New Horizons
Wealth Management LLC

ON WEALTH

SPRING 2019
NEWSLETTER

TRAVELING ON A RETIREMENT BUDGET

TIPS TO GET YOU BACK ON THE OPEN ROAD

FINANCIAL SPRING CLEANING

Spring cleaning helps prepare you for the change of seasons. But what about your finances? They could use some tidying up too. Here are some ways to prepare your wealth for springtime.

TRANSITIONING TO AN ASSISTED LIVING

For many of us or our loved ones, help with living sometimes becomes necessary. Making the move to assisted living can be stressful. Here's how to make it easier and happier.

THE NO-DIET DIET

Lugging those heavy weights. Jumping up and down for countless hours in those Zumba classes. Going on complicated diets. Is there any other way to lose weight? Yes and no. Here are some "steps" to help make weight loss less cumbersome.

WELCOME

Winter held many of us in its bitter grasp, with record levels of snow and freezing cold sweeping across many regions of the United States this year. However, Winter's bluster and bravado are softening, as warmer Springtime temperatures arrive. We look forward to sharing the blooms of Spring and all its offerings!

In our Spring 2019 Newsletter, we are providing you with four timely articles that we hope will brighten your life.

In this issue we cover:

- **Traveling on a Retirement Budget**
- **Financial Spring Cleaning**
- **Transitioning to an Assisted Living**
- **The No-Diet Diet**

We're confident you'll find these articles useful, informative, and entertaining. From all of us at New Horizons, we wish you a lively and prosperous Springtime!

WARM REGARDS,

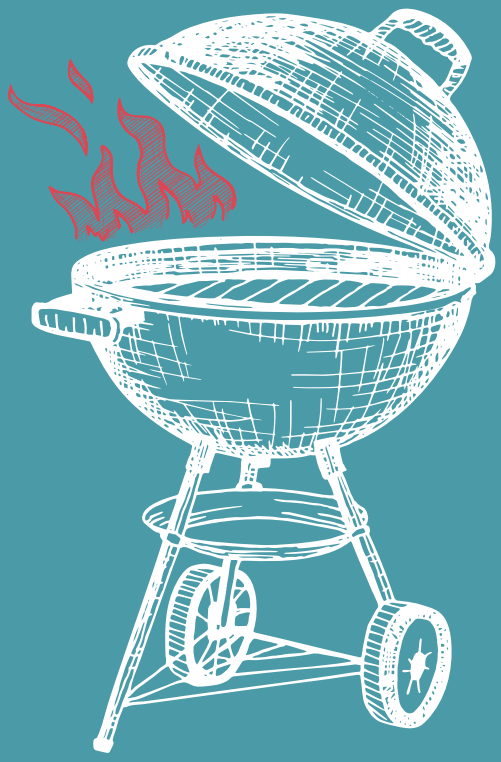
BOB, SAVIA, TARA, JOE, DARIO, BARBARA, JAMES, AND KIM

Please welcome the newest member of the New Horizons family!

SAY HELLO TO SIENA MILVIA RECUPIDO!

Congratulations to Tara, her husband Pasquale, and new big brother Chez!

Date: January 9th
Time: 8:34am
Weight: 8 lbs
Length: 20 oz



Client Event Experience 2019

SUMMER CHEF BBQ!

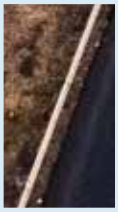
Kick off the year right with a BBQ themed food-for-all!

Date: Saturday, May 18th from 1pm-4pm
Location: Home of Chef Anthony DeCicco
188 Ridgedale Avenue, Cedar Knolls, NJ 07927
(Entrance and Parking on Frederick Place)

RSVP via www.nhmwllc.com or 973-540-1066

Space is **extremely** limited so please reserve your spot early!

> "With the luster of your more vibrant years supposedly behind you, you just have to accept the reality that hitting the open road, or the clear blue skies, is no longer an option...*WRONG!*"



TRAVELING ON A RETIREMENT BUDGET

The vistas. The glorious landscapes. The sunsets. The quaint towns, the adventures. The sights and sounds of traveling. All of it. But is it lost once you retire?

After all, you're transitioning to a fixed income. Your budget is tight. Traditional wisdom for your golden years fixes you firmly at home, maybe, using the bleakest of clichés, in a rocking chair on the front porch.

No longer are the opportunities available for travel. With the luster of your more vibrant years supposedly behind you, you just have to accept the reality that hitting the open road, or the clear blue skies, is no longer an option: now is the time for pinching pennies and tending to creaky joints.

You simply must quench your wayward spirit, right? Wrong! While you may have to make some adjustments, traveling on a retirement budget is more than just a possibility. It's a very practical and exciting opportunity to pursue a lifestyle that was likely not completely available to you during your working years.

