

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

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.

Halloween Roasted Sweet Potatoes

Your kids and grandkids will love this scary dish!

Serves 4

1½ pounds sweet potatoes, unpeeled and sliced ½ inch thick
 1 tablespoon olive oil
 1 to 1½ teaspoons dried thyme, or 2 sprigs fresh, leaves removed from stem
 Salt and pepper to taste
 ¼ cup crumbled cooked bacon

Directions

Preheat oven to 400 degrees.

Place the sliced sweet potatoes in a bowl with olive oil, thyme, salt, and pepper. Toss to coat. Cover and microwave about 6 minutes or until slightly softened but not fully cooked, stirring halfway.

Using tongs, place slices on a cookie sheet and use a cookie cutter to cut out Halloween shapes or a paring knife to make jack-o'-lantern cutouts.

Bake for 10-15 minutes or until cooked through and browned.

Place on a serving dish and top with crumbled bacon.



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Planning Your Financial Future

October 2016

Should You Invest in Stocks in Retirement?

Financial advisers often recommend that their clients maintain some of their savings in stocks, even after retirement. But is the risk worth it?

Retirees living comfortably on income from Social Security, pensions, and bonds may think it's crazy to take on the anxiety that comes with fluctuating stock prices for a little more growth. That's understandable: after the recent financial crisis, it's easy to believe the market may nosedive and destroy the value of your nest egg.

If you're certain you can live comfortably the rest of your life on your Social Security, pensions, and bonds without dipping too deeply into your retirement savings, you have a good case for avoiding stocks.

If, for example, you have \$500,000 in savings, and plan to withdraw 3% (\$15,000) in the first year of retirement, increasing subsequent annual draws for inflation, there's a 90% probability that your nest egg will last at least thirty years, even if invested in 50% cash and 50% bonds, says global asset management firm T. Rowe Price.

But what about unforeseen circumstances? Your daily living expenses could go up by more than anticipated. You could decide to travel or indulge in expensive hobbies. Or you could experience a costly medical crisis or a lawsuit.

Say, with \$500,000 in savings, invested in 50% cash and 50% bonds, you now want to withdraw 4% (\$20,000) in the first year of retirement, and withdrawals will increase annually to compensate for inflation. As T. Rowe Price's research indicates, this change from 3% to 4% means there's less than a 50% probability that your nest egg will last for more than thirty years.

If this possibility concerns you, you may want a cushion to absorb unexpected expenses, and the growth potential of stocks may appeal. However, they may not be right for you. Your adviser, who understands your individual circumstances, can help you decide.

We're Confident, But Still Need More Savings to Retire



The Employee Benefit Research Institute's (EBRI's) 26th annual retirement confidence survey – the longest-running survey of its kind in the U.S. – has found that American workers are still confident in their ability to achieve a comfortable retirement.

According to the 2016 survey, titled "Worker Confidence Stable, Retiree Confidence Continues to Increase," more than 20% of workers are "very confident" that they have enough money for a comfortable retirement. That's up from record lows during the period between 2009 and 2013. (It was 13% in 2013.)

The details of the study indicate an even more positive situation: 43% of workers are "very confident" that they can pay for basic expenses in retirement (up from 37% in 2015); 22% of workers are "very confident" in their ability to pay for medical expenses; and 16% are "very confident" in their ability to pay for long-term care.

But may this expressed confidence be misplaced? Are workers creating this renewed confidence by actually putting money aside for their retirement?

In fact, while confidence numbers are inching up, the EBRI study indicates that many workers are not taking significant enough steps to prepare for retirement. While 69% of workers say they or their spouses have saved for retirement, many have very little to show for it; 26% have less than \$1,000 saved.

Are you concerned about your ability to maintain a comfortable retirement? If so, you may want to discuss your options with your adviser, who is familiar with your individual circumstances and can help you get back on track with an appropriate investing plan.

Worth Quoting

We need silence to be able to touch souls. ~ Mother Teresa

There are times when I have to take, I call it a "silence bath," where I shut off all of the external gadgets. I go walk around, talk to people, and just live life for a while. ~ Patton Oswalt

Silence is a true friend who never betrays. ~ Confucius

I wash my hands of those who imagine chattering to be knowledge, silence to be ignorance, and affection to be art. ~ Khalil Gibran

After silence, that which comes nearest to expressing the inexpressible is music. ~ Aldous Huxley

Silence is a source of great strength. ~ Lao Tzu

Why Not Pass Me to a Friend?

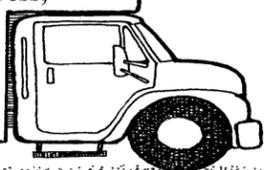
If you've enjoyed this newsletter and found its information useful, please pass it to a neighbor, friend or co-worker.

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

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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.



Not Up for Carving? Paint Your Pumpkin!

Don't panic if you didn't have time to create elaborate costumes for Halloween or turn your yard into a haunted house or showcase of fall beauty. There are simple things you can do to prepare for October 31, with materials that are easy to access.

Pumpkins don't have to be jack-o'-lanterns – smaller ones can be displayed on a tray with jars of jam or colorful plants. But if it's all about the jack-o'-lantern for your family, at least eliminate the mess and the concerns about using sharp knives around the kids: turn your pumpkins into chalkboards with chalk paint.

After thoroughly scrubbing your “canvasses,” cover part of the pumpkin with chalkboard paint. Make sure you apply several coats of paint and let it dry between coats. Once dry, use your “pumpkinboard” to draw family caricatures or scary faces, or write messages for trick-or-treaters. You can use pumpkins of various sizes and shapes, and white pumpkins with black paint will lend a ghostlike presence to your Halloween décor. And, if you're missing the flickering candlelight in carved pumpkins, use a small electric candle to shine on your artwork.

