



LPL Financial
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 Member FINRA/SIPC



AZTEC Financial Group Newsletter

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Happy Memorial Day Weekend! I hope that you are able to enjoy this holiday weekend with your family and friends. I also want to take a moment to remember with gratitude all of the brave service men and women who have given their lives to protect the freedoms and way of life that we all cherish. It is humbling to honor them and salute their sacrifice.

I would like to thank everyone who submitted answers to our question last month. The winner of the drawing for May is (not drawn yet). Congratulations (xxx)!

This month's drawing will be for a \$25 gift certificate to Strafford Farms Restaurant. Family owned and operated, this restaurant focuses on homecooked meals and uses local vendors for supplies. For more information click [HERE](#).

And the question is...

What are several good ways to motivate your employees?

[Click here](#) to submit your answer by email. Good luck!



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Did You Know?

What is the most climbed mountain in the world? It's New Hampshire's very own Mount Monadnock! While some may dispute that it is the most climbed mountain in the *world*, it is, for certain, the most climbed in the *United States*.

Jointly owned by the Society for the Protection of New Hampshire Forests, the State of New Hampshire and the Town of Jaffrey, Mount Monadnock (which is Abnacki for "the mountain that stands alone") has been a popular recreational hike since the early 1800's. It was a favorite place for the likes of Ralph Waldo Emerson and Henry David Thoreau but the perhaps the mountain's biggest fan is Larry Davis of Jaffrey, who has been hiking it nearly every morning for 25 years.

Local Events!

Memorial Day Weekend Parade Schedule: Various times and days. For more information click [HERE](#).

NHRA Mello Yello Drag Racing Series: June 3-5 at New England Dragway. For more information click [HERE](#).

5th Annual Wings & Wheels Festival: June 4 from 10-3 at Skyhaven Airport in Rochester. All proceeds benefit Gerry's Food Pantry. For more information click [HERE](#).

The RIDE to End Alzheimer's: Saturday, June 11, 2016. The headquarters of ride this year is the Seacoast Science Center in Rye, NH. For more information click [HERE](#).

July 4th Weekend Festivities: Various times and locations. For more information click [HERE](#).

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Keeping Summer Safe: Pool and Spa Safety Tips



The backyard pool can be great summer fun, but it can also be a source of danger for children. For children under age 15, there are, on average, 390 drowning deaths and 4,900 injuries treated by emergency departments nationwide every year.¹² If you have a pool or spa, here are seven simple tips to keep your children and their friends safe during swim season.

Seven Safety Tips to Save Lives

1. Adult Supervision

Always be present when children are using the pool. As any parent knows, it only takes moments for children to place themselves in dangerous situations, so stay attentive.

2. Keep a Life Ring or Shepherd's Crook Nearby

This lifesaver can quickly pull someone from the pool. Always check that it is in good condition.

3. Fence and Alarms

Make sure your pool is protected by a fence. You may even want to add an alarm system that can warn you of unintended use of the pool.

4. Rope or Float Line

This can distinguish between the shallow and deep ends and serve as a visually reminder to young children not to pass.

5. Lock Your Hot Tub Cover

Young children may not be tall enough to stand up in the hot tub or fully appreciate how quickly heated water can lead to dehydration or other accidents.

6. Safely Store all Pool Chemicals

These chemicals represent a danger not only to children but the adults who use them. Find a safe storage area and handle them properly.

7. Cover Pool Drains

Suction entrapment can lead to death. Make sure all drains are properly installed with certified covers. Periodically check to ensure that they are not damaged.

With these simple steps, you can increase the safety of your pool or hot tub, without any loss in the fun and joy they bring.

1. www.poolsafely.gov, 2015
2. The information in this material is not intended as legal advice. Please consult legal or insurance professionals for specific information regarding your individual situation.

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Does Your Portfolio Fit Your Retirement Lifestyle?



Most portfolios are constructed based on an individual's investment objective, risk tolerance and time horizon.

Using these inputs and sophisticated portfolio-optimization calculations, most investors can feel confident that they own a well-diversified portfolio, appropriately positioned to pursue their long-term goals.¹

However, as a retiree, how you choose to live in retirement may be an additional factor to consider when building your portfolio.

Starting a Business?

Using retirement funds to start a business entails significant risk. If you choose this path, you may want to consider reducing the risk level of your investment portfolio to help compensate for the risk you're assuming with a new business venture.

Since a new business is unlikely to generate income right away, you may want to construct your portfolio with an income orientation in order to provide you with current income until the business can begin turning a profit.

Traveling for Extended Periods of Time?

There are a number of good reasons to consider using a professional money manager for your retirement savings. Add a new one. If you plan on extended travel that may keep you disconnected from current events (even modern communication), investing in a portfolio of individual securities that requires constant attention may not be an ideal approach.² For this lifestyle, professional management may suit your retirement best.

Rethink Retirement Income?

Market volatility can undermine your retirement-income strategy. While it may come at the expense of some opportunity cost, there are products and strategies that may protect you from drawing down on savings when your portfolio's value is falling—a major cause of failed income approaches.

1. Diversification and portfolio optimization calculations are approaches to help manage investment risk. They do not eliminate the risk of loss if security prices decline.
2. Keep in mind that the return and principal value of security prices will fluctuate as market conditions change. And securities, when sold, may be worth more or less than their original cost. Past performance does not guarantee future results. Individuals cannot invest directly in an index.

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Creative Ways to Motivate Your Employees



The common thread that runs through all small businesses, from professional services to manufacturing, is that a motivated workforce is central to the business's success.

Here are some quick, inexpensive, and potentially effective ways to motivate your employees and improve your employee retention.

Weekly "Good News" Emails: Too often the business day can be about addressing problems or issues, large and small. We forget to recognize the "wins" and other positive accomplishments. Yet, it is the successes we achieve that inspire us to reach new heights.

Encourage Mental Breaks: Whether it is making sure employees go out for lunch, take a mid-day walk, or even take a short "power nap," these breaks away from the grind can re-energize, refresh, and even lead to new ideas.

Be Visible: As a leader, your troops appreciate your visibility and a human connection to you. Walk around the floor. Write handwritten notes of appreciation. Roll up your sleeves to help meet a deadline.

Break the Routine: Think about bringing in a community speaker for a "lunch and learn" session. Perhaps even sponsor a "bring your pet to work day!" Changing up the routine inspires, invigorates, and makes it more fun to be at work.

Invite Staff to Client Visits: Not only will an employee appreciate the opportunity to visit with a client and the vote of confidence it implies, but he or she will gain a valuable perspective on what a client needs and the integral role he or she has in delivering your service or product.

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