After all, arranging times for travel while gainfully employed, for most of us, involved devising careful plans around busy work and family schedules. Now that you're retired, you set the time. You go when it's convenient for you. You hit the open road when you feel good and ready.

But how do you do it on your retirement budget? Grab your keys and let's explore. Here are some tips to get you moving:[1]

PLAN IT

Despite the possibility that you may have considerably more time on your hands, you still have to do some budget planning. You have to count the cost, literally, which is a good thing. How much do you expect lodging to cost? What about estimated food costs? Where do you want to go? How are you going to get there? Consider all of your expenses.

"The travel budget needs to be set as part of your overall financial plan," said Patti Black, a certified financial planner in Birmingham, Alabama.[2]

You can plan ahead for a trip by putting money in a separate account for traveling expenses. If your projected expenses exceed your budgeted amount, do some financial trimming. As you build your savings for an upcoming trip, you may decide to eat out less or forgo other home-bound projects. It's a simple matter of prioritizing. And the open road offers quite an allure.

"I think you have choices with how you spend your dollars," said retired school secretary Sharon Ellison. "What's important to you: a new car or a trip to Europe?"[3]

The 62-year-old woman and her husband, who have a modest retirement income, have vacationed in Europe five times in their retirement.

LOOK AHEAD

You still have lots of time ahead of you. So, develop a timeline. Map out the details of your trip. Schedule it. If you're flying, booking early will allow you to get better rates. The same goes for costs for accommodations.

"Think through what you want to do every day of your trip," said Patricia Hajifotiou, owner of a tour company in Greece. "Write it down, and then right beside that, write what that is going to cost."[4]

FLEX THOSE TRAVELING PLANS

We're not talking muscles. We're talking dates, times, destinations. Keep your traveling vision in focus. You have your heart set on strolling beautiful, pristine beaches. Well, if it's just beach views you're looking for, you don't necessarily have to travel thousands of miles to Hawaii, Patong, or Maui. Florida has fantastic beaches. California beaches are an absolute splash as well.

If it's just the beaches that are drawing you, for example, you can also factor in more cost-saving times for visiting. While most travelers from the working world may be looking at more convenient or popular times, such as weekends and the traditional holiday season, you can target mid-week times, which helps you to avoid the crowds and the higher travel costs.

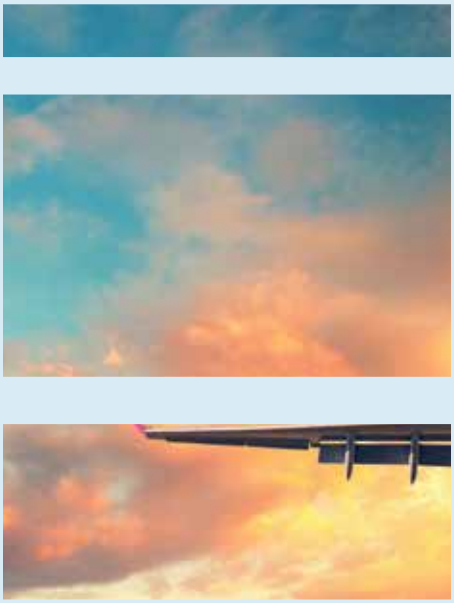
"Consider drawing out trips and traveling slower," said Joseph Conroy, a certified financial planner and financial consultant in Maryland. "Take more time in each city and try to live like a local."[5]

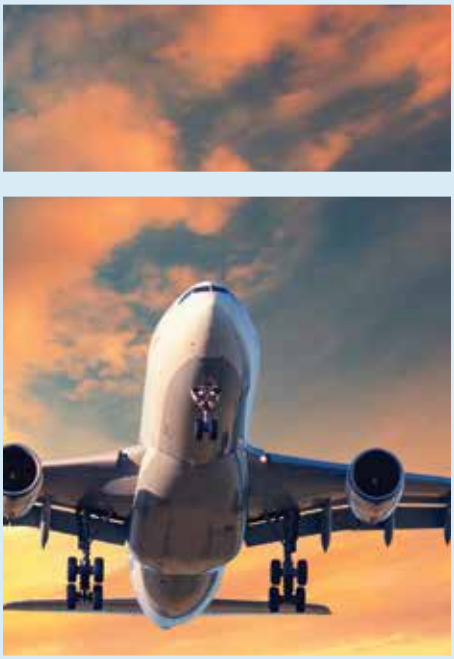
BACK TO THE FUTURE

Let's take the time to talk a little more about time. This is an important subject. It's kind of like rush hour on a grander scale. So, you're thinking about Disney World in the spring or summer or Times Square around New Year's, right? Hold on, unless you prefer the crowds and the higher costs. Do the research to learn when the busy- and slow-seasons are for your destination. Then plan accordingly. You save money. You avoid the sharp elbows of the big crowds. And you're able to enjoy it more.

