

moneymatters

WINTER 2016



TRG | The Ready Group

welcome

Dear Client,

I hope this newsletter finds you well and that you enjoyed an eventful Fall and are looking forward to a joyous Winter filled with friends, family, and love. We at The Ready Group enjoyed an exciting Fall and are looking forward to a new year.

It has been a busy Fall. Our business is growing in large part to our clients referring their friends, family and colleagues to us. It is our honor to help others find the same financial peace of mind that we have helped you find. We had our first Wine tasting event in October, which was a great success. We had so much fun with this event that we have begun planning the next one.

With financial markets continuing to experience volatility around factors like interest rates, emerging market issues, and global demand, we're keeping a weather eye on our clients' portfolios. Though we can never predict where markets will go, we are always on the lookout for opportunities amid the uncertainty. We know it can be challenging to keep calm when markets swing; one of the benefits of working with a professional is that we can help you stay focused on your goals and recommend prudent changes when necessary.

If you have any questions about how market movements may affect your personal situation, please give us a call; we'd be happy to speak with you.

This Winter, we're looking forward to some exciting events:

Wine Tasting February 24, 2016. 6-7:30pm, at our Concord Pike office. Save the date and watch for the invitation to be sent out in January.

We're excited to present this issue of the Perspectives Newsletter. In this issue, we explore important issues like handling market volatility in retirement and remodeling a home to support aging in place. We also share some chef's tips for baking the best chocolate chip cookies and talk about how to throw a wonderful party for family and friends.

In this season's issue, we cover:

- Retirement: Are You Prepared? 3
- Aging in Place 8
- Tips for Throwing a Successful Family Party 10
- Secrets to Baking the Perfect Chocolate Chip Cookie 12
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We sincerely hope that you find this Perspectives Newsletter interesting and informative. We're always looking for ways to educate our clients and give them greater insight into the issues affecting investors today. Please send us any comments or feedback about our newsletter; we are always open to new ideas.

If you have any questions or concerns about what we've covered, please let us know. If you have any family or friends who would enjoy receiving their own copy, please give us their information and we will be happy to add them our growing list of subscribers.

As always, it is an honor and a privilege to serve you. On behalf of all of us at The Ready Group thank you and best wishes for a wonderful Winter 2016.

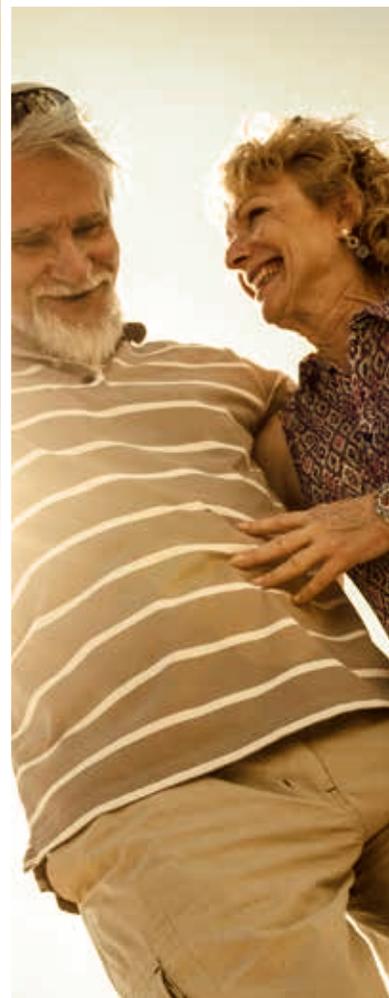
Warm Regards,

Jeff and Ryan



Retirement

ARE YOU PREPARED?



VOLATILITY *and* MARKET DECLINES *during retirement* *are* INEVITABLE.

Market corrections and volatility during retirement can be unnerving, but they are part and parcel of being a stock investor in today's markets. In the long term, research shows that the stock market has delivered positive returns.¹ However, in the short term, markets can fluctuate dramatically due to many factors. For instance, in the 20-year period between 1995 and 2014, the S&P 500 returned 9.9 percent², but during that same period, the S&P 500 suffered multiple years of negative returns:

- Between March 2000 and October 2002, the S&P 500 lost 49.2 percent.³
- Between October 2007 and March 2009, the S&P 500 lost 56.4 percent.⁴

During these downturns many investors lost significant portfolio value, and some missed out on the market recoveries that followed by failing to stay invested. Here are a few guidelines that can help you make it through volatility in retirement.

