PERSPECTIVES

WINTER 2022 EDITION

WINTERING 101:
Your Guide to Seasonal Living

FINANCIAL LESSONS FOR EVERY AGE
WHAT KIDS NEED TO KNOW ABOUT MONEY

Tips For Your Next Big Purchase
SHOPPING FOR BIG-TICKET ITEMS ONLINE

Tell Your Story: How to Finally Write That Novel
Turn Your Literary Dreams Into a Literal Reality

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Pasta e Fagioli Soup

(Olive Garden Copycat Recipe)

This Pasta e Fagioli is one of my all time favorite soups and one of my most popular recipes! It's loaded with vegetables and brimming with Italian flavor. It's perfectly comforting, hearty and absolutely delicious!

Servings: 6 servings | Prep: 15 minutes | Cook: 35 minutes | Ready in: 50 minutes

INGREDIENTS:

- 2 Tbsp olive oil, divided
- 1 lb lean ground beef
- 1 1/2 cups chopped yellow onion
- 1 cup diced carrots (about 2 medium)
- 1 cup diced celery (about 3 stalks)
- 3 cloves garlic, minced (1 Tbsp)
- 3 (8 oz) cans tomato sauce
- 2 14.5 oz cans low-sodium chicken broth
- 1/2 cup water, then more as desired
- 1 (15 oz) can diced tomatoes
- 2 tsp granulated sugar
- 1 1/2 tsp dried basil
- 1 tsp dried oregano
- 3/4 tsp dried thyme
- 1/2 tsp dried marjoram
- Salt and freshly ground black pepper
- 1 cup dry ditalini pasta
- 1 (15 oz) can dark red kidney beans, drained and rinsed
- 1 (15 oz) can great northern beans, drained and rinsed
- Finely shredded Romano or Parmesan cheese, for serving
- 3 Tbsp minced fresh parsley

Amount Per Serving
Calories: 540, Total Fat: 14g, Sat. Fat: 4g, Carbs: 70g, Fiber: 13 g, Sugars: 12g, Protein: 35g, Sodium: 718mg, Cholesterol: 49mg

**Nutrition values are estimates only.*

INSTRUCTIONS:

1. Heat 1 Tbsp olive oil in a large pot over medium high heat, crumble in ground beef and cook, stirring occasionally until cooked through.

2. Drain fat from beef then transfer beef to a plate, set aside. Heat remaining 1 Tbsp olive oil in same pot.

3. Add onions, carrots, and celery and saute over medium-high heat until tender about 6 minutes, add garlic and saute 1 minute longer.

4. Add chicken broth, tomato sauce, water, canned tomatoes, sugar, basil, oregano, thyme, marjoram and cooked beef then season with salt and pepper to taste.

5. Bring to a boil then reduce heat to medium-low, cover with lid and allow to simmer, stirring occasionally, until veggies are soft, about 15 - 20 minutes.

6. Meanwhile prepare ditalani pasta according to directions on package, cooking to al dente.

7. Add cooked and drained pasta to soup* along with kidney beans and great northern beans. Thin with a little more broth or water if desired.

8. Allow to cook 1 minute longer. Stir in parsley, serve warm with grated Romano or Parmesan cheese.

Notes
*If you don't plan on eating all of the soup right away I recommend adding the pasta to individual servings. Otherwise pasta gets soggy and absorbs too much broth.

Source:
https://www.cookingclassy.com/olive-garden-pasta-e-fagioli-soup-copycat-recipe/

SUDOKU

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

SUDOKU

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, row, and 3x3 sub-grid, which composes the whole grid in its entirety, contains all the digits from 1 to 9 only once.

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

WINTERING 101

Your Guide to Seasonal Living

Every year, millions of retirees flock to other climates in search of balmy weather and seasonal entertainment. Regions like the coast or the Sun Belt welcome well over 50 million visitors between January and March, but they are just the tip of the iceberg when it comes to seasonal travel. There's even a colorful name for such intrepid visitors: "snowbirds."

What Is a Snowbird?