The ghosts and goblins will love it!



IRS Warns Taxpayers of Surge in Automated Phone Scam Calls; Requests for Fake Tax Payments Using iTunes Gift Cards

The Internal Revenue Service warned taxpayers to stay vigilant against an increase of IRS impersonation scams in the form of automated calls and new tactics from scammers demanding tax payments on iTunes and other gift cards.

The IRS has seen an increase in “robo-calls” where scammers leave urgent callback requests through the phone telling taxpayers to call back to settle their “tax bill.” These fake calls generally claim to be the last warning before legal action is taken. Once the victim calls back, the scammers may threaten to arrest, deport or revoke the driver's license of the victim if they don't agree to pay.

“It used to be that most of these bogus calls would come from a live-person. Scammers are evolving and using more and more automated calls in an effort to reach the largest number of victims possible,” said IRS Commissioner John Koskinen. “Taxpayers should remain alert for this summer surge of phone scams, and watch for clear warning signs as these scammers change tactics.”

In the latest trend, IRS impersonators are demanding payments on iTunes and other gift cards. The IRS reminds taxpayers that any request to settle a tax bill by putting money on any form of gift card is a clear indication of a scam.

Some examples of the varied tactics seen this year are:

- Demanding payment for a “Federal Student Tax”
- Demanding immediate tax payment for taxes owed on an iTunes or other type of gift card
- Soliciting W-2 information from payroll and human resources professionals
- “Verifying” tax return information over the phone-
- Pretending to be from the tax preparation industry

The IRS Will Never:

- Call to demand immediate payment over the phone, nor will the agency call about taxes owed without first having mailed you a bill.
- Threaten to immediately bring in local police or other law-enforcement groups to have you arrested for not paying.
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Require you to use a specific payment method for your taxes, such as a prepaid debit card, gift card or wire transfer.
- Ask for credit or debit card numbers over the phone.

If you get a phone call from someone claiming to be from the IRS and asking for money and you don't owe taxes, here's what you should do:

- Do not give out any information. Hang up immediately.

Contact TIGTA to report the call. Use their “[IRS Impersonation Scam Reporting](#)” web page or call 800-366-4484. Report it to the Federal Trade Commission. Use the “[FTC Complaint Assistant](#)” on FTC.gov. Please add “IRS Telephone Scam” in the notes.

If you think you might owe taxes, call the IRS directly at 800-829-1040.

Get Your Fall On by Building Your Own Family Traditions

Whether your fall pleasure is leaf peeping or pumpkin picking, the simplest of pleasures can become traditions when shared with friends and family.

While traditions vary dramatically around the world, autumn is a time of year that cements friendships and honors family. In Germany and other parts of Europe, they celebrate Oktoberfest. In India, Diwali brings the generations together. And in Mexico there is Dia de los Muertos, which celebrates revered ancestors.

According to Laura Gaskill, a contributor to houzz.com, “Traditions ... become rich with meaning when returned to year after year, and sharing them with family and friends only makes them sweeter.”

Traditions are believed to have real psychological benefits for the people participating in them. They tie the past to the present and our individual selves to others. Indeed, they have the happy effect of reminding us that we are not alone – we are connected.

According to psychologist Donna Rockwell in *PsychAlive*, “Our unique cultural traditions have the greatest potential to help in this process of self-definition, to contribute to well-being, and to cultivate an all-important sense of belonging and a healthy perspective of our place in the world. ... As we honor traditions, so we learn to honor ourselves, and in the final analysis, each other.”



Maybe it's time to start your own traditions. A trip to the pumpkin patch? Apple picking? Those are just two of Gaskill's list of fifteen suggestions. Writes Gaskill, “Have a meaningful, enjoyable autumn by getting closer to nature, (and) being **thankful**.”

Monday, Monday: Go Ahead – Trust That Day!

As the '60s group The Mamas & The Papas suggested, Mondays, are, well, you just “can't trust that day.”

Bob Nease, however, might disagree. Writes Nease in an article on fastcompany.com, “there are subtle clues in our Monday behaviors hinting that our brains (are) better primed to make decisions than they usually are.”

Apparently our brains are designed to run on automatic pilot. Reports Nease: “We're wired not to be ever-vigilant.” But, says Corrie Pikul in *O, The Oprah Magazine*: “People tend to look at Mondays like a fresh start.”

So, more people start diets or quit smoking on Mondays than on any other day of the week.

Trust Mondays or not, it looks like they may be good for us after all.

Worth Reading

Personality Can Change over a Lifetime ...

By Christopher Soto
NPR Radio

Some people dispute the notion of personality traits, but research increasingly confirms that personality traits exist, and that they help to shape our lives. According to Soto, associate psychology professor at Colby College in Maine, there are five main personality traits, and they can be modified – either gradually over time or by concerted effort – usually for the better. There's more to learn about personality. As Soto suggests: stay tuned.

More: <http://tinyurl.com/October-read-1>

Why Are No Two People Alike? (Part One)

By Shane Parrish
Farnam Street blog

Nature or nurture? Apparently, science has now definitively answered this age-old question, and the answer is: both. But as the work of author and social scientist Judith Rich Harris suggests, along with genetics, children are more influenced by peer culture than (as previously thought) by their parents. The discussion continues ...

More: <http://tinyurl.com/October-read-2>

Why Are No Two People Alike? (Part Two)

By Shane Parrish
Farnam Street blog

As “socially functioning beings,” we select traits in common with the group we want to belong to. Then we focus on our strengths relative to theirs. What does this have to do with status and competition? Just about everything, Judith Rich Harris says. And this offers an explanation for the title question: Why are no two people alike?

More: <http://tinyurl.com/October-read-3>

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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.