Build VOLATILITY into retirement assumptions

We can't predict market movements with any certainty, but we can expect a retirement lasting 20 or 30 years to see periods of decline. Retirement strategies predicated on steady returns may fall short when markets swing. Sophisticated software that tests a variety of market conditions can help create retirement strategies that are designed to weather the bad times.

Choose a suitable mix of investments for your OBJECTIVES

One of the most powerful tools investors use to help mitigate the effects of downturns and volatility is a proper asset allocation strategy built around your needs. We don't believe in cookie-cutter strategies; your retirement portfolio should be as individual as you are. Diversification—mixing a wide variety of investments inside your portfolio— may help

smooth out some of the highs and lows of markets, though it can never completely eliminate risk or guarantee a profit.*

Avoid EMOTIONAL decision-making

If you opened a newspaper or turned on the television during the latest period of volatility, you probably saw headlines like “Is the bull market over?” and “Are we headed for another bear market?” as well as other hyperbole designed to capture eyeballs. It's stressful to wonder about the health of your retirement when markets swing. However, the key to keeping your cool during periods of volatility is to remember that market swings are a normal part of secular market cycles.

During periods of volatility, it's a bad idea to look at your accounts every day or listen to the talking heads on television. Doing so can increase your anxiety and lead you to the critical mistake of emotional decision-making. While it can be tempting to make changes to your investments in response to market movements, research shows that investors tend to make poor investment decisions when driven by emotion.

Stay FLEXIBLE and keep cash on hand

Unlike younger investors, retirees can't always just wait out periods of volatility. Taking withdrawals when your portfolio has lost significant value can harm your overall retirement picture by depleting your savings, so it's critical to build some flexibility into your strategies. One way to help you avoid selling investments that have lost money is to have a significant cash reserve.

Work with a PROFESSIONAL

There are many benefits to working with a financial professional, many of which come into play when markets decline or become volatile. A financial professional can help you

- understand your personal risk tolerance and develop personalized objectives and strategies,
- create a suitable mix of investments and stay diversified*,
- avoid emotional decision-making and make informed choices,
- stay informed about changing market conditions and how they may affect your retirement.

THE BOTTOM LINE

Keep calm and carry on. Volatility and market downturns are a normal part of market cycles. As a retiree, you can expect to live through many periods of volatility and perhaps even a bear market or two. We cannot predict the timing or duration of these downturns, but research and experience have taught us that flexible, personalized strategies built on rigorous testing can help investors pursue success in many market environments. If you have any questions about how volatility may affect your retirement picture, please contact us to discuss your personal situation.



Footnotes, disclosures, and sources:

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*Diversification cannot guarantee a profit or entirely eliminate the risk of investment losses.

Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.

Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

Past performance does not guarantee future results.

The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general.

You cannot invest directly in an index.

Consult your financial professional before making any investment decision.

We have not independently verified the information available through the following links. The links are provided to you as a matter of interest. We make no claim as to their accuracy or reliability.

¹ "Annual Returns on Stock, T-Bonds, and T-Bills: 1928–Current." NYU Stern. http://pages.stern.nyu.edu/~adamodar/New_Home_Page/datafile/histretSP.html [Accessed 6 November 2015]

