



Financial Strategies For Your Future

January Newsletter

Hello Eric,



A new year is on the horizon. Each day that comes presents something new and exciting both for you and the people in your life.

Is this the year you open the door to something new and exciting? Embark on some new travel adventure? Or does the year-to-come mark some other important moment in your life, like a special birthday or anniversary?

Whatever it may be, I wish you a happy new year. I hope you have a wonderful 2023 filled with new possibilities and opportunities, and good times.

**Please call anytime: 603-343-4515 or email:
Eric.Wasson@AztecFG.Com.**

Did you know...
the best way to keep your New Year's Resolution is to change the phrasing?

So think: I will start to do _____.
Not, I will quit or avoid _____.

Changing the phrasing can make all the difference!

https://www.huffpost.com/entry/trick-to-keeping-new-years-resolution_l_5fe3a988c5b66809cb2fd054

Maurice Brown Quintet

Where:

Jimmy's Jazz and Blues Club

135 Congress Street

Portsmouth, NH

When:

Fri. - Jan 06, 2023

7:30 PM

Brown is one of the most exciting young trumpeters in jazz...His improvisations are

WSET Level 2 Certificate In Wines

Where:

Commonwealth Wine School

35 Dunster St

Cambridge, MA 02138

When:

8 Tuesdays

January 10 - March 14

6-8pm

fresh, his chops dynamic" states
DOWNBEAT MAGAZINE.

Maurice Brown is one of the
most talented of his generation.
He has the vision to bring a new
voice, not only to his instrument,
but to jazz in general," says
TERENCE BLANCHARD

[More Information](#)

If you know the basic wine
grapes—that Chardonnay is a
white wine and Cabernet
Sauvignon is usually red—then
begin at Level 2. This beginner
to intermediate wine course
offers greater breadth and depth
of material, more tasting
opportunities and additional
classroom hours.

[More Information](#)



Delta Dental NH Snow or No, We Go Race

Where:
Highway View Farm
100 River Rd
Boscawen, NH US 03303

When:
Sat, Jan 14, 2023
10:00 AM

Runners and walkers, please
come join us on January 14,
2023 at 10:00 am ! Participants
choose either a 2 mile or 4
mile course! If we don't have
snow then we will use trail
sneakers instead! Course
design by Tom Walton!!

100% of registration fees will be
donated to the following local
non profit groups.

A Tribute to your 80's Prom

Where:
The Strand Dover
20 Third Street
Dover, NH 03820

When:
Sat, January 28, 2023,
8:00 PM – 10:00 PM EST

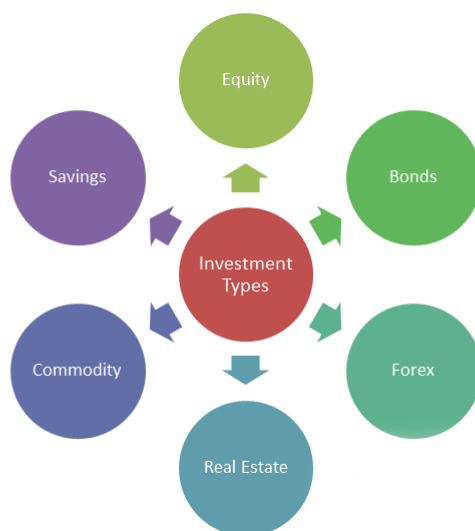
Neon Wave is a tribute to the
same 80's bands that performed
at your prom. If you missed your
prom for any reason here is
your chance to experience one.

They provide an '80s
experience. They dress, act and
sound like the popular 80's New
Wave bands. They bring the
audience back to that nostalgic
time. Their energy and sound
bedazzle the audience.

Canterbury Shaker Village,
Boys and Girls Club of Central
NH, and Prospect Acres
Obstacle Course.

[More Information](#)[More Information](#)

Types of Investments



FIRST-TIME INVESTORS OFTEN FIND THE PROCESS INTIMIDATING. AND LET'S BE HONEST: EVEN THOSE WITH AN EXTENSIVE PORTFOLIO MAY STILL NOT QUITE UNDERSTAND THE COMPLEXITIES ASSOCIATED WITH INVESTMENT RISK STRATEGIES, REBALANCING, AND OTHER INVESTMENT TERMS.

