



Financial Strategies
For Your Future

June 2021 Newsletter

Hello Eric,



Enjoy the Sun!

Blue skies and full blooms are everywhere, and it is time to get out and enjoy nature.

If you go for a walk down Central Ave. in Dover, be sure to drop in and say hello!

Did you know...
June is National Rose Month?

National Rose Month was first observed in 1959 when efforts were made to pass a bill to designate the rose as the national flower. Arlene Hennessey of Bayonne, New Jersey was crowned Rose Queen in honor of the month that year. However, the rose wasn't made the national flower until 1986 when President Ronald Reagan made it official.

<https://nationaldaycalendar.com/rose-month-june/#:~:text=National%20Rose%20Month%20recognizes%20that,even%20more%20around%20the%20globe>

Events & Resources

Father's Day Weekend at the Deerfield Fair!

Father's Day Weekend Arts &
Craft Festival

Where: 34 Stage Road,
Deerfield, NH

When: June 17 & 18
10AM - 5PM

Cost: Adult Admission \$7.00
Under 14 years of age are free
One admission is good for both
days.

Indoor – Outdoor

The historic Deerfield
Fairgrounds will come alive with
color, flavor and music for the
New Father's Day Weekend
Arts & Craft Festival on

NHRA New England Nationals

Where: New England Dragway
280 Exeter Rd.
Epping, NH 03042

When: 6/11-13/2021

Cost: Varies

The NHRA New England
Nationals schedule will include
practice sessions to get the
drivers acclimated to the track.
After the practice sessions, the
drivers will then qualify their
cars in order to set the lineup for
the race. Once the field is set,
the green flag for the NHRA
New England Nationals will fly
and the race will begin! New
England Dragway will have
plenty of on-track action

Saturday, June 19 and and
Sunday, June 20, 2021.

[More Information](#)

throughout the NHRA New
England Nationals weekend.

[More Information](#)



Mainly Marathons

Where: Mainly Marathons has over 80 events across 14 series taking place in all 50 states!

New England Series:

Day 1 (Thu, June 10):
Matamoras, Pennsylvania
Day 2 (Fri, June 11): Simsbury,
Connecticut
Day 3 (Sat, June 12): Lincoln,
Rhode Island
Day 4 (Sun, June 13): **Holyoke,
Massachusetts**
Day 5 (Mon, June 14):
Springfield, Vermont
Day 6 (Tue, June 15):
Claremont, New Hampshire
Day 7 (Wed, June 16): **Sanford,
Maine**

When: June 10-16th

[More Information](#)

Lowell Summer Music Series

Where: Boarding House Park is located at 40 French Street, Lowell, MA 01852 in downtown in front of the Boott Mills.

When: Box office hours are:
9AM-8PM M-Sa. & 12-8PM
Sundays

Weekend evenings and a series of 10 free children's shows on Wednesday and Thursday mornings.

Cost: Varies

**Gaelic Storm, Joss Stone
& Los Lobos during the
month of June!**

The Series features 16 ticketed evening concerts.

[More Information](#)

Pet Parenting Budgeting 101



Tips for making smart financial decisions when caring for your pet.

If you're like two-thirds (67%) of U.S. households — that's more than 80 million families — you own a pet, according to a recent National Pet Owners Survey conducted by the American Pet Products Association. The same organization estimates that Americans spend a whopping \$109.6 billion each year on their pets — a long list of items and services that includes food, grooming, insurance, training, pet sitting, walking ... and the list goes on.

While there's no discernible breakdown of essential vs. discretionary spending for pets, pet owners can save money without sacrificing their pet's health and comfort by following a few basic guidelines:

Keep 'em healthy

Unexpected veterinary expenses can quickly escalate if your pet gets sick. To maintain their optimal health and reduce the risk that your pet gets sick, help them maintain an ideal weight by feeding them the proper amounts of food each day. Pets that are overweight are more likely to get diabetes and other ailments.

Also, make sure that you walk your dog each day for at least 45 minutes. This not only helps Fido stay in shape, but it's a great way for you to stay active on a regular basis. Dental care is not just for pet owners. Brush your pet's teeth and check for damaged teeth and gums. Gum disease has the potential to lead to other health issues that require costly vet visits.

Take your pet to the vet regularly

While vet visits can be costly, they're an important way to help your pet maintain its health by getting professional monitoring and guidance. A vet can spot potential health problems early and provide necessary care to reduce more serious health risks.