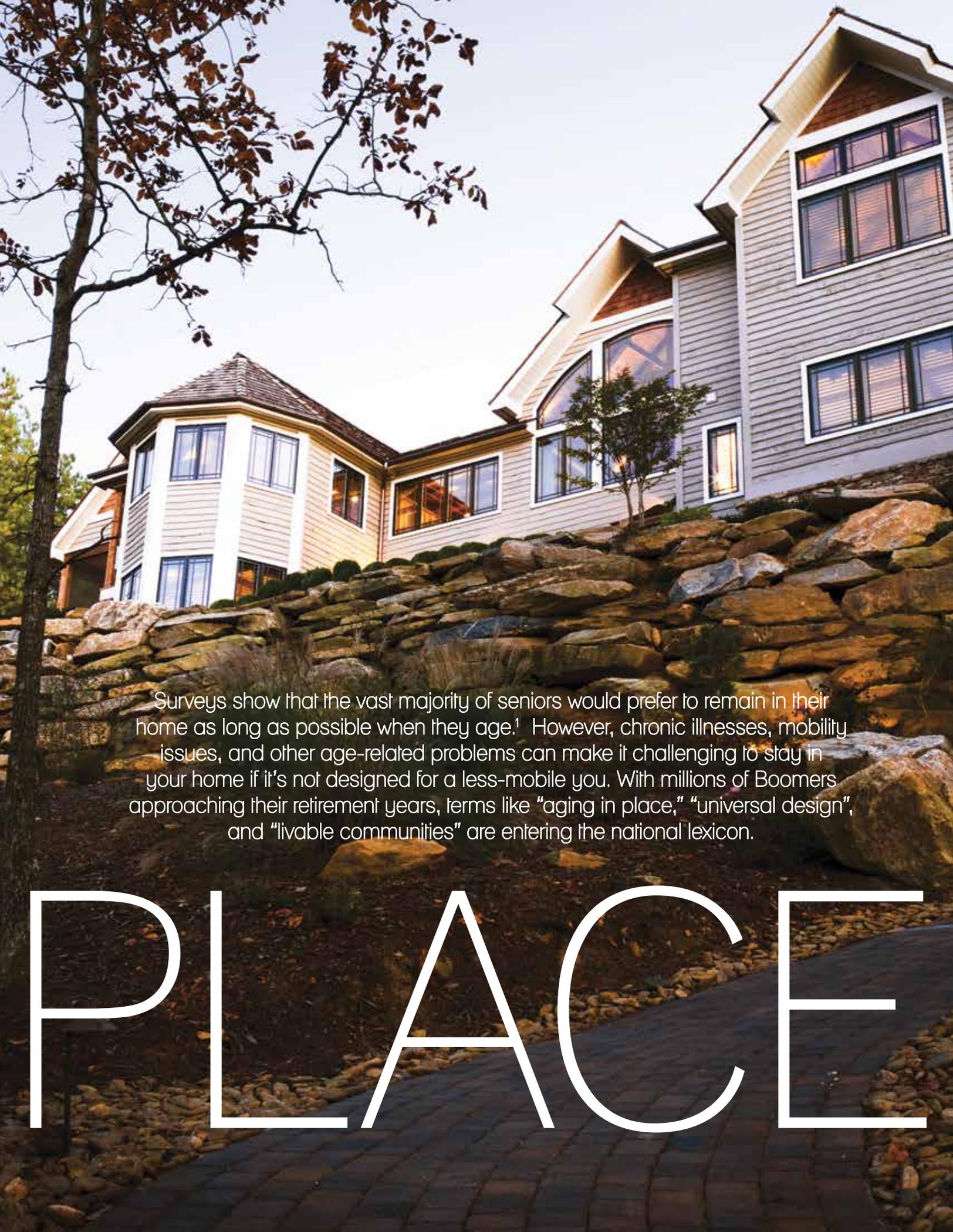
² "Guide to the Markets." J.P. Morgan. https://www.jpmorganfunds.com/blobcontentheader/202/900/1158474868049_jp-littlebook.pdf [Accessed 6 November 2015]

³ Yahoo Finance. S&P 500 price return between March 24, 2000 and October 9, 2002.

⁴ Yahoo Finance. S&P 500 price return between 10/9/2007 and 3/5/2009.



AGING
IN



Surveys show that the vast majority of seniors would prefer to remain in their home as long as possible when they age.¹ However, chronic illnesses, mobility issues, and other age-related problems can make it challenging to stay in your home if it's not designed for a less-mobile you. With millions of Boomers approaching their retirement years, terms like "aging in place," "universal design", and "livable communities" are entering the national lexicon.

PLACE

WHAT IS AGING IN PLACE?

The Centers for Disease Control define aging in place as “the ability to live in one’s own home and community safely, independently, and comfortably, regardless of age, income, or ability level.”² The term refers to a broad design, lifestyle, and public-policy movement to help people remain in their homes longer by modifying living and community spaces to embrace people of all ages and abilities. Designing for mobility and aging is a win-win for many Americans who are caring for elderly parents, raising children or grandchildren, or preparing for their own future needs.

Over two million Americans live in nursing homes and assisted living facilities.³ Many of them could be living at home if they had a safe and supported place in which to do it. A home designed with independent living in mind can help stave off a future move to a facility.

The economics of aging in place can also make a compelling case. The median cost of a room in an assisted living facility is \$43,200 in 2015, though costs range widely by area.⁴ While the expenses of widening doors, remodeling a kitchen, modifying a bathroom, and making other home alterations aren’t cheap, they are one-time outlays as opposed to annual bills to pay. Many modifications can also add to the value of your home by making it accessible to families of all ages.

Living independently in a familiar place may also have psychological benefits, though they must be weighed against the potential social isolation that can occur when elders become too frail or unwell to leave the home.

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WHAT SHOULD AN AGE-FRIENDLY HOME HAVE?

