PERSPECTIVES

SUMMER 2017 EDITION

SMALLER LIVING

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PLATINUM
TAX & WEALTH MANAGEMENT

SUMMER WELCOME

Dear Client,

For many of us and our families, summertime means candles in Mason jars, pool parties that last until the sun goes down and campouts in the backyard. It means cookouts of hamburgers and hotdogs or fresh fish from the day's trip to a nearby river. Summer often also brings moves, weddings, and vacations, and with high temperatures, summer means added challenges to keeping fit.

When we think of summer, many of us dream of a slower, simpler way of life, even if for just a few months. Whatever your summer wishes might be, I hope this newsletter gives you useful ideas about downsizing, resizing or simplifying your home and life, uncommonly good travel destinations, and tips for keeping you cool during workouts. This edition also offers insightful, financial information for any of you who might be getting married or re-married this summer, or for any family members planning to tie the knot soon.

Wherever your travels may take you in your financial and personal lives, everyone at Platinum Tax & Wealth Management is ready to help you on your journey. If you would like to discuss any topics you read about in the newsletter, I am happy to talk. Until then, warm, sunny wishes for a great summer!

Sincerely,

Jeremy & Cindy Matranga

Jeremy M. Matranga, RFC
Cindy D. Matranga

SUDOKU

6					9		4	5
	7		5	2				
	3							
	2					4	7	
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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, 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.

						1		6
	1	8	4				3	
	9					8		
9	8							1
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1					9	3	5	
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Smaller Living

More Americans are considering alternatives to living large

No matter what you call it—downsizing, tiny living, minimalism, microliving, or going (mostly) off the grid—living smaller and with less stuff is a thing these days. People don't just embrace this lifestyle because it is all they can afford; some do it because they want to spend less. Plus, downsizing and simplifying your life often go hand in hand.

For many, living without a big mortgage means they are able to save more, invest more, experience more, and retire sooner.

Even if you are not ready to take the big leap into a tiny house---defined as a home that is 500 square feet or less, typically on wheels---you still can enjoy the benefits of a more minimal lifestyle by downsizing and decluttering. Practice and prepare by going through your closets, cabinets, and living spaces, and collect items that no longer fit you, that you no longer need, or that you have not used in the past six months. Sell those items, and bank the savings.

Whether you opt for a smaller home, a downtown condominium, an apartment, or even a tiny house, downsizing can bring about decreased financial stresses and an increased sense of well-being.

If you do decide to take the plunge into true tiny living, you will not be alone. Though the numbers are still small, there is a growing population in the United States who are living their dreams in tiny houses. They even have their own association. It is estimated that, as of May 2016 (the latest that reliable numbers were available), there were about 10,000 people living small. That was up considerably from the couple hundred just five years ago.[1]

For many, living without a big mortgage means they are able to save more, invest more, experience more, and retire sooner. That is quite an incentive when you consider that about 33% of US households that earn around $75,000 still live paycheck to paycheck.[2]

HERE ARE SOME STARTLING FINANCIAL STATISTICS ABOUT TINY-HOUSE OWNERSHIP: [3]

68% have no mortgage, compared to about **23%** of all US homeowners.

55% have a median savings of almost **$11,000** in the bank, which is more than the average American.

78% own their tiny home, compared to **65%** of those with traditional homes.

32% have more than **$10,000** saved for retirement.

89% have less credit card debt than the average American, while **65%** have no credit card debt.

The financial freedom that can come with tiny living has widespread appeal across the nation. The largest share of tiny-house dwellers, 23%, are between the ages of 31 and 40.[4] Millennials, who watched their parents languish in the Great Recession and have student debt that puts traditional houses out of reach, are gravitating toward tiny homes, as are baby boomers, who want more-affordable homes with less maintenance.[5]

Owners of tiny homes, which can cost as little as $23,000 to build, say they enjoy this way of life for financial and emotional freedom, a greener lifestyle, and the satisfaction of building one's own refuge.[6]

A reduced carbon footprint is another draw of tiny houses. These homes use less lumber and building materials to construct. They need smaller and fewer appliances, and there's less space to heat and cool, which means less electrical and fuel use. More than 80% of a home's greenhouse gas emissions over the course of its 70-year life can be attributed to electrical and fuel use. Reducing a home's size by half reduces its lifetime emissions by 36%.[7]

There are cons to tiny-house life; chief among them are difficulty finding a place to park that tiny home because they often are too small to meet fire, building, and safety codes; doing less-than-pleasant chores such as emptying a composting toilet; and having limited space for overnight guests.[8]

Whether you opt for a smaller home, a downtown condominium or apartment, or a tiny house, downsizing can bring bigger savings and retirement accounts, decreased financial stresses, and increased well-being.