Snowbirds are typically people who are retired or close to retirement and have decided to spend the winter months in a location other than where they usually live. In the past, this term applied to those who traveled south in the winter to escape the cold. Today, it can apply to retirees and others who travel seasonally to spend time outdoors and enjoy their favorite activities.[1]

If this is a lifestyle you're considering, you can stretch your fledgling snowbird wings in a number of ways. You may start pricing a second home or look for a rental property you can return to annually. Or, you may opt to chase good weather by traveling in an RV.[2]

Getting Started

Set a goal

In most things in life, it's helpful to settle on a goal before you begin. Start with the basics, such as deciding on your destination, length of stay, and, of course, budget.

Renting vs. buying

Depending on where you decide to travel, renting on a seasonal basis can cost thousands over the length of your stay. However, the funds you spend on renting could also be used to pay for some of the living expenses while you enjoy your second home. Sure, buying a home is a significant commitment, but it also may open up rental opportunities and give you the freedom to visit your second home whenever you please.[3,4]

Pros & Cons

Sounds great, right? However, before you begin searching for your perfect winter home, there are a few items to consider. After all, wintering in more temperate locations can often mean more than enjoying the sunshine at your back and warm sand beneath your feet.

Owning a recreational vehicle (RV)

The allure of the open road and nearly limitless freedom appeal to many retirees looking to spend their winters elsewhere. However, sometimes the reality of RV life can differ from your perceptions. Here are some items to keep in mind before you start your journey:

- **Comfort behind the wheel** – Depending on the size of your vehicle, you may need a commercial driver's license (CDL), even if your RV is a non-commercial vehicle (which most are). For recreational vehicles with a Gross Vehicle Weight Rating (GVWR) over 26,000 pounds, including a towed unit with a GVWR over 10,000 pounds, a CDL is required in the United States per federal and state law.
- **Try before you buy** – If you aren't sure which direction to go with the size and type of RV, rent a unit similar to what you are considering. You'll soon know if life on the road is for you.
- **Ask a (financial) pro** – A candid conversation with your financial professional may be a wise move before making any permanent decisions. After all, your RV will most likely lose value over time, and there may be resources that can help you better understand the issue.[5]

Owning a second home

If you prefer something more permanent, a second home may be right for you. A second home can allow for longer trips and more opportunities for entertainment and socialization. But as with any real estate purchase, there are some considerations to keep in mind.

- **Location, location, location (and price)** – The ultimate price for your new home will depend heavily on the location you choose. Even if you have experience in the real estate market, it can be helpful to enlist the aid of a real estate agent in your search.
- **Televised inspiration** – If you've ever watched a real estate show, you've already started your search. These shows aren't just entertaining – they can also be invaluable learning tools. Pay attention to the triumphs and mistakes these shows highlight so you can hit the ground running.
- **Enlist a friend** – Anyone who has shopped for a home knows how difficult it can be to remain objective. Sometimes we see a home and love it so much that its shortcomings fall by the wayside. Try asking an impartial friend to weigh in on your top choices. It may be a little painful, but what they notice can save you from headaches in the future.[6]

Owning a rental property

Many of the considerations of second ownership apply here as well. The significant differences arise when you decide to rent your property while you're not using it. After you've purchased your property, here are some potential ideas to help make it a success as a rental:

- **Management** – A reputable property management company can be enormously helpful for private rental property owners. For a fee, these companies will maintain the property, handle tenant issues, and make sure your investment is well-tended. When you start the search, try asking your real estate agent for some guidance to get the ball rolling.
- **Fractional ownership** – Purchasing a rental property is a significant investment. If you're not quite ready to take the plunge, consider fractional ownership. By splitting the investment among multiple owners, you may be able to manage the cost and potential risk of your rental property.
- **Research is a must** – For this, the internet is your best friend. Spend some time reading through message boards and posts from other rental property owners. Often, you can find helpful, actionable tips or ways to avoid mistakes others have made during their searches.[7]

Whether you consider yourself a snowbird, a seasonal dweller, or just someone in pursuit of the good life, there are many ways to create a lifestyle that works like a dream.