With that in mind, we offer you a primer on some of the more common investment types, providing you with an overview of their characteristics. You may find value in consulting a financial professional, who will be well-versed in these investments and their associated risks, along with the role they can play in helping you achieve your financial goals.

Stocks

Stocks are perhaps the most well-known investment type. When you purchase a company's stock, or shares, you are purchasing an ownership interest in that company. Larger

companies may be publicly traded, which means that you can buy stock. When you invest in stock, you are hoping that the price will increase after your purchase, which you could then sell for a profit. However, if the price of a stock falls, you will lose money if you later sell the stock. For this reason, the purchase of stock carries inherent risk.

You can purchase stock online or by working with a broker.

Bonds

Bonds are typically offered by business (corporate bonds) or government entities (municipal bonds) when they are seeking to raise money. Your purchase is therefore a loan to that entity.

After your purchase, your bond accrues interest, which is payable when the bond matures. The maturity date is a predetermined duration specified in your purchase agreement.

At that point, you receive your principal plus interest.

Rates of return for bonds are typically modest, though they generally carry lower risk than stocks. However, there is still risk.

For instance, if you buy corporate bonds, the company could go out of business. And, if you buy government bonds, the government could default on their payment.

U.S. Treasury bonds, however, are generally considered to have lower risks than corporate and municipal bonds.

Mutual funds

A mutual fund includes investments from multiple investors, whose money is managed by a fund manager who selects the mutual fund's securities. Mutual funds can include a variety of investments, like stocks, bonds, and other securities.

Depending on their investments, a mutual fund can carry risks similar to stocks and bonds. However, the prospect of investment diversification has the ability to lessen risk.

An index fund is a type of mutual fund that seeks to passively track an index. For instance, a NASDAQ index fund will try to mirror its performance to the NASDAQ by investing in companies from that index.

These typically have lower fees because there isn't an active fund manager.

Gold

Gold, like silver or crude oil, is a commodity that can be held as an investment. The price of commodities is based on supply as well as consumer fears, which can be impacted sharply by external factors, like political actions.

Generally, investing in gold and other commodities is considered risky.

Real estate

You can invest in real estate in several ways—purchasing and flipping homes, investing in apartments or trailer parks, purchasing a business building, among others. Generally, the cost of entry to purchase real estate is high, though there are crowd-funded real estate investment opportunities that provide buy-in for those with less cash.

You earn money on a real estate investment when you sell it at a higher price than you paid for it (after fees and expenses).

There is risk associated with real estate, as market values are impacted by supply/demand and other economic factors.

These are just a few of the major investment types. There are others—annuities, retirement plans, and cryptocurrency, to name a few.

Because there are risks associated when purchasing any type of investment, you may find it helpful to consult a financial professional.

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Key Ways to Advance Your Career



THERE'S A FAMOUS BOOK, LATER TURNED INTO A PLAY AND THEN FILM: HOW TO SUCCEED IN BUSINESS WITHOUT REALLY TRYING.

In it, the main character gets ahead without really trying—for instance, by showing up for work before everyone else in the same clothes he wore the prior day, pretending to be asleep when his boss arrives. It gave the appearance that he was a relentless worker, and he continued to climb the proverbial corporate ladder.

Of course, there are endless get-rich-quick schemes for enjoying similar success, but typically, the lazy and uninspired workers are eventually revealed for who and what they are. There are few shortcuts for achieving durable success in advancing your career.

It requires hard work, perseverance (and a little luck never hurt). Below, we offer recommendations for how to get ahead in your career.

Establish clear goals:

Success is not left to chance. By developing clearly defined goals and a plan to achieve them, you proactively determine a path and means to get there.

As part of your plan, set a timeline for achieving career milestones—for instance, the number of years to be promoted to vice president or earn a certain salary.

Write it in (erasable) ink:

Once you establish your goals, write them down and keep your list in a prominent place where you can reference it often.

