of retirement benefits. Source: Gallup

**Low Cost, High Usage**—An average working couple in America that turned 65 years old in 2015 is projected to receive \$427,000 in Medicare benefits over their lifetime, more than 3 times the \$141,000 they paid in Medicare taxes during their working years. Source: Urban Institute

**Really?**—64% of Millennials believe they have a greater chance of winning the lottery than ever receiving a penny from Social Security during their retirement years. Millennials are traditionally defined as the 75 million Americans ages 18-34 in 2015, i.e., individuals born from 1981-1977. Source: T. Rowe Price

**The Ten-Year Note**—The yield on the 10 year Treasury note ended 2015 at 2.27%, just 0.1 of a percentage point higher than the 2.17% it finished at the end of 2014. The yield on the 10 year note was 2.30% on 12/16/15, the day the Fed raised short-term rates for the first time in 9 1/2 years. Source: Treasury Department

**Housing**—The average interest rate nationwide on a 30 year fixed rate mortgage was 4.01% at the end of 2015. The record low national average was 3.31% as of 11/22/12 or just over 3 years ago. Source: Freddie Mac

**Oil Prices**—The price of oil ended 2015 at \$37.04 a barrel, down 30% (and \$16.23 a barrel) from its 2014 closing price of \$53.27. From a 6/20/14 closing price (i.e., just 1 1/2 years ago) of \$107.26 a barrel, the price of oil has fallen 65% through the end of 2015. Source: CME Group

**Overspending**—The national debt of the USA is \$18.825 trillion as of 12/30/15, an increase of \$4.8 trillion since 12/31/10 or 5 years ago. Source: Treasury Department

## How to Leave IRA Assets to a Beneficiary

If the income from your individual retirement accounts (IRAs) turns out to be more than you actually require in retirement, and you're looking for ways to pass on some or all of your IRA assets to your heirs, you'll need to make some choices.

The first required minimum distribution from your traditional IRA must be taken by April 1 of the year following the year you reach age 70½, and annual distributions must continue to be made by December 31 of that year and in each following year.

The calculation to determine the required minimum distribution can be based on your single life expectancy or the joint life expectancy of you and your beneficiary (either spouse or non-spouse). So first, consider and designate a beneficiary.

The **single life expectancy** method generally provides for the largest distributions and highest potential taxable income. In general, it is most appropriate if you plan to withdraw most of your IRA during retirement, because it increases the potential that you will deplete the account during your lifetime.

The **joint life expectancy with a spouse beneficiary** method can reduce your required minimum distribution and current taxable income, and can increase the potential for tax-deferred growth. Also, when you die, your spouse generally has more options for timing distributions.

The **joint life expectancy with a non-spouse beneficiary** method may reduce your required minimum distributions even more than when your beneficiary is a spouse—but because the beneficiary may be a child or grandchild, it may be most appropriate if you wish to maximize tax-deferred growth and leave a legacy for your heirs.

The choice you make will affect the size of the distributions, your taxable income, the amount left in the account to continue growing tax-deferred, and the amount the IRA holder or beneficiary may leave to heirs. Your advisor can help you decide which choice is best for you.

NOTE: The legal and tax information contained in this article is merely a summary of our understanding and an interpretation of some of the current tax laws, and is not exhaustive.

## Positive Action and Courage Can Reverse Loneliness

For many people, Valentine's Day accentuates sadness and can make them feel lonely even when they're surrounded by people.

And loneliness is bad for us. As psychologist Guy Winch suggests at ideas.ted.com: "The long-term risk chronic loneliness poses to our health and longevity is so severe, it actually increases risk of an early death by 26 percent."

Just as bad is the fact that it distorts our perceptions and traps us in a lonely place that's hard to emerge from. So how do we free ourselves from this trap? It takes courage.

Because loneliness makes us fear rejection, it's hard to get there. Winch suggests reaching out to people you haven't spoken to in a while and making plans to reconnect—even though this may feel awkward or uncomfortable.

The solution: consider emailing. It's easy to hide discomfort in an email. But most important, he says, is to "accept that the reason . . . you haven't been close lately might have nothing to do with you."