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1. 55places.com, October 5, 2020
2. Living.medicareful.com, January 21, 2020
3. Midlifesnowbird.com, September 8, 2020
4. Living.medicareful.com, January 21, 2020
5. Living.medicareful.com, January 21, 2020
6. Snowbirdfaqs.com, 2021
7. Snowbirdfaqs.com, 2021

Financial Lessons for every age

What Kids Need To Know About Money And When To Tell Them.

67 in
18 years old

59 in
12 years old

40 in
4 years old

A recent survey of American teens showed that 57 percent of respondents wanted to learn more about money from their parents or guardians. Meanwhile, 35 percent said they learned about money from social media, and 34 percent looked to websites and articles.[1]

Talking to your children about money is essential regardless of their ages, and the kinds of conversations you can have can change over time. As you think about how to approach financial conversations with the younger folks in your life, there are some guidelines to keep in mind along the way.

Money is not only a big topic but also one that can feel difficult to speak about. Even financially successful people might be at a loss when it comes to explaining financial matters to children. The good news is that you probably know more than you realize, and there are practical ways to convey these lessons. In fact, you may be able to start earlier than you think.

Preschool to Kindergarten

Children are naturally curious. When you're doing ordinary errands like going to the bank or paying for goods or services, they might ask about what you're doing. Think of these as teachable moments to help them understand how money works.

Introduce your children to coins and bills early on. Maybe you have a change jar in the house. A simple exercise like exploring the shapes of the coins and counting them can be a good first step. You could even make it a game. If your child likes to "play store," that can be a time to introduce the values and names of various coins and teach counting shortcuts.

Elementary and Middle School

Once the children reach grade school, establish some boundaries around money. Explain the difference between needing and wanting things, like toys and video games. Explain that the thing they want costs money, which isn't an unlimited resource.

You can also involve children in your everyday financial behaviors. Tell them why you are paying with your debit card instead of your credit card or vice versa, and explain the difference between those cards. If you are paying bills, invite them to watch you write a check or make a payment online. Explain that these actions take the money from your accounts and give it to the companies you're paying. When grocery shopping, show them how you compare prices and look for value in the items you select.

In addition, earning an allowance, being paid for household chores, receiving gifts, or engaging in other minor money-earning activities are all learning opportunities for young people. You may want to include a budgeting exercise in this process, encouraging the child to set aside their piggy bank or change jar for "fun money"

and designating other funds for certain necessities or supporting a local fundraiser.

As you introduce budgeting, don't be afraid to return to your own budget to model good behavior. By grade school, children should have enough experience with addition and subtraction to follow along as you pay your bills.

If your child receives an allowance, it's also time to teach them how to use that money. Part of the responsibility of having an income is using it wisely, so let them know that they can save up for something they want. Having a goal for something like a new bike or purchasing a gift for a friend might be a great way to focus them on the importance of keeping and maintaining a budget.

As your child gets older, they may begin taking on odd jobs around the neighborhood. However enterprising your child might be, now's a great time to help them to open a savings or checking account—or both. Building this history will be very helpful once they are old enough to be considered for car loans, credit cards, and other forms of consumer debt.

High School and College

Providing a teenage child who is at least 18 years of age with a credit card can be controversial. It can undoubtedly be perilous for those who are not yet ready for that level of responsibility. But those who are ready can benefit from your guidance on using and paying off credit cards before they leave home. Understanding fees and interest charges, especially how they differ from savings or checking accounts, can be a valuable lesson. Specialized credit cards meant specifically for students might be one way to meet your teen's needs.

Next stop: college. Many critical financial conversations can take place as a student approaches this milestone and begins to take on new levels of responsibility. What loans might be taken out? Who will pay for them? What scholarships or grants might the student qualify for, beyond the Free Application for Federal Student Aid (FAFSA)? Will a part-time job be a part of their college experience?

Finally, consider bringing your young adult along for visits to members of your financial support team. Introduce them to the people you work with

on these matters, including your accountant, tax preparer, and other professionals and consultants. Most will be happy to provide your child with an explanation of what they do for your family. A financial professional can also help answer questions young people might have about saving for college and other matters, including fielding questions you might not know the answer to.