DIG UP THE DEALS

Websites provide some outstanding travel deals. You can get discounts on flights, cruises, and hotels from Kayak[6] and Google Flights[7]. Airbnb[8] provides some fabulous and considerably less costly accommodations for travelers. VRBO[9] lets travelers find vacation-house deals. You may also want to explore tour group packages to lower your costs.





ON THE GO

Careful investigation of local transportation arrangements may allow you to cut costs even more. Let's say you're flying to a big city thousands of miles away. What about using public transportation in those urban areas? After all, driving around crowded downtowns in a rental can be hectic, confusing, and expensive.

Many big cities (New York City, Chicago, San Francisco) offer discounted public transportation passes for a day, a week, or longer. If you are just looking to enjoy the urban life–museums, restaurants, galleries–you might want to consider driving to a nearby big city. The United States has more than 100 cities with populations greater than 200,000 residents.[10] After all, do you really need to go to a city of 5 million busy residents?

DELECTABLE DINING

You have to eat. And you want to eat well. However, to manage expenses, you may want to consider booking accommodations that provide breakfasts and have refrigerators and microwave ovens. This helps reduce the cost of restaurant dining for every meal. You can even shop at local markets for specialty items.

ATTRACTED TO THE ATTRACTIONS

If you love going to attractions, do some attraction shopping first. Explore local event calendars, chambers of commerce activities events, and tourism sites. You may discover the small, less-traveled attractions are just as delightful as the large ones-and a whole lot less expensive. Many communities provide wonderful events and festivities, which deliver some of the best and surprisingly delightful entertainment offerings, real hidden gems off the proverbial beaten track.

TAKE THE DISCOUNTS

You may not want to broadcast to the world that you're a senior. But many places offer senior discounts that can save you a lot of money over time. Many organizations provide members with special discounts. Explore this list of senior discounts: The Senior List[11].

These organizations provide travel discounts: AAA[12], AARP[13], American Seniors Association[14], Association of Mature American Citizens[15], CAP[16], National Association of Conservative Seniors[17], and The Seniors Coalition[18].

CHOOSE YOUR REWARDS

Have you earned points on loyalty programs for hotel stays, airline flights or credit card use? Use the points. That's what the points are for. It's time to put them to good use. What time is better than now?

Traveling on a retirement budget can be fun and affordable. All it takes is a little planning and a whole lot of anticipation.

SOURCES:

[1]https://www.commercebank.com/personal/ideas-and-tips/2018/10-tips-for-traveling-on-a-budget-during-retirement
[2]https://money.usnews.com/money/retirement/baby-boomers/articles/how-to-set-a-travel-budget-in-retirement
[3]https://money.usnews.com/money/personal-finance/spending/articles/2017-02-02/15-ways-to-travel-in-retirement-on-a-fixed-budget
[4]https://money.usnews.com/money/retirement/baby-boomers/articles/how-to-set-a-travel-budget-in-retirement
[5]https://money.usnews.com/money/retirement/baby-boomers/articles/how-to-set-a-travel-budget-in-retirement
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[8]https://www.airbnb.com/
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[15]https://amac.us/
[16]https://www.christabovepolitics.com/
[17]http://naocs.us/
[18]http://www.senior.org/

