

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

**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.

## Turkey Sausage and Pea Linguine

Serves 4

2 tablespoons olive oil  
 1 pound turkey sausage, casings removed  
 1 pound fresh linguine  
 3 tablespoons butter  
 10 ounces fresh peas  
 1 tablespoon minced fresh tarragon  
 Parmesan cheese

### Directions

Bring a large pot of heavily salted water to a boil.

Add olive oil to a large skillet. Add turkey and cook at high heat while breaking up any large clumps.

Season with salt and pepper and continue cooking until lightly browned and cooked through.

Cook fresh pasta in boiling water for 2–3 minutes or until al dente. Reserving ¾ cup of the cooking water, drain the pasta. Add cooked pasta to the turkey along with the butter, 2/3 cup of the reserved cooking water, and peas. Combine all ingredients until heated through. If too thick, add a tablespoon at a time of the reserved cooking liquid.

Add the tarragon and grated fresh Parmesan right before serving.

## Worth Quoting

Good design is good business. ~ Thomas J. Watson

If you think good design is expensive, you should look at the cost of bad design. ~ Ralf Speth

Good design follows, great design is followed. ~ Onur M. Cobanli

Perfection is achieved not when there is nothing more to add, but when there is nothing left to take away.~ Antoine de Saint-Exupery

Only those who attempt the absurd will achieve the impossible.  
 ~ M. C. Escher

The details are not the details. They make the design. ~ Charles Eames

Design is so simple. That's why it's so complicated. ~ Paul Rand



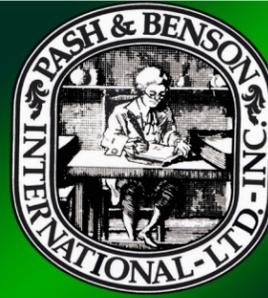
### Why Not Pass Me to a Friend?

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

This newsletter and any information contained herein are intended for general informational purposes only and should not be construed as legal, financial or medical advice. The publisher takes great efforts to ensure the accuracy of information contained in this newsletter. However, we will not be responsible at any time for any errors or omissions or any damages, howsoever caused, that result from its use. Seek competent professional advice and/or legal counsel with respect to any matter discussed or published in this newsletter.



Registered Investment Advisor

**Pash & Benson International**  
 5435 Balboa Boulevard  
 Suite 106  
 Encino, CA 91316  
 818-990-9777  
 www.pash-benson.com

**Gary G. Benson, CFP®**  
**Gregory J. Meyer, CFP®**  
**Mark S. Pash, CFP®**

Securities offered through  
**NPB Financial Group LLC,**  
 Member FINRA/SIPC  
 Pash & Benson International Ltd.  
 Inc. and NPB Financial Group  
 LLC are separate and unrelated  
 companies.

# PASH & BENSON INTERNATIONAL

## Planning Your Financial Future

March 2016

### Local Produce Coming Soon to a Neighborhood Near You?

Imagine craving an apple and walking a few steps to a neighboring apple orchard. Imagine always having immediate access to your favorite fruits and vegetables. Imagine watching your produce transition from seed to your table.

It's happening now across North America: "agrihoods" - planned communities where homes are built around a functioning farm - are mushrooming across North America.

There are currently around 200 agrihoods in the United States, including the 160-acre Agritopia in Phoenix, the 1,000-acre Serenbe in Georgia, and The Cannery, a 100-acre project located near Davis, California, that opened in August 2015. And in Canada, an agrihood of 129 homes is currently being built near Vancouver, B.C. In most cases, homes in the agrihood are high end; at The Cannery, they range from the mid-\$400,000s to more than \$1 million.

"The foodie generation has come of age," says Ed McMahon, a resident fellow at the Urban Land Institute in Washington, in Bloomberg News. "The mainstream development community has come to think of these as a pretty good way to build a low-cost amenity that people seem to like and that also adds authenticity."

Agrihoods develop a sense of community, proponents say, as they tend to host neighborhood food-related events, such as wine tastings and pop-up restaurants featuring agrihood produce. They also provide an unbeatable experience. As one agrihood resident told the Los Angeles Times: "To get your hands dirty with growth ... I think it's good for the soul."