Learning as a Legacy

Teaching your children to seek out experts when they have questions is often a valuable lesson. What your children learn from you and others about money, starting from a young age, can be a legacy you leave behind that will serve them throughout their lives.

1. FinancialAdvisorIQ.com, July 26, 2021

shopping for **BIG-TICKET ITEMS** online

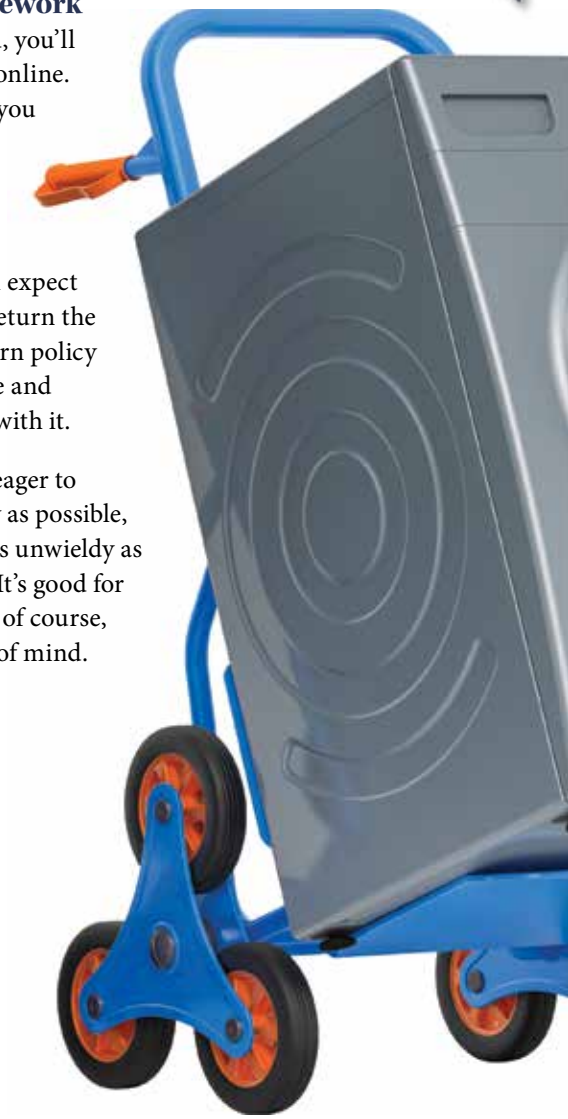
Your phone dings: the groceries have arrived. You open your front door and see the bags neatly arranged. Alongside them is a box from an online retailer: a new pair of shoes. You slip on the shoes (great fit, not too snug) and start putting away the groceries when you hear a knock on the door. It's your daughter's lunch, prepared just as she likes it: a double cheeseburger, no onions, extra pickle. You remind her not to spoil her appetite since you're cooking dinner tonight. But when it's time to preheat the oven, you realize it won't turn on. No, it's not a blown fuse. Your old range has finally gone to the big kitchen in the sky. Dreading the hassle of finding a new one, you wonder if you could order an oven online like you order everything else.

Websites and phone apps allow the entire retail experience to live at our literal fingertips. A recent study found that 60 percent of consumers planned to increase their online shopping. Groceries and sundries are one thing, but what about big-ticket items you don't buy every day? Would you be comfortable buying a refrigerator featured in a virtual video tour? What about a dishwasher that has never seen a showroom floor?[1]

Do Your Homework

If all goes as planned, you'll love what you order online. But what happens if you don't? Before buying something as complex as a home appliance, find out exactly what you can expect should you need to return the item. Locate the return policy on the app or website and familiarize yourself with it.

Online retailers are eager to make returns as easy as possible, even on something as unwieldy as a washing machine. It's good for return business, and of course, great for your peace of mind.



Comparison Shopping and Price-Matching

Looking at your options is a breeze online. Rather than spending an entire afternoon trudging from store to store to compare prices and brands, you can simply flit between several retail apps or open tabs on an internet browser.