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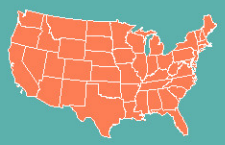
Smaller Living
A Cheat Sheet!

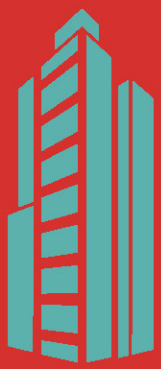
Whether you opt for a smaller home, a downtown condominium, an apartment, or even a tiny house, downsizing can bring about decreased financial stresses and an increased sense of well-being.

As of May 2016, there were about **10,000 people** living small in the United States.

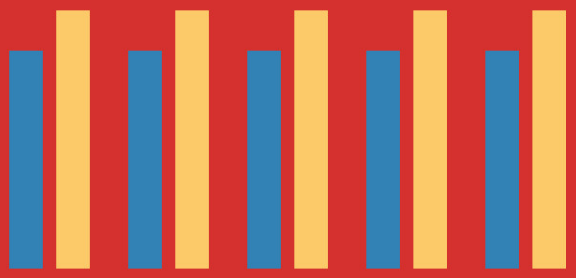


Smaller spaces in desirable locations are more affordable.

It is easier to find affordable housing in hot or trendy neighborhoods when you are not fixed on buying or renting a 2,000-square-foot (or larger) home. Condominiums, townhouses, row houses, and apartments in the heart of a city can fit the bill for microliving.[9]



Moving to a smaller home — even if it is not necessarily tiny—can reduce not only your mortgage but your taxes, insurance, utilities, and maintenance costs.[13]



Remodeling and redecorating cost less

—there is less space to deal with. Since you are not dealing with so much space, you might invest in custom-made items or higher-end finishing touches.[10]

Having less space for family members to spread out and isolate themselves might bring families closer together, allowing parents and children to play and interact more.[14]

It is still possible to hold gatherings, even larger ones. Plan an open-house type event during which people come and go throughout the evening, or open up your outdoor area for overflow.[11]

Downsizing your home and reducing your spending can lead to more financial security and solvency.

Since you have less space to put and store things, you are less likely to spend on items you do not need anyway.[15]

A smaller living space means less room for clutter and unnecessary belongings.

In turn, this could mean spending less money on things you probably do not need and spending less time on chores such as cleaning house.[12]

Tiny living could lead to better retirement options. Not only are you putting more money toward retirement, but you may be able to retire earlier than you thought.[16]

Financial Tips For

Newlyweds

Managing Finances before Marriage Can Help Couples Avoid Common Pitfalls

Just over 2 million couples tied the knot last year, a rate of 6.9 per 1,000 total population.[1] About 70% of those couples have argued or will argue about money. Disagreements about finances top other subjects such as household chores, snoring, togetherness, sex, and what's for dinner. When married twosomes argue about money, they typically quarrel about spending (55%), saving (37%), lying (21%), and exclusion from decisions (11%).[2]

The good news, though, is that disagreements over money can be effectively managed—whether you're deep into marriage or just starting out. We have some useful tips for engaged couples and newlyweds for discussing financial concerns early on. Even if you have been married a while, though, these pointers can help.

Pre-Marriage Considerations

Whether you are 25 or 55, couples considering marriage should discuss these financial topics.