### What Happens When the Fed Raises Interest Rates?

When the U.S. Federal Reserve (Fed) raises or lowers interest rates, as it did in December for the first time since 2006, it sets in motion a chain reaction, and that reaction can affect you.

By raising and lowering interest rates, the Fed is trying to maintain a healthy economy. Lowering interest rates can stimulate a slowing economy, while raising them can rein in an economy that's overheating.

The rate the Fed adjusts is the federal funds rate, which is the interest rate banks charge each other on overnight loans. But adjusting that rate has a domino effect. When the Fed changes the federal funds rate, most banks follow by changing their prime rates - the interest rates they charge their best customers.

That can affect rates for consumer loans, and therefore impact consumer spending in a big way. To illustrate: if interest rates on home mortgages increased from 2% to 10%, would you be as likely to take out a mortgage or buy a car?

A change in interest rates can also cause confusion in the financial markets, as investors try to determine how the change will affect the economy.

When the Fed raised interest rates last December, the move had been so well advertised in advance that the market reaction was muted. Stocks, in fact, performed well the day of the announcement.

The takeaway: interest rates do matter when it comes to the market and your investments, but so do other factors, such as the price of oil, the upcoming presidential election, and global events.

**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.**

**Strength Of The Greenback**—The US dollar gained +26.6% against the Euro over the 2 years of 2014-2015. A stronger dollar not only impacts the sales of US products abroad (as more of the weaker foreign currency is needed to complete the purchase), but also translates into smaller profits for American multinational companies when their foreign sales are converted back into pricier dollars. 46.3% of the revenues of the average S&P 500 company are from foreign sales. Source: BTN Research

**Supersize**—The average size of a new single family home built in the USA has increased by 935 square feet in the last 30 years (i.e., from 1985 to 2015) to 2,720 square feet, roughly equivalent to adding a 30' x 31' room to a home. Source: National Association of Home Builders

**Did Not Need College**—Historically, 33% of college graduates in the United States that are employed are working in jobs that do not require a college degree, i.e., they are "underemployed". As a result of the 2008 global financial crisis the percentage of recent college graduates working in jobs that do not require a college degree has climbed to 44%. Source: New York Federal Reserve Bank

**Help Wanted**—US employers hired a net +151,000 new workers (i.e., new hires less voluntary and involuntary terminations) in January 2016, the 64th consecutive month of gains in the number of workers. The last month when "terminations" exceeded "hires" was September 2010. Source: Department of Labor

## How Presidential Elections Affect the Markets

It's an election year in the United States, and the 2016 presidential race has already offered up a number of surprises.

But the important question is, what might it mean for the markets, and as a result, your investment portfolio?

Looking to history, there appears to be evidence that the markets respond better to election processes whose outcomes are predictable, and, of course, that's not the case in 2016.

First, the current president isn't running for reelection, and departing presidents can create a void that financial markets find worrisome.

Having crunched the numbers, Merrill Lynch Global Research found that the S&P 500 Index declines by an average of 2.8% in presidential election years in which a sitting president is not seeking reelection.

Compare that to years in which the sitting president is seeking reelection: according to Merrill Lynch, the S&P 500 Index averages returns of 12.6% in those years, compared to the average annual return in nonelection years of 7.5%.

Second, in 2016, additional uncertainty in the form of intense geopolitical worries and a historically wide primary race must be factored in.

The inevitable conclusion: markets could be in for a bumpy ride all the way through to the November 2016 election. But there's light at the end of the tunnel in the form of a so-called relief rally. According to Merrill Lynch, the first year of a new presidential term sees the markets rise by an average of 6%.

It's also important to remember that statistics based on previous elections can't predict with certainty what will happen in 2016, so for investors, the best way to prepare for possible market volatility in 2016 is to take a long-term perspective: work with your advisor to develop a portfolio that is focused on your individual financial goal(s).

While there may be market ups and downs this year, staying the course is almost always your best option.

## Kids on Spring

Kids often have an interesting slant on seasonal changes. Here's their take on spring and all the season has to offer, courtesy of *Kidfo.ca*:

What is the shortest month? May. It has only three letters.