It's also possible that a retailer may be willing to match prices. If you see a great price from one retailer, ask if your favorite store will match it. There are many advantages to this: your preferred retailer may offer a branded credit card for future purchases, or you may accrue loyalty points, adding up to potential savings on major purchases. The app or website may have a chat support function that can help you price-match simply by copying and pasting the competitor's page.

Many Options, Many Reviews

Major retailers will have an online presence, but you might be able to find a better deal going to the brand's website. Many retailers and brands have their own financing options available. If you're not planning to pay for your item outright, you might find that some terms are more favorable to you than others, so be on the lookout for those differences.

Also, keep an eye on reviews that other consumers have left. You never know when they might have noticed something that becomes an important factor or influence in your purchase. When people have a great experience, they are often effusive. When an item is faulty or doesn't work out, they're just as clear.

It's possible that online shopping won't connect you with everything you want to buy, and there's still plenty to be said for seeing the item in person before you make a big purchase. Still, not every major retailer maintains a big box store or showroom, and lower overhead may let them offer you the same product at a lower price. However you choose to shop, good luck and happy hunting!

1. Yahoo! Finance, May 28, 2021

TELL YOUR STORY

How to Finally Write That Novel

For some, retirement is a time to indulge their wanderlust. For others, it's about giving back to their community. And for a certain set of brave souls, retirement can be a time to finally put the sum of their life stories, dreams, and creative inclinations to paper.

The Power of Community

If you've always dreamed of writing a novel or memoir, it's never too early or too late to get started. Maybe you want to record your story for your children and grandchildren. Or, maybe a fiction story has been percolating in your head for years. Regardless of what type of book you'd like to create, writing can be a rewarding activity during a season of life when the intense time commitments of work and childrearing are behind you.

One of the best ways to hone your craft and stay motivated is to find a local or online writing group. A solid community gives you support and guidance to get started and the push to keep going if your story feels like it's stagnating. Connecting with other writers is a great way to help you improve, stay accountable, and maintain the gumption to keep writing.

50,000 Words in 30 Days

You might have heard of the organization NaNoWriMo. NaNoWriMo stands for National Novel Writing Month, a time when amateur writers of all skill levels commit to writing a book in 30 days. This annual writing challenge began in 1999 with a simple premise: Could you write a novel—or 50,000 words—in 30 days? Since then, the organization has expanded into a creative movement with hundreds of thousands of writers participating in challenges throughout the year.[1]

Late-in-Life Writers

Just because you didn't spend your teens and twenties writing like F. Scott Fitzgerald doesn't mean that your writing dreams can't come true. Plenty of successful writers didn't get started writing until later in life. For example:

- **Bram Stoker:** The writer of the classic novel Dracula didn't publish until he was 50, while he was helping run the Lyceum Theatre in London. He wrote novels and reviews on the side after leaving civil service.[2]
- **Laura Ingalls Wilder:** The author of the beloved Little House on the Prairie series didn't start writing until her mid-sixties at the encouragement of her daughter.[3]
- **Millard Kaufman:** His first novel, Bowl of Cherries, was published when he turned 90, proving it's never too late to pursue your dreams.[4]
- **Babette Hughes:** She wrote her first novel in her late 80s and branched out from writing her memoirs to complicated spy thrillers at 98 years of age.[5]

If the idea of writing your book in a month sounds daunting, remember that anything over 50,000 words is considered a novel. When you break it down into a daily word count, 50,000 words becomes about 1,667 words a day, or roughly 4–5 typed pages. The secret is committing to spend a couple of hours a day to focus and get words onto the page (you will come back later to refine your draft).[1]

If you like the idea of joining a digital community, you can learn more by searching for National Novel Writing Month. There, you can track your progress with their word count tracker, write notes about your novel, and connect with other writers for encouragement.[1]

Regardless of whether you're writing for others or just for yourself, dedicating intentional time to your literary ambitions can be deeply rewarding. Good luck and happy writing!

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1. NaNoWriMo.org, 2021
2. IrishPost.com, May 26, 2021
3. BusinessInsider.com, April 22, 2020
4. GroveAtlantic.com, 2021
5. MarketWatch.com, June 5, 2021

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