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There have been several powerful American families who have influenced United States history...check out three of these dynasties inside!

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Election year kicks off with some important primaries and caucuses... check out the dates here!

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You are *unique*

AND SO ARE YOUR FAMILY'S FINANCIAL NEEDS

Just as no two winter storms are exactly alike, every family faces their own unique financial situations in life that require careful planning to get through the ups and the downs. Whether it's education planning, long term care, providing a long term strategy for your family business or preserving your financial legacy, we can help you be prepared to weather whatever storms might come your way.

Financial Planning For All of Life's Seasons

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Financial Foundations

With the holidays just past us and a New Year arrived, it's likely you have spent some quality time with your family over the past couple of months. That's part of what makes each holiday season so special. But then families are (and should be) top of mind all year round.

One of the important things we teach our children about, whether directly or through our actions, is personal finances. Understanding money, the value of hard work, and the complexities of investing and credit can be a key part of properly preparing a person for the responsibilities of adulthood – and their families in the future.

Here are some valuable concepts that we should all share with our families.

Understanding (and Respecting) Credit

When it's time for your kids to go to college, they have plenty to worry about, including their new school responsibilities and homesickness. This is also often when they first have to manage their own money with a checking account and, increasingly, umpteen offers for credit cards. It's good to

consider starting them up with a checking account either when they have their first job or around their junior year in high school. This can give valuable experience, while still in the safety of home (with your watchful eye).

Before your kids acquire their first credit card, they will benefit from a lesson in how to use plastic responsibly. They need to know that this is where most individuals' finances go awry, and you can illustrate your point with interest tables that show the damage that an average of 17% annual interest, compounded over the years, can do to their savings potential. Also, tell them that credit is a privilege, not a right, and that if they abuse it, they will lose their ability to get more. We all need a good FICO score at some point!

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American Family Dynasties

There have been many political dynasties that have shaped United States history from its founding onward. Here are three of the most famous families to influence our country.

The Adams Family

The Adams family have put out two United States Presidents, the second, John Adams, and the sixth, John Quincy Adams. After losing reelection to the presidency in 1828, John Quincy Adams served eight terms in the US House for Massachusetts, becoming the only ex-president to serve in the House. The Adams also have a distant connection with William Taft, Calvin Coolidge and even Dick Cheney, through Henry Squire, a common ancestor of all.

The Kennedy Family

Often called "American Royalty," the Kennedy clan has produced multiple political figures over the years, including three very consequential figures in 20th century American history: the brothers JFK, RFK and Ted Kennedy. The Kennedys remain active today with the fourth generation taking office in 2013 when Joseph Kennedy III became a Representative in Massachusetts.

The Bush Family

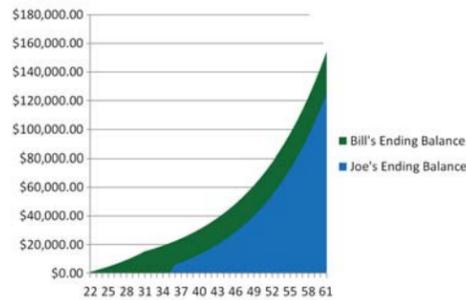
The Bush family dynasty has included Governors, CIA Directors, Vice-Presidents and Presidents over the last 60+ years. It's fairly unknown just how far back the Bush legacy goes, but one of the earliest family members, Obadiah Bush, served as vice-president of the American Anti-Slavery Society and supported the Underground Railroad. The legacy continues with Jeb Bush looking to push the Bush family to become the only family in American history to have three Presidents in their ranks.

Financial Foundations

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Save for Retirement Early

It's literally never too early to start saving for retirement. There's an easy way to share this with your working age children: compare twin brothers Bill and Joe. Bill starts saving \$2000/year at 19 but stops at 26 and never saves another dollar. Joe starts later (age 27), but saves until 65, almost his entire life. With an average 8% return, guess who comes out ahead at retirement?



This is a hypothetical example and is not representative of any specific situation. Your results will vary. The hypothetical rates of return used do not reflect the deduction of fees and charges inherent to investing.

Funding Children's Education

We have a similar story for saving for your kids (or grandkids!) college. With the increasing costs for universities (particularly out of state) and if your children are young parents and want to help with their kids' tuition, getting started with saving early can be critical. The same story of Bill and Joe (albeit on a smaller savings timeframe scale) will do. You can also incent your kids to begin saving by helping them set up a 529 plan (I can help!) and offering to match their contributions on an annual basis.

As your financial advisor, I'm here as a resource to you as you grow your financial legacy or your children as they build their financial foundation. Contact me today if I can be of assistance in any of these areas!