However, don't be afraid to revise your plan over time. The key is to have clear goals that you can visualize and that help motivate you.

Be assertive:

You are your best advocate. As such, don't be afraid to speak about your career goals at work, making sure that you do so respectfully and professionally. Ask for more responsibility if you don't feel you're getting a fair chance, or see about taking on more work if your load is too light. Those requests can go a long way in having your supervisor reassess your capabilities and qualifications.

Network for success:

With the proliferation of social media, it's never been easier to network with peers and colleagues. Consider posting regularly on LinkedIn, for instance, and follow others in your line of work, liking their posts. The virtual interactions have a cumulative effect in building awareness for your brand—you—and keeping your name top-of-mind when there are work opportunities.

Don't limit yourself to social media. If you're in a physical office, seek out seminars and conferences, mingling with participants to broaden your network of connections.

Get a mentor:

Having a mentor with relevant experience in your field can help in your career advancement. A helpful mentor will provide you with valuable advice as well as connect you with others in their network. That mentor might be a university professor or someone higher up in your company. Be respectful when working with your mentor and express gratitude for their support.

Continuing education:

Taking continuing education classes is a great way to learn new skills and gain the necessary background to gain responsibility in the workplace. You can find opportunities in industry associations as well as local community colleges.

Dress for success:

While most workplaces today may lean towards business casual, it helps to look professional and neat when coming to work or attending networking events.

This doesn't mean wearing a tie when none is required; rather, it means making sure everything is clean and presentable. (For example, if you like your morning jog, make sure you shower before arriving at work.)

Volunteer to move:

If an opening becomes available in your company, consider volunteering to help other teams. This is a great way to show that you're a team player and eager to accept new challenges.

Additionally, by working in different areas of a company, you gain well-rounded experiences that can further your career, whether with your existing company or future ones.

Marry into the boss's family:

OK, we're kidding. But it wouldn't hurt (as long as you stay married).

By adopting these and other actions and behaviors, you can have a positive impact on your career and prospects for success.

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Five Most Overlooked Tax Deductions



Who among us wants to pay the IRS more taxes than we have to?

While few may raise their hands, Americans regularly overpay because they fail to take tax deductions for which they are eligible. Let's take a quick look at the five most overlooked opportunities to manage your tax bill.

1. **Reinvested Dividends:** When your mutual fund pays you a dividend or capital gains distribution, that income is a taxable event (unless the fund is held in a tax-deferred account, like an IRA). If you're like most fund owners, you reinvest these payments in additional shares of the fund. The tax trap lurks when you sell your mutual fund. If you fail to add the reinvested amounts back into the investment's cost basis, it can result in double taxation of those dividends.¹
2. **Mutual funds are sold only by prospectus.** Please consider the charges, risks, expenses, and investment objectives carefully before investing. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money.
3. **Out-of-Pocket Charity:** It's not just cash donations that are deductible. If you donate goods or use your personal car for charitable work, these are potential tax deductions. Just be sure to get a receipt for any amount over \$250.²

4. **State Taxes:** Did you owe state taxes when you filed your previous year's tax returns? If you did, don't forget to include this payment as a tax deduction on your current year's tax return. There is currently a \$10,000 cap on the state and local tax deduction.³
5. **Medicare Premiums:** If you are self-employed (and not covered by an employer plan or your spouse's plan), you may be eligible to deduct premiums paid for Medicare Parts B and D, Medigap insurance, and Medicare Advantage Plan. This deduction is available regardless of whether you itemize deductions or not.⁴
6. **Income in Respect of a Decedent:** If you've inherited an IRA or pension, you may be able to deduct any estate tax paid by the IRA owner from the taxes due on the withdrawals you take from the inherited account.⁵

1. TheBalance.com, 2021

2. IRS.gov, 2022

3. IRS.gov, 2022

4. IRS.gov, 2022

5. IRS.gov, 2022. In most circumstances, once you reach age 72, you must begin taking required minimum distributions from a Traditional Individual Retirement Account (IRA). Withdrawals from Traditional IRAs are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. You may continue to contribute to a Traditional IRA past age 70½ as long as you meet the earned-income requirement.

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