- Before you get married, talk frankly and honestly about money. Disclose your debts and your credit score to your significant other.[3] Decide now how you will work through financial issues that come up along the way.
- Talk about your money styles and your preferences—are you frugal or a spendthrift? Do you prefer cash, check, or debit/credit cards? What is the threshold amount for discussing big purchases? [4]
- Set your financial goals—discuss the possibility of homeownership, children, traveling, retirement, college tuition, health care crises, job loss, material items, and experiences. Talk about how you will manage financial emergencies and how you will save for and spend your lifestyle expenses.[5]
- Create a budget, and decide how the bills will get paid and who will pay them. By setting up a budget, you each will understand how much money comes in and how much goes out. Figure out how much you will save and how much each of you receives for personal spending.[6]
- What money tools will you use? Will you bank only in person or use online- and mobile-banking options? How often will you check balances on your accounts, and who will handle this? Find out if your bank offers seminars or apps for newlyweds and couples who have been married longer.[7]
- Decide how you will manage insurance needs—health, life, disability, auto, and home. Agree on contributions to employer-sponsored retirement plans, 401(k)s, and IRAs.[8]
- Once you marry or combine households—and you have merged some or your expenses and income—you might feel like you just won the lottery, got a raise, or came into extra cash. Though it might be tempting to bump up your lifestyle, do not do it. Instead, use your newfound surplus to pay off loans and credit cards or boost your savings. If you can, live on one income, and bank the rest for the future. Prepare for unexpected issues such as job loss or a health crises or for things like starting your own business or going back to school. Saving now gives you more options later.[9]
- Update or create your wills, and change your beneficiary information on your retirement, investment, or insurance accounts.
- Merge your lifestyles, and abandon any "it's my money" attitudes. These cause tensions and build resentment if one spouse has significantly more money than the other and spends extravagantly while the other is clipping coupons and shopping for clothes at the nearest thrift store.[10]
- Review your tax withholding, and look for ways to decrease taxes and maximize retirement savings.[11]

Whatever plan you put in place, make sure, as a couple, you come back to it at least once a month. Set aside time every 4 to 6 weeks to talk about money, financial issues, and your progress and setbacks. Work as a team, and be honest and open to the possibility that your spouse has some great ideas about decreasing your debt, increasing your wealth, and living the life you both dream of.[12]

Remarrying Later in Life

Couples entering their second (or more) marriage—and especially couples who are combining families, have adult children from previous relationships, or have their own strong portfolios established—may have added, and often very serious, matters to consider.[13]

Disagreements over money can be effectively managed deep into the marriage, or just starting out.

A meeting about finances is essential before the wedding day, especially if both spouses have advanced careers, significant assets, and/or children of any age. Honesty and clarity are critical to creating a successful plan.[14] Here are some topics to deliberate as you get ready to walk down the aisle again.

- Set up a specific time, and make an agenda to discuss your respective financial situations.[15]
- If you have your own financial advisors, introduce them to your new spouse to make sure everyone is on the same page.[16]
- Be transparent with your new spouse about your financial situation, whether it is a positive or negative picture you will be painting. Consider sharing financial documents, including tax returns, pay stubs, bank and investment statements, and even a credit report.[17]
- Review any contractual obligations you have with former spouses.[18]
- Talk about how you want to support not only each other but each other's children or other family members. Discuss any relevant guardianship issues.[19]
- Determine and acknowledge each of your spending and savings styles, and map out a plan for handling any differences.
- Merging ideas may be challenging if there are children involved, an ex-spouse, or a noticeable socioeconomic gap between you. Try to see the other's point of view, and learn his or her strengths and weaknesses so you can complement each area.[20]
- Set guidelines and boundaries about a joint checking account, how you will save for your kids' college educations, and the price tag limit for discussing and agreeing on large purchases.[21]
- You will need to review any plans from prior marriages, including wills, trusts, and beneficiary designations, and create a clear plan that addresses all matters of "yours," "mine," and "ours."[22]

Each of these topics has multiple layers and even more answers, depending on which state you live in. But if you talk about these things early on, even as uncomfortable as it might be, it could save you even more difficult conversations down the road—and potentially could save your marriage.

Honesty and clarity are critical to creating a successful plan.