An age-friendly home is designed to prevent falls—the leading causes of injury and loss of independence in older adults—and to make life comfortable and easy for people with mobility issues.⁵ According to the National Association of Home Builders, age-friendly homes should have

- low-maintenance exteriors and landscaping;
- main living areas on a single floor (including a full bathroom) with no steps between rooms;
- five-foot-by-five-foot turn spaces in the main living area, the kitchen, one bedroom, and one bathroom;
- spacious hallways that are at least 36 inches wide (wider is better).
- extra lighting for tasks and to improve visibility in areas with high fall risks;
- at least one covered no-step entry with non-slip flooring to accommodate wheelchairs, carriages, and walkers;
- accessible switches, controls, and outlets to accommodate a wheelchair user;
- lever-style handles instead of twist knobs or faucets for painless use;
- kitchens that reduce the need for bending, lifting, and reaching;
- handrails and grab bars in common fall areas like showers, toilets, doorways, and stairs.

Remodeling your home to accommodate aging doesn’t have to turn your beautiful home into a clinical setting. In fact, many modifications incorporate universal design, a philosophy that emphasizes the design of spaces to be comfortable and safe for people of all ages and abilities.⁶ A walk-in shower may both improve the accessibility of your home and add value by offering future homeowners a luxurious master bath.



DOESN'T REMODELING COST A FORTUNE?

Anyone who has taken on major home remodeling projects knows that budgets can run into the tens of thousands of dollars or more. However, there are ways to help keep costs manageable:

1. Start thinking of your future needs as early as possible and come up with “a frailty plan” to cover potential physical changes as you age.
2. Talk to your financial professional about preparations for your long-term health needs.
3. Think about how long you want to stay in your current home; improvements that will help you live in your house for 20 or 30 years more can help put costs in perspective.
4. Work with a remodeling expert who understands the needs of aging clients.
5. Phase in the improvements you have to make to reduce the hit on your budget. If you're still working, consider setting aside money now for future remodeling.
6. Consider what improvements will add to your home's value and can help make it attractive to buyers.

SHOULD YOU MOVE OR STAY?

If you live in a home that would be expensive to modify or an area that makes independent living difficult, it may make sense to move to a more supportive home or community as you age. In response to the growing desire of Americans to remain in familiar places as they age, intentional communities of elders have grown in neighborhoods around the country. These “senior villages” offer members services to help them stay independent. When considering a move, look for qualities like

1. community features that support social inclusion of elders and allow you to remain engaged in community life;
2. transportation options that promote accessibility and independence when you no longer wish to drive;
3. easy access to grocery stores, physicians, hospitals, and services for the elderly;
4. a social support network of family, friends, and activity groups.

LET US HELP YOU PREPARE.

Aging in place isn't right for everyone; it is simply one choice among many for today's retirees. Some seniors may prefer the comfort of living in communities that provide ongoing support and services. Others wish to remain in a familiar place as long as possible. Though you may wish to stay in your home for 20 or 30 more years, it's wise to make preparations for advanced care that can't be met in your home.

The fact is that we are each faced with making critical decisions now about our future selves and must make educated guesses about the mental, physical, and emotional changes we may experience. Ultimately, charting your own path to aging remains a deeply personal process that should be navigated in consultation with your loved ones and medical professionals.

As financial professionals, our job is to help our clients prepare for a comfortable future and support their choices with personalized strategies. If you would like to discuss your preparations for aging, please contact us; we would be delighted to be of assistance to you.

- 1 “Aging in Place.” AARP. <http://www.aarp.org/home-garden/livable-communities/info-11-2011/Aging-In-Place.html> [Accessed 29 October 2015]
- 2 “Healthy Places Terminology.” CDC. <http://www.cdc.gov/healthypaces/terminology.htm> [Accessed 29 October 2015]
- 3 “Long-Term Care Services in the United States: 2013 Overview.” CDC. http://www.cdc.gov/nchs/data/nsitcp/long_term_care_services_2013.pdf [Accessed 29 October 2015]
- 4 “Genworth 2015 Cost of Care Survey.” Genworth. https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/130568_040115_gnw.pdf [Accessed 29 October 2015]
- 5 “Falls Prevention Facts.” NCOA. <https://www.ncoa.org/news/resources-for-reporters/get-the-facts/falls-prevention-facts/> [Accessed 29 October 2015]
- 6 “The Principles of Universal Design.” NCSU. http://www.ncsu.edu/ncsu/design/cud/about_ud/udprinciplestext.htm [Accessed 29 October 2015]

Throw a Successful
Family Party



If you're planning a party for family or friends this winter, begin preparations as soon as you can. This will give you lots of time to plan and eliminate last-minute stress. Arrange the big things first; the smaller things can be taken care of closer to the party. Make sure that you give your guests plenty of notice so that they can fit the party in around their other commitments during the busy entertaining season.