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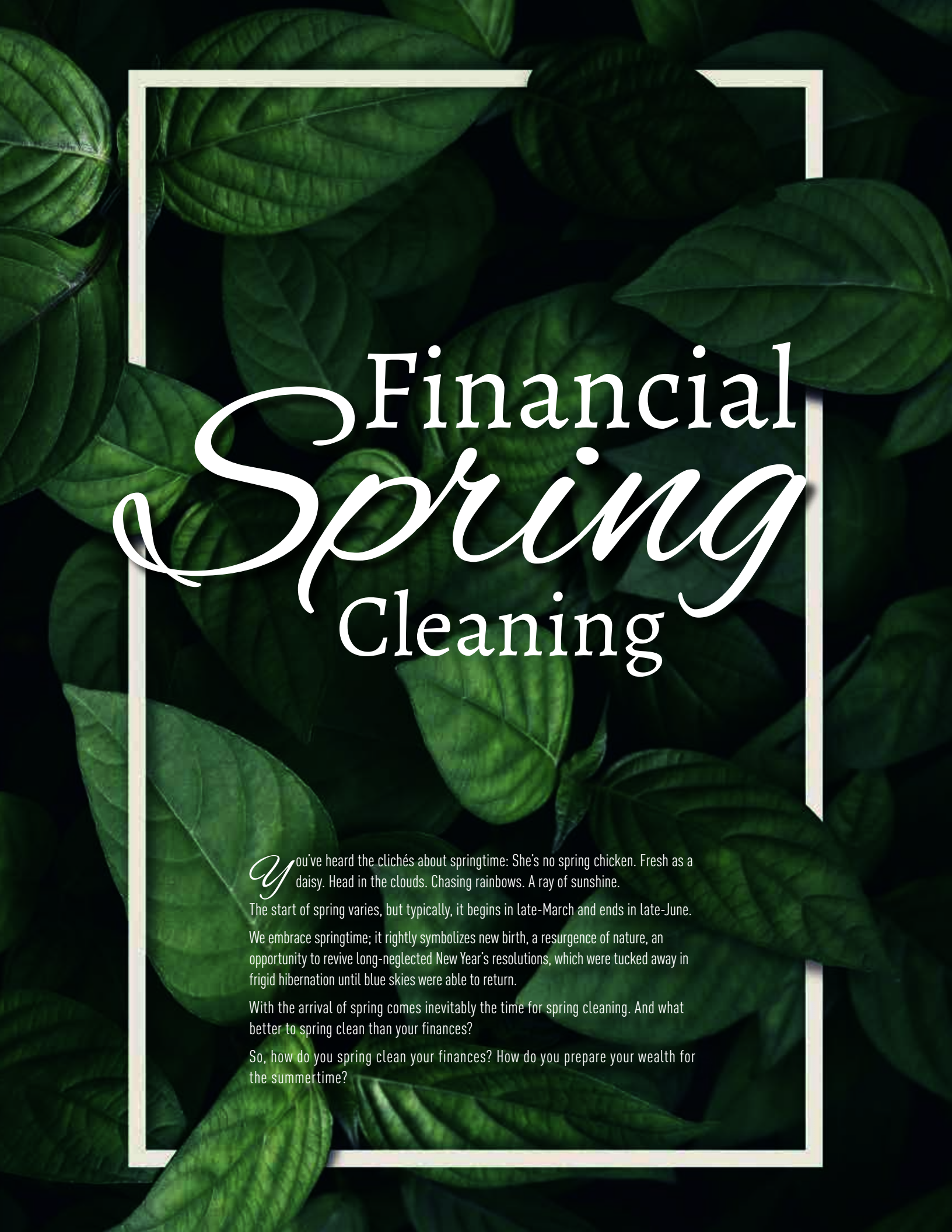

Financial Spring Cleaning

You've heard the clichés about springtime: She's no spring chicken. Fresh as a daisy. Head in the clouds. Chasing rainbows. A ray of sunshine.

The start of spring varies, but typically, it begins in late-March and ends in late-June.

We embrace springtime; it rightly symbolizes new birth, a resurgence of nature, an opportunity to revive long-neglected New Year's resolutions, which were tucked away in frigid hibernation until blue skies were able to return.

With the arrival of spring comes inevitably the time for spring cleaning. And what better to spring clean than your finances?

So, how do you spring clean your finances? How do you prepare your wealth for the summertime?

Get out your metaphorical broom and sponges and let's get started.

Sweep Through Your Credit

First up, check your credit report.[1]

Financial experts recommend checking your credit report at least once a year.[2] You should also check your credit three to six months prior to applying for new credit or making a large credit purchase. Checking your report allows you to ensure your credit is in proper order and doesn't contain any unusual or unsuspected blemishes.

The three major consumer reporting companies are Equifax, Experian, and TransUnion.

Federal law stipulates that you're entitled to one free report per year.[3] The Federal Trade Commission recommends using www.annualcreditreport.com.[4] You may also call (877) 322-8228 or mail a completed request form to Annual Credit Report Request Service[5], P.O. Box 105281, GA 30348-5281.

The commission also warns to be wary of other sites that offer "free credit reports," "free credit scores," or "free credit monitoring." It states that some providers use that and similar wording as a ploy to lure users into a paid service.[6]

Reputable providers of your credit report will not send you emails requesting personal information, the FTC states.

Mop Up Your Debt

Excessive debt can put a strain on your budget. Like that mess in the basement, your initial instinct might be to ignore the rising tide of debt. The mindset that by ignoring debt it will somehow disappear leads to more dire problems later.

You have to tackle debt now by developing a debt-managing strategy that leads you into the clear. Here are two steps to get you started:

First, examine your bills, your regular payments, and calculate how much you owe in total. You can use a bill tracker to help you chart when bills are due.[7]

Second, if you discover your debt level is too high or that due dates are too close to each other or to payday, you can call providers to request due date changes. You can also see if other payment options are available. The government's Consumer Financial Protection Bureau[8] provides educational resources and the opportunity to file a complaint against unreasonable creditors.

Scrub Spending

Here are some questions to consider involving your spending habits. How are you spending your money? What are you using to spend your money-cash or credit cards?

While that credit card may seem easy and convenient to use in the moment, you end up paying the price later when the bill comes due, particularly if you're not paying off the balance in full every month. Those interest charges have a sneaky way of increasing your debt, and sometimes substantially.