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STAYING fit in the SUMMER

5 TIPS TO MODIFY WORKOUTS DURING SUMMER *HEAT*

The temperatures are rising, and your commitment to that "get fit, stay fit" New Year's resolution may be waning. You are not alone. Among those who make New Year's resolutions, only 20% keep them throughout the year.[1]

Despite the heat and your diminishing focus, it is not too late to get back on track. Here are five tips for exercising safely during the summer.

1 Be flexible about what time you work out.

It is not your imagination that heat and humidity make walking, running, hiking, and biking feel much harder than they did last winter or even early spring. You will need to be flexible about the time of day you squeeze in the outdoor part of your workout. Track the weather, and figure out when the temperatures are coolest—it might be early in the morning or later in the evening. Try to schedule your workout at that time.[2]

2 Stay hydrated.

Drink plenty of water throughout the day, not just before or after your workout. Avoid alcohol, sugary drinks, and caffeine, all of which can cause you to lose fluids. Make sure the drinks are cool but not too cold; consuming icy-cold drinks when you are hot could lead to cramps. If you plan to be very active for a couple of hours or the temperatures are above 80 degrees,[3] consider using a sports drink, which can replace salts and minerals as well as fluids. Choose one with the least amount of sugar.[4]

3 Change up your workout regimen to include indoor and/or water activities.

When it seems as though the temperatures stay above 85 degrees, consider taking your workout inside or in the water. Move inside to an air-conditioned gym for your most intense workouts. Try running in the rain, as long as there are no severe weather threats like lightning or high winds.[5] Consider a water aerobics class or swimming laps. Even in the water, it's still important to stay hydrated. Schedule a trip to a nearby water park—you, your friends, and the kids will have a great time, and you will get plenty of exercise climbing the seemingly endless stairs to the tops of the slides and walking all day in the park. You probably will not even realize what a workout you have gotten.[6]

4 Wear breathable clothing, and take a cold shower before you head outside.

Hop in a cold shower, and leave your hair wet. Throw on lightweight, light-colored, wicking clothes, which pull moisture away from your skin, making you feel cooler. A hat to keep the sun off your head and face helps too.[7]

5 Take it easy.

It may seem counterintuitive to go easy with your workout, but when it is blistering hot outside, it is the best thing to do. If you are exercising outside, decrease the intensity of your workout by exercising more slowly and for less time. Stay in the shade as much as possible, or keep your run or walk on a gravel or dirt path, which radiates much less heat than concrete or pavement.[8]

Working out is a great way to get strong and healthy, but overdoing a workout in the summer heat could leave you on the ground with critical heat sickness. Mind these tips we have provided, exercise caution and common sense, and you will find it's a cinch to stay fit in sweltering heat.

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USE CAUTION DURING SUMMER HEAT

As we climb to summer temperatures, though, it is important to exercise safely. According to the National Safety Council, 244 people died in the United States in 2014 from exposure to excessive heat.[9] More than 9,000 people in the United States have died from heat-related causes since 1979.[10]

It is important to know and watch for the signs of heat illness. Monitor yourself and your workout partners for heat exhaustion or heatstroke.[11]

Those first signs of heat illness might include:[12]
- heavy sweating
- fatigue
- thirst
- muscle cramping

Progressing symptoms may include:[13]
- weakness
- dizziness
- headache
- nausea or vomiting
- cool, moist skin

Heatstroke comes when:[14]
- you have a fever of about 104 degrees,
- your skin is red, hot, and dry,
- you have rapid, shallow breathing,
- a rapid, weak pulse
- you display irrational behavior, extreme confusion and/or loss of consciousness

At the first signs of heat illness, get out of the heat or sun immediately, remove any extra clothing, and drink water or a sports drink. In case of heatstroke, call 911.[15]

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OFF THE BEATEN PATH

5 GREAT SUMMER DESTINATIONS

Working professionals are requesting vacation time. Kids are flinging their papers in the air as they run happily across the school's threshold out into the warm sun. Families are grilling on the back deck. Fireflies are flickering, and annual cicadas are chirping at dark. It is summertime!

If you are looking for ideas on unique summer destinations, then this is your short list.