Social Security Statements Return to Snail Mail



As a response to limited participation in online statements, in September 2014, the Social Security Administration (SSA) will resume

mailings of Social Security statements at 5-year intervals to workers who have not created accounts through their website. The intervals are based on ages 25 through 60.

From 1999 to 2011, anyone 25 and older received a Social Security statement in the mail. In 2011, the SSA, in an effort to save money, stopped mailing

statements and went completely online through the MySSA feature. While a good thought, only 6% of people actually created their accounts online (at www.ssa.gov/myaccount).

Beyond providing workers with statements, MySSA can also be useful for those already retired. The site provides information on benefits and payments as well as proof of receipt of benefits, Supplemental Security Income (SSI), and/or Medicare by requesting a verification letter online. This letter can also be used as proof of income when applying for a loan, mortgage or assisted housing, or when required to show proof of retirement status or disability.

To 2016 And Beyond!

As expected, the Social Security Administration recently announced that there will be no cost-of-living adjustment (COLA) for Social Security benefits in 2016. For those under the income limits (\$85,000 single/\$170,000 joint) and already receiving Social Security and enrolled in Medicare Part B, premiums for Part B will also remain unchanged.

With these announcements, it's a good opportunity to review other anticipated changes in 2016:

- Personal Exemption on tax returns is expected to increase to \$4,050 in 2016.
- Income tax bracket thresholds will increase slightly by an inflation factor to be determined by the IRS.
 - For Example: The highest tax

bracket income thresholds are expected to increase from \$464,850 to \$466,950 for those married filing jointly.

- Income phase-outs for Roth IRAs and deductible IRAs, if not covered by an employer-sponsored retirement plan, are anticipated to increase by \$1,000 to reflect inflation.
- Gift/Estate Tax Exclusion Amount is set to increase to \$5,450,000.
- No anticipated changes in:
 - IRA Contributions – currently \$5,500 + \$1,000 catch up
 - Qualified Retirement Plan Contributions – currently \$18,000 + \$6,000 catchup
 - Annual Gift Tax Exclusion Amount – currently \$14,000 per donee

Comfort Cooking: Slow Cooker Pot Roast

Warm up a cold winter's night with a hearty slow cooked dinner at the end of the day. This pot roast with all the trimmings is easy AND delicious!

INGREDIENTS:

- 1 chuck roast (around 3 pounds)
- Olive oil
- 1 lb carrots, peeled & cut into chunks
- 2 lbs potatoes, peeled & cut into chunks
- 1 onion, peeled & cut into chunks
- 2 stalks celery, cut into chunks
- 1 cup beef broth
- 1 tablespoon corn starch

SEASONING MIX:

- 2 tablespoons steak seasoning
- 1 tablespoon kosher salt
- 1 tablespoon dried thyme
- 1 tablespoon dried rosemary

Combine together seasoning mix in a small bowl. Set aside.

Coat both sides of meat with olive oil. Sprinkle on a third of the seasoning mix onto each side.

Sear both sides of the meat in a large skillet over medium-high heat. Transfer roast to slow cooker.

Place the vegetables in a large bowl. Drizzle on a little olive oil to coat vegetables.

Sprinkle on the remaining seasoning mix. Add the vegetables to the same skillet that was used to sear the meat. Sauté for about five minutes - stirring occasionally.

Transfer the vegetables to the top of the roast in the slow cooker. Pour in the beef broth. Cover with lid. Cook on low for 9 hours or on high for 6 hours.

Using a turkey baster, retrieve most of the cooking juices from the slow cooker. Transfer juices to a small sauce pan and bring to a simmer over medium heat on the stovetop. Whisk together the cornstarch with a little water. Blend into the pan juices while whisking. Bring back to a simmer until thickened. Taste and adjust seasoning.

Transfer roast and vegetables to a platter. Ladle gravy over & serve.



Important Primary & Caucus Dates

Ever wondered what the difference is between primaries and caucuses? In presidential campaigns, a caucus is a system of local gatherings where voters decide which candidate to support and select delegates for nominating conventions. A primary is a statewide voting process in which voters cast secret ballots for their preferred candidates. Here's a list of the first states to select candidates through Super Tuesday.

MONDAY, FEBRUARY 1
Iowa caucuses

TUESDAY, FEBRUARY 9
New Hampshire

SATURDAY, FEBRUARY 20
Nevada caucus (Dem)
South Carolina caucus (GOP)

TUESDAY, FEBRUARY 23
Nevada caucus (GOP)

SATURDAY, FEBRUARY 27
South Carolina caucus (Dem)

TUESDAY, MARCH 1
SUPER TUESDAY
Alabama
Alaska
Arkansas
Colorado caucuses
Georgia
Massachusetts
Minnesota caucuses
Oklahoma
Tennessee
Texas
Vermont
Virginia

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