Make a Guest List

Keep it simple. Only invite the number of guests you can accommodate comfortably in your home. Take the size of your house and your budget into consideration and remember that your guests may bring a friend without informing you. Think about whether you want a sit-down meal or a more casual circulating party.

Send Invitations

Once you've completed your guest list, it's time to invite your guests. Do this early so yours is the first invitation they receive. Winter can be a busy time for entertaining, and you want your guests to save the date of your gathering so they can attend. Here are a few rules of invitation etiquette to assist you.

- Hold your gathering on an evening late in the week or on the weekend. Be respectful of important holiday dates and known events to maximize the number of guests who will be able to attend.
- Invite everyone at the same time so that no one feels snubbed.
- Send invitations via e-mail or Facebook as long as you know your guests are online frequently.

Otherwise, invite your guests by mailing or handing out invitations. Consider following up by phone to make sure that the invitations were received.

- Do the inviting personally. Don't depend on others to do it for you, even if it's just a family affair. Taking the time to personally invite each guest makes it more likely that they will attend.

- State on the invitation whether your guests can bring their kids or a friend. If it's a kid-free event, make sure that it is explicitly stated to avoid party surprises. Keep in mind that parents may find it hard to get a babysitter during the busiest dates.

- State whether the gathering is formal or informal. If jeans and T-shirts are okay, say so.

- Ask all guests to RSVP. Not all of them will, but a gentle reminder will get you a reply from some.

Plan a Menu

Keep the menu simple and within your budget. A great way to provide a wide variety of food to your guests is to have everyone bring his or her favorite family recipe. Then you can provide snacks, treats, and seasonal drinks. If you'd rather take on the whole menu,

choose dishes that can be prepared in advance so that you don't spend the whole day of the party cooking. If you're planning to have the party catered, leave plenty of time to ask for recommendations and interview a couple of caterers. Bring ideas to your meetings, but stay flexible; your caterer may specialize in a certain area or have ideas that might work better for the party you have in mind. If necessary, consider providing food and drinks for guests that have special dietary restrictions such as diabetes, gluten intolerance, or peanut allergies.

Other Entertaining Tips

- Encourage guests to have a designated driver to ensure that they get home safely if you will be serving alcoholic beverages. Keep the number of a taxi company on hand in case anyone needs a ride.

- Plan some fun games that can be enjoyed by people of all ages or plan a sing-a-long of well-known songs.

- Have someone announce all guests as they arrive. If you can, get someone to do this who is a jokester or a comedian type.



SECRETS TO BAKING

THE PERFECT CHOCOLATE CHIP COOKIE



The exact details as to how the first chocolate chip cookie came into existence have been up for debate—but nobody disputes that the sweet snack has been a family favorite for decades. At any grocery store, one can find a section dedicated to multiple flavors and varieties of chips bagged up and waiting to be mixed into cookie dough.



BY FOLLOWING THESE 10
SUGGESTIONS, ANYONE
CAN MAKE BEAUTIFUL
AND DELICIOUS BATCHES
OF GOURMET-QUALITY
CHOCOLATE CHIP COOKIES
THAT ARE HIGHLY PRIZED
(AND RAPIDLY DEVoured)
BY FAMILY AND FRIENDS!