While responsible credit card use allows you to build your credit score, misuse and abuse, which are too easy and tempting, wreak considerable long-term damage to your budget and future financial goals.[9]

Here is the bad news about credit cards:

- They have the greatest impact on your debt with accounts for first-time holders having double-digit interest rates.
- Making just minimum payments on cards often will take years to pay off balances.
- You can't use credit cards to buy assets that appreciate. Real estate and business debt may appreciate in value, but not so with credit cards.

Your best bet with credit cards: Make corralling them a top priority during your spring cleaning. Go to the government's Consumer Financial Protection Bureau for some useful resources to help you better prioritize your money management.[10]

Spruce Up Savings

After you've scoured through your budget, rearranged your debts, and swept up your credit rating, it's time to roll up your sleeves to find ways to build your savings.

Saving money may seem challenging. But following a few easy tricks can produce surprisingly rosy results.

Spring cleaning can be fun and fulfilling,

especially if it involves making your financial life easier and more prosperous. We hope this provided a ray of sunshine to allow you to chase rainbows and lead you down the garden path.

Here are some tips to get you moving:[11]

- Set aside money in an emergency fund. Even a $500 nest egg can take you a long way.
- Stick to your budget. Just thinking about saving won't do it. You have to commit yourself to it.
- Put cash in envelopes after paydays or check deposits. Once the money is spent, you have to wait. This helps break the credit habit.
- Set up automatic transfers at your bank to savings accounts.
- Shoot for short-term savings goals. How about $20 a week? Or $50? Choose a number and stay with it.
- Contribute to a retirement account as soon as possible, it's never too late to start.
- Definitely use employer matches to retirement accounts.
- Tuck away bonuses, tax refunds, or other unanticipated windfalls into set-aside accounts.
- Develop a savings plan. Plans keep you on course to your goals.
- Stash the loose change. Put it in a jar or other container. It adds up.
- Wait a day. It's the 24-hour rule. Use it when you're contemplating a big purchase.
- You may treat yourself occasionally. But match what you spend in savings.
- Calculate how much items are worth in time, rather than in dollars. You buy a $50 item. How long did it take to earn that money?
- Unsubscribe, unsubscribe, unsubscribe! To all those store emails. It removes the temptation to buy.
- Stick a "Do I really need this?" label on your credit cards.
- Pay off credit cards fully (or work towards that goal) each month.
- Only use your bank or credit union's ATM. You save transaction fees.
- Use auto-pay to pay your bills. That way you won't forget to pay on time.

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[1]https://www.consumerfinance.gov/about-us/blog/its-not-too-late-spring-clean-your-finances/
[2]https://www.experian.com/blogs/ask-experian/how-often-should-i-check-my-credit-score/
[3]https://www.ftc.gov/faq/consumer-protection/get-my-free-credit-report
[4]https://www.annualcreditreport.com/index.action
[5]https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/articles/pdf/pdf-0093-annual-report-request-form.pdf
[6]https://www.consumer.ftc.gov/articles/0155-free-credit-reports
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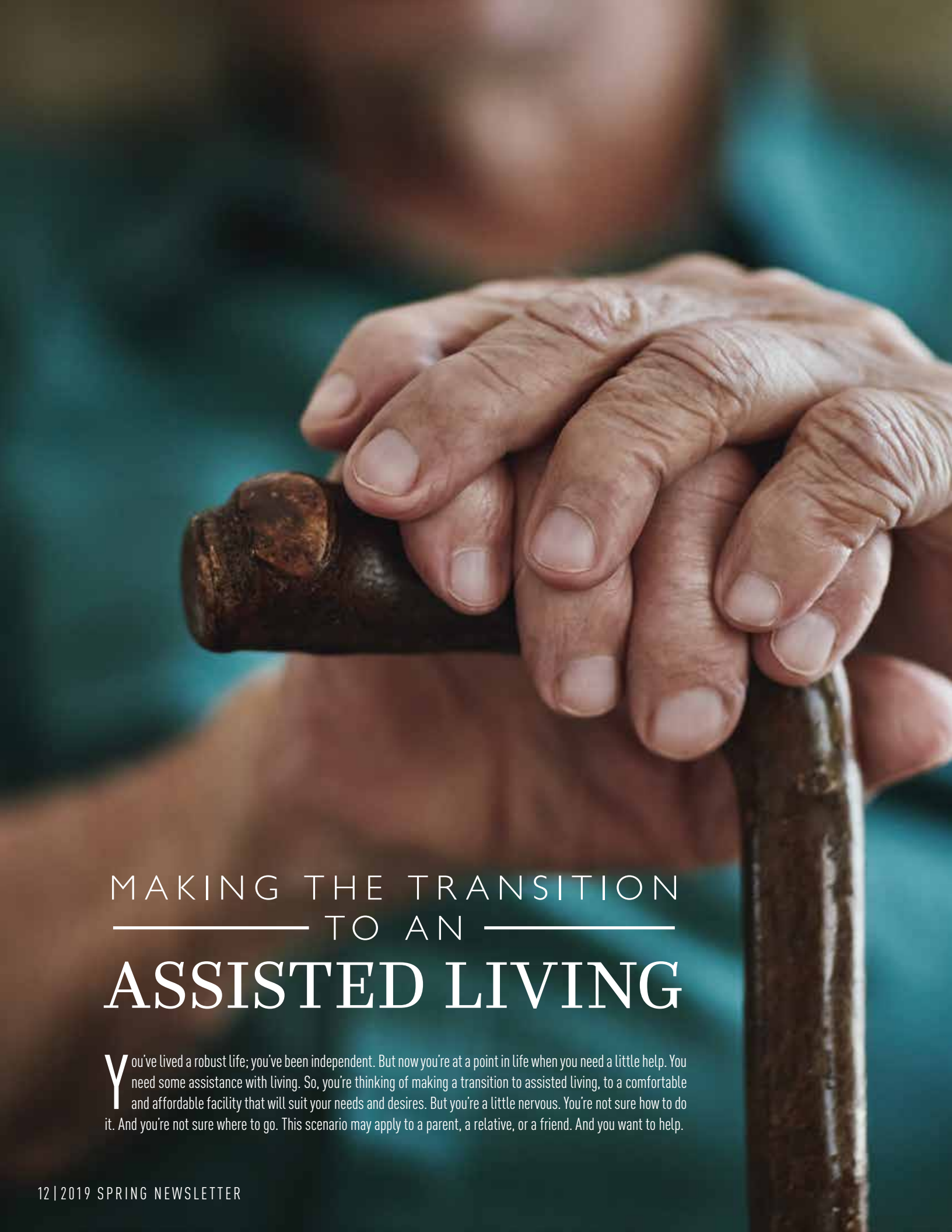
[11]https://americasaves.org/for-savers/make-a-plan-how-to-save-money/54-ways-to-save-money