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Birmingham, Alabama

Founded as an iron mine, [1] this midsized city in the heart of the southern United States is ideal for history enthusiasts, music lovers, foodies, and craft beer fans. The city, a significant part of American history, has the Civil Rights District, featuring key sites of the area's civil rights movement.[2] Birmingham also boasts America's oldest baseball park and its newest one—Rickwood Field and Regions Field, respectively. This north central Alabama city also has the Alabama Jazz Hall of Fame and the vaudeville theater, Lyric, where acts such as Mae West, Roy Rogers, and Buster Keaton were once in the spotlight. Food and craft beer fans might enjoy the growing brewing community as well as the culinary talent of the city's chefs.[3]

Ithaca, New York

Nestled in what is known as the Finger Lakes region of Upstate New York, Ithaca is frosty in the winter but delightful in summer. This central west New York college town is ideal for walking through its dozens of eclectic shops, dining in its superior restaurants, selecting fresh produce, and tasting new wines, as well as sailing or canoeing on Cayuga Lake or hiking on Ithaca's legendary gorges or in the stunning Treman State Park.[4] You might also enjoy the local universities' museums and education centers that fill the woods, including the Cornell Lab of Ornithology, featuring a 220-acre wildlife sanctuary.[5]

Lancaster County, Pennsylvania

If you are truly seeking a relaxed, serene tempo on your vacation, then step back in and slow down time in America's oldest Amish settlement, where thousands of people still embrace a centuries-old way of living. Savor authentic Pennsylvania Dutch cooking, and take in the landscape, perhaps during an Amish buggy ride. You might also shop for that perfect handmade Amish craft to take home.[6] If you would like to mix the expected side of Lancaster (Amish country) with a surprising side, then check out Dutch Wonderland, a 42-acre amusement park with more than 30 rides, designed especially for young families.[7] Summer in Lancaster also is the best time to explore the region's many wineries and breweries.[8]

Snowbird, Utah

A ski resort in the summer? You bet! Snowbird, Utah—just south of Salt Lake City, nestled in the Wasatch Mountain State Park in the Rockies—is not just a winter ski destination. Snowbird Ski & Summer Resort transforms from its wintery, deep-powder, snowy dreamland into a breathtaking green summer paradise with plenty to do. Located at the base of the former mining town of Alta, Utah, Snowbird opened in 1971.[9] Summer activities include aerial tram rides to the 11,000-foot summit of Hidden Peak and all-day passes for a mountain coaster, Alpine slide, mountain flyer, vertical drop, ropes course, climbing wall, and bungee trampoline. There are even bouncy inflatables and gemstone mining for the kids. You can also go mountain biking and hiking and ride the Peruvian chair and tunnel, which takes sightseers up 2,400 vertical feet and offers stunning views and close-up wildlife sightings.[10]

St. Louis, Missouri

Situated near the confluence of the Mississippi and Missouri rivers, St. Louis has something for everyone. St. Louis offers a variety of glimpses of history—ride up 630 feet on the iconic Gateway Arch; explore Forest Park, one of the largest urban parks in America and home to The Louisiana Purchase Exposition, or the 1904 world's fair; or enjoy a tour of Anheuser-Busch Brewery and visit its famous Clydesdale horses. If art and science are your things, then St. Louis's museums and parks will satisfy. To name just a few of the abundant places to visit, there are the interactive and educational Magic House; Citygarden, an oasis of contemporary art that blends landscape and sculpture; City Museum, a museum and playground constructed from recycled plastic and found objects; and St. Louis Science Center, which boasts more than 700 hands-on displays. Outdoor lovers will not lack for activities either; they can enjoy Six Flags St. Louis, a St. Louis Cardinals baseball game, St. Louis Zoo, Onondaga Cave State Park, Missouri Botanical Gardens, or a live rock show at Hollywood Casino Amphitheater. Everyone in the family will find plenty to enjoy about St. Louis.[11]

Do the unexpected this summer and visit one of these, or another destination off the beaten path. Learn a little American history in Birmingham. Slow down time in Pennsylvania or speed down the Rocky Mountains in Utah. Get back to nature in Ithaca, or enjoy city life in St. Louis. No matter where your travels take you this summer, remember the most important thing about vacations: Have fun!

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