Even if you have to fake it at first, simply taking action will make you feel more positive. Just as loneliness creates a "vicious circle," positivity creates a "virtuous circle," with one positive result encouraging you to risk another action, and so on and so on and so on . . . toward the light at the end of the tunnel.

## Automated Meals: Coming Soon to a Town Near You?

Fast-food employees may soon face the same fate as milk deliverymen: extinction. As the *New York Times* reports, Eatsa, a quinoa restaurant, opened last year in San Francisco with few visible employees. The restaurant's website boasts the tagline: "Better. Faster. Food." For Eatsa, delivering quality food quickly means eliminating human servers.

The menu appears on screens. Customers order by filling out a form on an iPad. Their meal is delivered to a cubby, a step the website calls "pure magic." To speed up future orders, the computerized restaurant also saves each individual's requests. Think this sounds like the brainchild of a computer genius? You're right. The restaurant's founder, David Friedberg, is a software entrepreneur. Speaking to the *Times*, he described the business as a "food delivery system."

Company officials say automation helps reduce costs. Each quinoa bowl sells for \$6.95. But although the food comes quickly and cheaply, it's not always available. The business hours listed on the website are 11:00 a.m. to 5:00 p.m. on weekdays. This isn't the place to go if you need a quick bite on a Saturday night.

Eatsa's approach may result in reduced staff, but other automated restaurants are hiring: last fall, McDonald's Canada announced plans to install self-serve kiosks. It's part of the company's move to add a premium burger—with thirty different options—to its menu. But this concept will require hiring additional staff to help customers through the ordering process; reports say it could create 15,000 new jobs.

## Worth Reading

### The Evolution of Simplicity

By David Brooks

*The New York Times*

Are you ready for the "new" simplicity? Columnist David Brooks compares today's simple-living movement to that espoused by previous simplicity advocates, such as Henry David Thoreau, who were motivated by clear philosophical goals. Today's simplicity evangelists' goals are undefined or mask commercialism. Brooks doesn't question the need for simplicity. He just hopes we recognize today's "simplifiers" for what they are. **More:** <http://tinyurl.com/Simplicity-Read-Feb>

### Why It's Good to Have a Strong-Willed Child

By Lauren Knight

*The Washington Post*

Today's strong-willed child could be tomorrow's storied entrepreneur or business leader. Knight candidly admits to the frustrations of parenting a strong-willed—er, spirited—child. But strong-willed children can be tenacious and loyal. And their ability to question authority can help correct injustices. **More:** <http://tinyurl.com/Strong-willed-kids-Feb>

### Help! My Parents Are Millennials

By Katy Steinmetz

*TIME Magazine*

If you're a 20ish or 30ish millennial, you're probably raising your kids in what Steinmetz refers to as a "minidemocracy." Millennials, as children of boomers, were themselves helicopter-parented and "liked" by all. Now as parents, they're all about consensus. Asks Steinmetz, "How will their beliefs, habits, and preoccupations shape the lives of their children?" **More:** <http://tinyurl.com/millennial-parents-Feb>

## Peckish? Sallow? It May Be Lack of Zzz's

Incessant yawning and low energy are telltale signs of needing more sleep, but they're not the only clues. According to Joseph M. Ojile, medical director at the Clayton Sleep Institute, there are other, less obvious signs of sleep deprivation:

**Illness.** Sleep debt can weaken your immune system, making it hard to fight off common illnesses like colds. When your body is otherwise healthy, it's better able to fight off germs. If you're sleep deprived, you might find yourself in a cycle of recovering only to very quickly get sick again.

**Snacking.** When you don't get enough sleep, your body will try to find its energy from other sources—like food. Studies have shown that insufficient sleep can increase levels of ghrelin, the hunger-causing hormone.

**Skin issues.** Your skin needs adequate sleep to look its best. If your complexion looks a bit sallow these days, it could be the result of poor sleep.

**Mood swings.** Feeling irritable? Easily annoyed by small things you usually can shrug off? Maybe you're not catching enough Z's. You also might find yourself hard-pressed to make simple decisions or formulate a plan.