MAKING THE TRANSITION TO AN ASSISTED LIVING

You've lived a robust life; you've been independent. But now you're at a point in life when you need a little help. You need some assistance with living. So, you're thinking of making a transition to assisted living, to a comfortable and affordable facility that will suit your needs and desires. But you're a little nervous. You're not sure how to do it. And you're not sure where to go. This scenario may apply to a parent, a relative, or a friend. And you want to help.

Here are five tips to get you moving and to ease the transition for yourself or for a loved one:

HELP

Ask for help from other family members and friends. Cleaning out and selling a house can be exhausting. When others pitch in, the work becomes more manageable and less costly. When you hire movers, costs rise and personal items that spark cherished memories can get lost in the shuffle.

Urge family members and friends to visit frequently during the transition, which can be an emotionally trying time for everyone involved. If you notice signs of depression or anxiety, seek counselling from professionals, ministers, or trusted family or friends.

EXPLORE

You have to check out the places first. Do the research about the different facilities in your area and see if you can visit them. Is this a place you or your parents will feel comfortable in? Ask a lot of questions. Meet the staff at the facility. Get assurances that you or your parents (or loved ones) will be well cared for.

Learn about the visiting hours. That way you can monitor and keep your family informed, about the facility and operations.

LEARN

One of the most challenging and potentially stressful parts about transitioning to an assisted living facility is the sense of losing your independence. Making educated and informed decisions becomes particularly important at this phase.

You or your parents, if you're managing the arrangements, should be closely and equally involved in the process. That way you're able to address concerns, calm emotions, and provide assurances.

Prior to signing the final papers, make sure you do the appropriate research. Explore, explore, explore! Look at reviews. Talk to staff and residents about the facility.

For family members, make sure the facility is within relatively close proximity to your homes. It should also be close to stores and medical offices, if necessary.

Draw up blueprints of your or your parents' rooms. Imagine how the room will be furnished and decorated. Room diagrams will help you to gain a better understanding of what you need to keep and what you should discard from your house during the moving process.

FEEL

Moving to an assisted living facility just might be the greatest move you or your parents will make. The facility may provide all the benefits of home and more. But it's still a transition. It's still moving away from home. That's one of the reasons why parents (or you, if you're managing your transition) should remain intimately involved in the process.

Go ahead. During packing, reminisce about old items, furniture, or keepsake. It may be bitter-sweet and time-consuming, but the process fosters a greater ability to cope with the change. You may opt for recreating the look of bedrooms or other areas of your house at the assisted living facility.