Consider insurance

No matter how many precautions you take, your pet will get sick, which can lead to steep vet bills. To lessen the financial impact, consider investing in pet insurance, which has the potential to help reduce your out-of-pocket costs should your pet become sick or get injured.

Insurance can also help you avoid a difficult choice between providing essential vet care for your pet and paying your non-pet bills.

Buy in bulk

There are no shortage of pet food purchasing options, and let's face it: pet food is cheaper in bulk. There's a limit to this strategy, of course: You want to make sure that the food you buy will remain fresh before your pet finishes consuming it, but simple packing tips (i.e., transferring the food to an airtight container) can go a long way in preserving the food.

Stop with the pet sweaters

While pet clothes can make for interesting holiday card photos, they do little to actually keep your pet warm. As such, unless you have a shorthaired dog or hairless cat, either stop purchasing pet clothes or else consider making them yourself.

Barter pet sitting services

Boarding your pet or hiring a pet sitter can be expensive. When work or leisure lead you out of town and you need to find care for your pet, consider trading services with a friend or family member. For instance, offer to house sit your friend's pet the next time they are out-of-town, in exchange for their doing the same for you.

By following these commonsense guidelines, you're likely to reduce the amount that you spend on your pet, an important step in becoming a financially responsible pet parent.

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The Importance of Your Credit Score



Understanding the value of your credit score is an important first step to improving your financial health.

Anyone who has ever applied for a loan to purchase a car or house has encountered their credit score. This elusive figure can be perplexing, a three-digit assessment of your credit worthiness that has the potential to impact your financial health. We offer insights into understanding your credit score and taking steps to improve it.

What's In a Number?

Your credit score most commonly used by lenders is FICO, a three-digit number from 300 to 850. It fluctuates continually, reflecting the interest rate of your credit cards, outstanding loans, and even a lack of credit.

Aim for at least a score of 700, a good figure by many lending standards. You can request a copy of your credit report (there is a small fee) from the three major credit reporting companies, Experian, Equifax, and TransUnion.

Credit Worthiness

Check your credit report periodically, making sure that there are no errors, while using it as a tool to make sure that you're paying your bills on time and staying within your established credit limits. Such actions have the potential to increase your credit score. You can request free copies of your Experian, Equifax, and TransUnion credit reports from AnnualCreditReport.com.

If you spot any errors, report the discrepancies to the appropriate credit bureaus (the report may differ among the three). They are required to take reasonable steps to correct any errors.

Establishing Credit

If you are a first-time credit seeker — applying for a credit card or loan, for instance — you may have to establish your credit score, which you can do in several ways, including by getting a secured credit card or becoming an authorized user of someone else's card.

Improve Your Score

Not satisfied with your credit score and want to increase it?

There are a number of steps you can take, like paying your bills on time, decreasing the amount of debt you carry, and staying within your established credit limits.

By taking control of your credit score, you are taking prudent steps to improving your overall financial health.

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Four Steps to Valuing an Estate



Determining the value of an estate is a fundamental first step in estate management and a critical requirement for settling a decedent's estate.¹

How to Assess the Value of an Estate

1. Select the date of calculation. Because values move up and down, you need to set a specific date for a valuation. For a living person, you are free to pick any date. If you're assessing the value of a decedent's estate, you may choose either the date of death or the date six months after their death (the "Alternate Valuation Date"). If you use the Alternate Valuation Date, any asset sold or distributed during the first six months following the death must be valued as of the date of sale or distribution.²
2. Determine the assets comprising the estate. This asset list should include everything an individual owns or has ownership interests in.
3. Gather all financial statements as of the date of calculation. If an account is owned individually, the entire value should be calculated in the estate. If owned jointly with a spouse who has rights of survivorship, then 50 percent of the value should be included.

Remember to:

- Deduct any outstanding mortgage balance.³
- Include life insurance when the policy owner is the deceased individual or the beneficiary is the decedent's estate.³
- Calculate deductions. Subtract any debts from the total value of assets. For the decedent, this may also include any regular bills that may be due (e.g., utilities, medical expenses, etc.), charitable gifts, and state tax obligations.

Assessing the precise value of an estate can be complicated, especially when settling an estate. Please consult a professional with estate expertise regarding your individual situation.

1. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation.
2. The article assumes the deceased has a valid will and has named an executor who is responsible for carrying out the directions of the will. If a person dies intestate, it means that a valid will has not been executed. Without a valid will, a person's property will be distributed to the heirs as defined by the state law.
3. Several factors will affect the cost and availability of life insurance, including age, health, and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policyholder also may pay surrender charges and have income tax implications. You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments.

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