- 1 Use the recipe on the back of your semisweet chips as your foundation. It is, after all, a tested recipe for your brand of chips. Easy!
- 2 Set the oven 25 degrees lower than the recipe states. This setting will help avoid burning the edges of your cookies.
- 3 Use parchment paper on top of a light aluminum pan. This will ensure even baking, less spreading, and easier removal and cleanup.
- 4 Use a stand mixer, if possible, for even blending, but do not over mix. Fluffing the eggs and sugar for an extended time is fine, but once you add the flour, you should only blend until everything is incorporated. Blending longer will activate the gluten in the flour and could make your cookies a bit tough.
- 5 Use half pure butter and half white vegetable shortening (the firmer the better) instead of margarine or all butter. The butter flavors the cookie, and the shortening helps prevent spreading. The butter should be soft and cool, NOT melted.
- 6 Add extra vanilla extract. Cookies can never have too much vanilla! Well, technically, you can, but an extra teaspoon or two doesn't hurt. Vanilla is an ingredient that does not take precise measurements. Just splash some in to your own preference.
- 7 Use a cookie scoop to make each cookie of uniform size. Press each dough ball down slightly so the middle will have a chance to cook evenly. Use a larger scoop to make gourmet-sized cookies or a smaller size for a miniature version. Be sure to adjust baking times accordingly.
- 8 Bake only one sheet at a time in the center of the oven to ensure that the cookies brown evenly but don't get TOO brown! As a matter of fact, the cookies should be checked after only 8 minutes of baking (for average-sized scoops) and then checked every minute after that until the tops of the cookies are no longer shiny and the edges have taken on a hint of golden brown. However, the cookies should still look light in color. Take them out at this point! They will continue to bake slightly on the sheet as they begin to cool. A cookie that looks "done" while still in the oven will be a hard, overbaked cookie.
- 9 After only 3 to 5 minutes of cooling, gently remove them from the baking sheet to a cooling rack. This stops any further crisping and helps them cool evenly.
- 10 After cooling for an hour, store in an airtight container or freeze. Cookies freeze amazingly well! Freeze them in single servings in sealable sandwich bags for an easy and economical school lunch treat. They will be thawed by lunchtime and will still taste freshly baked.

Get the Most Out of a Storage Unit

A storage unit is an easy way to store all the

extra stuff that doesn't fit in your home or business. They make great storage options, but there are a few things you should consider before jumping in. From common sense rules to examples, here are some tips for getting the most out of your storage unit.

Choose Your Storage Facility Wisely

Make sure you check online reviews to make sure a company is reputable and hasn't had problems with theft, damage, or customer service issues. Think about how often you'll need to access the unit. Though you may pay more for a facility closer to home, you could make up the difference in gas and time needed to reach your unit. Make sure the facility's hours also fit into your schedule.

Check With Your Insurance Company

If you're going to the expense and trouble of storing items, you don't want to lose them to a disaster or theft. Check with your insurance company to make sure that your homeowner's or rental policy covers storage units. If not, it may be worth purchasing an additional rider.

Store Your Items Carefully

Make a plan for how you will be using your unit. If you need to access certain items regularly, make sure that they're placed near the door and in a way that's convenient to reach. Make sure that boxes are labeled clearly and that fragile items are marked for special care. Keep your belongings off the ground using pallets to help reduce the risk of water damage from a flood or heavy rainstorm. If you have temperature-sensitive items, wrap them carefully or consider paying extra for a climate-controlled unit.

What Shouldn't You Store in Your Unit?

1 | Items That Should Be Given or Thrown Away

Take a look around your garage or basement and you'll probably find a number of unlabeled boxes of junk and things that you just don't use anymore. Instead of spending the money to store unused items, think long and hard about whether you're really going to use those old tennis racquets and vintage clothing in the future.

2 | Valuable Items Valuable items such as expensive jewelry, important legal documents, family heirlooms, oriental rugs, or expensive paintings should definitely not be left in a storage unit. Not only are they vulnerable to theft, but they could easily be damaged by temperature swings, pests, leaks, and other hazards. Most regular storage facilities aren't set up to accommodate valuable items. Your existing insurance policies probably would not cover theft or damage due to being stored improperly. If you can't keep these things at home, you'll need to look up specialty storage facilities that can handle valuable goods.

3 | Perishables, Flammables, and Hazardous Waste

Storage units can get very hot in the summer in facilities without climate control. If you store perishables in your unit, they will go bad and could create problems for your neighbors and the unit. Flammables, such as explosives or kerosene, should never be put into storage even if they are sitting in the tank of a tool or vehicle. Hazardous material could be dangerous to anyone who does not handle it properly. The storage facility will not want you keeping these types of products on their property.

If you have questions about what you can or cannot store in your unit, you should check with the facility to see if they have a list of forbidden items. Be sure to review your contract, and always ask the property manager to clarify any concerns you may have before storing a questionable item.

Upcoming Events

Save the date for our wine tasting on **February 24th, 2016** from 6:00pm-7:30pm at our Concord Pike office. Keep an eye out for your personal invitation for you and a guest that you would like to introduce to our team.

sudoku

how to play

Sudoku or "single number" is a logic-based, number-placement puzzle. The objective is to fill a 9x9 grid with digits so that each column, each row, and each of the nine 3x3 sub-grids that compose the grid (boxes) contains all of the digits from 1 to 9 once.

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

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



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