Furnish the room appropriately, to produce a kind of home-sweet-home look, like it was in back the day. Take along pictures, lamps, books, candles, or other items to create that special feel. Try to incorporate all the senses: sight, sound, smell. You're going after that personal touch.

ENGAGE

Once you or your parents are moved in, get active. Get engaged. What's there to do? What activities are available? And if you have a loved one in an assisted living facility, visit, visit, and visit some more.

If you could find activities at the facility which include family participation, that's even better. If you're a resident, make friends. If you helped your parents make the transition, see if you can connect them with others to make friends.

Residents of assisted living facilities can become fast friends with each other after discovering shared interests, past accomplishments, or other reference points from their past.

You can form friendships by working on puzzles together, attending online courses, participating in exercise programs, or getting involved in book or reading clubs.

The transition to an assisted living facility can be stressful and heart wrenching, but with a thorough and thoughtful strategy, you can create a very productive and easy experience. Tread gently and carefully for some happy living ahead.

SOURCE:
[1]https://www.theseniorlist.com/blog/easing-transition-assisted-living/

THE NO-DIET *Diet*

Everybody's on a diet. And nobody's on a diet. It's the American health dilemma. And America's greatest irony.

The word "diet" has a certain stigma to it. Everybody's doing it, sort of, but no one wants to admit it. Is it all just in the word?

Lest we fret over semantics, the dictionary definition simply states: "food and drink regularly provided or consumed; habitual nourishment."

But for goodness sake, who cares about diction when springtime is on the way and you have... well, a few pounds to lose.

So, the perennial question is: Can I lose weight without going on a diet?

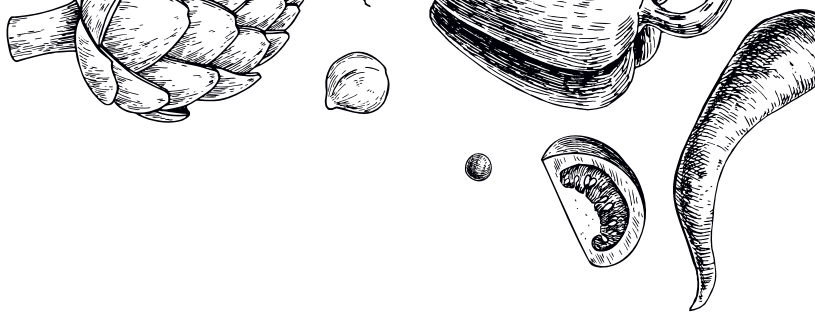
Well, maybe.

A few lifestyle changes just might produce some weight-loss wonders. However, by adding a few dietary changes into the mix, you may be able to whip up some fabulous health benefits as well. So, setting aside the annoying culinary metaphors, how do you do it?

Let's slide up to the table and dig in (sorry). Here are eight tips to get you fired up for getting the poundage down:[1]

Source:

[1]https://www.eatthis.com/no-diet-diet-plan/



1 Just Eat!

We're talking breakfast. Your mother–and your gym teacher–were right. It's the most important meal of the day. Skipping breakfast may feel "right," but it creates unhealthy hunger later in the day and temptation to overdo it by the time lunchtime rolls around.

Dietitians warn that excessively long gaps between meals tend to slow your metabolism. Then once lunch arrives, you're more likely to eat and eat and eat.

2 Go Joe!

We're not talking about a former politician, an old-time boxer, or a gritty-voiced English singer. We're talking coffee. Yes, yes. Caffeine. The brew. Mud. Java. Hot stuff. Forty weight. The elixir of American life.

Coffee energizes, revives, and makes other people in your life more tolerable, so says the psychologists. According to medical experts, coffee may help you burn 12% more calories. Thank heaven for medical experts.

3 Wake Up!

We're talking early in the morning. Researchers have concluded that early risers tend to be thinner and happier. It's the natural sunshine that just might spur the additional weight loss.

However, you might be yawning at the idea of getting up early. Experts say you can reprogram your biological clock by turning back your electronic alarm clock in increments of 20 minutes. While we don't want to state the obvious, you can get up earlier in the morning by going to bed earlier in the evening. (Who would have thought?)

4 Get Outta Here!

You didn't think we'd skip exercising, did you? Morning exercise provides some of the best health and weight-loss benefits. Researchers say that early exercise also helps fortify your temptations against junk food.

While trying to urge tired bones and creaky joints to get hopping near the break of day may seem almost oppressive (or even, cruel-and-unusual punishment), it pays big time. Early exercise sets your metabolism-burning thermostat a little higher throughout the day. That means even when you're not moving later in the day, you're reaping the benefits.

5 Snack It!

Apples. Oranges. Bananas. Pears. Strawberries. Peaches. Plums. Blueberries. Leave them out. Don't put them away. Have the healthy snacks within sight.

If you get a craving, you're more likely to grab a convenient piece of fruit, if one is readily available, than to search out and devour something unhealthy and calorie heavy.