Can February March? No, but April May.

When does it rain money? When there's change in the weather.

During which season can you jump on your trampoline? Springtime.

What does a cloud wear under her raincoat? Thunderwear.

What do you call a grizzly bear caught in the rain? A drizzly bear.

What bow can't be tied? A rainbow.

What goes up when the rain comes down? An umbrella.



## Maybe Your Dryer Is Trying to Tell You Something

These days more and more ordinary items are being fitted with chips and sensors to connect to the Internet of Things. While online connectivity offers convenience and great benefits to companies and consumers, it carries significant risk as well.

Common objects such as mobile phones, locks, home security monitors, and medical devices can easily be hacked. Cameras can be activated to spy on private conversations or confidential meetings. And there have been numerous and widespread reports of personal data being compromised by scammers, and intellectual property being pirated by criminals.



According to the *Bloomberg View*, *Wired* journalist Andy Greenberg was shocked at what happened when he agreed to let two hackers have at an Internet-connected Jeep he was driving. The hackers were able to take control of the Jeep from 10 miles away, wreaking havoc with the radio, the wipers, and the air conditioning before shutting down the transmission.

In today's interconnected world, manufacturers and consumers both need to broaden their approach to safety to include cybersecurity as more than simply an afterthought. Yet most manufacturers have little experience with digital security, and few people know how to properly protect themselves from malicious hacking. The problem is exacerbated by the fact that appliances such as stoves and refrigerators, while designed to last, do not typically get software updates. Without regular updates, your "smart" fridge may become, well, stupid. To avoid frozen milk and damp clothes, ask questions when purchasing and installing "smart" devices. And listen. Your dryer may be trying to tell you something.

## The Good Old Backpack Goes High Tech

OK, so we all know what a backpack is: a cloth or leather sack with over-the-shoulder straps that you carry on your back. Traditionally, it carried provisions when you hiked, extra clothes when you traveled, and books when you headed for the library. But that is so yesterday. These days, whether it's a personal power source or a svelte sound system, backpacks have gone high tech.

In a recent *New York Times* article, Eric A. Taub wrote, "With people juggling multiple digital devices that constantly need charging, backpack manufacturers have sensed a market opportunity. Some new backpacks are specifically designed not only to protect our smartphones, tablets, laptops, headphones, and game players, but also to recharge them and track their whereabouts."

Some of the latest backpacks feature a battery that can recharge several smartphones or tablets at once, apps to monitor battery status, and an incorporated warning system should you walk away without yours. Backpack sharers can buy a customizable unit that accommodates each user's charging idiosyncrasies. And if the plain old backpack needs to go upscale, one company produces a model that transforms into a briefcase or messenger bag. Oh, and for environmentalists, there's a solar-powered backpack too!



## Worth Reading

### The Psychology of Decorating: Five Ways We Experience a Room

By Mikkie Mills  
*rismedia.com*

Good decorating can contribute to positive emotions. Mills offers practical ways to create a positive atmosphere in your home: Make sure furniture fits a room and is appropriately arranged. Choose pleasant-looking artwork. Smell is highly associated with memories; to make a good impression, think home baking. Live up underused corners with potted plants. And enjoy your home. Others will sense it. **More:** <http://tinyurl.com/March-remodels1>

### The Hidden Problems in Old Houses

By Matt Clawson  
*Houzz.com*

Updating an older home is problematic, so read this before you remodel. Some potential problems endemic to older homes can be spotted easily. For example, if doors and windows aren't latching properly, you may have problems with your foundation. Others are more subtle. Consider consulting architects, builders, and structural engineers before tackling a significant rebuild. **More:** <http://tinyurl.com/March-remodels2>



### Home Improvement Etiquette

By Staff  
*Thebathoutlet.com*

This infographic offers insight into contractor/client interaction. A survey of 400 people raised issues such as tipping, making conversation, and worker breaks. It seems most people are OK with workers who wear shoes in the house, and, strangely, about half were comfortable leaving valuables out when people are working in the home, maybe because more than half say they don't leave their homes while workers are there.