6 Count It!

Fruits are good, very good. But not quite wonderful. Fruits have lots of fiber and nutrients, but tucked away in those brightly colored natural packages, is sugar.

Too many fruits may mean too much sugar. Two to three servings per day is best.

7 Veg It!

Vegetables, on the other hand, are another story. Your mother, your grandmother, your aunt, your uncle, and everyone else in your life were right: Eating your vegetables is very, very good.

Go nuts on vegetables. You may, however, want to limit starchy vegetables, just slightly. Starchy vegetables include potatoes, winter squash, sweet corn, peas, pumpkin, and parsnips. Keep in mind, however, that vegetables of all kinds are better than any kind of junk food.

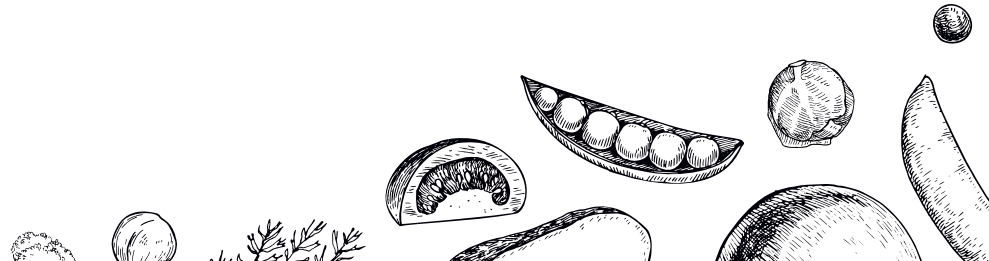
8 Stop Right There!

While food-if it could say so-would prefer not to be labeled "bad," some foods are obviously preferable to others. Some foods may tend to be more calorie dense; think nuts, cheese, butter.

It's not that you have to exclude those foods from your "diet"; measure out smaller portions. Contrary to what your mother may have told you (sorry, mom), you don't have to eat everything on your plate. In short, don't go nuts with nuts.

Yes, you can lose weight with a no-diet diet. You just have to make some minor changes along the way and make healthier choices.

After all, the diet battle is one that you, ultimately, want to...lose.



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The Five Star Wealth Manager award, administered by Crescendo Business Services, LLC (dba Five Star Professional), is based on 10 objective criteria. Eligibility criteria – required: 1. Credentialed as a registered investment adviser or a registered investment adviser representative; 2. Actively licensed as a registered investment adviser or as a principal of a registered investment adviser firm for a minimum of 5 years; 3. Favorable regulatory and complaint history review (As defined by Five Star Professional, the wealth manager has not; A. Been subject to a regulatory action that resulted in a license being suspended or revoked, or payment of a fine; B. Had more than a total of three settled or pending complaints filed against them and/or a total of five settled, pending, dismissed or denied complaints with any regulatory authority or Five Star professional's consumer complaint process. Unfavorable feedback may have been discovered through a check of complaints registered with a regulatory authority or complaints registered through Five Star Professional's consumer complaint process; feedback may not be representative of any one client's experience; C. Individually contributed to a financial settlement of a customer complaint; D. Filed for personal bankruptcy within the past 11 years; E. Been terminated from a financial services firm within the past 11 years; F. Been convicted of a felony); 4. Fulfilled their firm review based on internal standards; 5. Accepting new clients. Evaluation criteria – considered: 6. One-year client retention rate; 7. Five-year client retention rate; 8. Non-institutional discretionary and/or non-discretionary client assets administered; 9. Number of client households served; 10. Education and professional designations. Wealth managers do not pay a fee to be considered or placed on the final list of Five Star Wealth Managers. Award does not evaluate quality of services provided to clients. Once awarded, wealth managers may purchase additional profile ad space or promotional products. The Five Star award is not indicative of the wealth manager's future performance. Wealth managers may or may not use discretion in their practice and therefore may not manage their client's assets. The inclusion of a wealth manager on the Five Star Wealth Manager list should not be construed as an endorsement of the wealth manager by Five Star Professional or this publication. Working with a Five Star Wealth Manager or any wealth manager is no guarantee as to future investment success, nor is there any guarantee that the selected wealth managers will be awarded this accomplishment by Five Star Professional in the future. For more information on the Five Star award and the research/selection methodology, go to fivestarprofessional.com. 6,097 New Jersey area wealth managers were considered for the award; 477 (8 percent of candidates) were named 2019 Five Star Wealth Managers. 2018: 4,383 considered, 415 winners; 2017: 3868 considered, 664 winners; 2016: 4,143 considered, 626 winners; 2015: 5,063 considered, 672 winners; 2014: 3,315 considered, 646 winners; 2013: 4,049 considered, 733 winners; 2012: 1,312 considered, 400 winners.

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