



Financial Strategies For Your Future

December Newsletter

Hello Eric,



In a blink of an eye this year is coming to an end. It's hard to believe how fast time has flown.

This year has brought about many changes. Through it all it is important to remember that during highs and lows in regard to your portfolio, staying on course is the best strategy.

Please take a few minutes to read through our latest blog. We shared a beautifully worded article from LPL Financial that I'd love for you to read regarding the current market.

**Remember that I am here for you to speak with.
Please call anytime: 603-343-4515 or email:
Eric.Wasson@AztecFG.Com.**

Did you know...

**The human brain is made up of 78%
water?**

The human brain is one of the most important organs in your body. And 78% of it is made of water! The brain works better when it has enough water.

<https://curioustimes.in/news/80-of-the-human-brain-is-made-of-water/>

The Nutcracker

Where:

The Star Theatre
120 Rogers Road
Kittery, ME 03904

When:

**Saturday, December 3,
1pm & 6pm
Sunday, December 4, 1pm**

The Dance Annex returns to the **STAR Theatre** in Kittery, Maine with The Nutcracker, celebrating their sixth annual

‘North Country Mist: Landscapes in a New Light’

Where:

The Art Center
1 Washington Street
Suite 1177
Dover, NH

When:

**Monday through Friday
from 10 a.m. to 5 p.m.,
and Saturday from 10 a.m. to
2 p.m.**

presentation of this timeless holiday favorite.

Follow Clara on her magical journey to the Land of the Sweets in this enchanting production that features members of **Annex Contemporary Dance Company**, special guest artists, and Dance Annex students. This beloved ballet is sure to delight audiences of all ages. Begin your holiday season with The Nutcracker at the STAR!

[More Information](#)

Photographic artist Mark Giuliucci has spent years capturing these fleeting North Country moments. He works in an unusual medium: near-infrared photography.

Giuliucci, a member of the NH Art Association, exhibits his work frequently across the state, both in solo shows and juried exhibitions.

[More Information](#)



A Christmas Story

Where:
Seacoast Repertory Theatre
125 Bow St.
Portsmouth, NH 03801

When:
Dec. 2 - 23

This musical, which received rave reviews for its Broadway run, is based on the movie classic that runs round-the-clock on television every Christmas.

Set in the 1940s in the fictional town of Hohman, Indiana, the musical follows 9-year-old Ralphie Parker and his quest for

Juston McKinney: A Year in Review 2022

Where:
The Historic Theater
28 Chestnut Street
Portsmouth, NH 03801

When:
**Monday, December 26 2022,
7:00pm**
**Tuesday, December 27 2022,
7:00pm**
**Wednesday, December 28
2022, 8:00pm**
**Thursday, December 29 2022,
8:00pm**

the Holy Grail of Christmas gifts—an Official Red Ryder carbine-action 200-shot Range Model air rifle.

The delightfully versatile score ranges from gentle ballads to show-stopping full-ensemble numbers. A Christmas Story, The Musical brings an exciting new dimension to those who have seen the movie, and stands on its own for those who haven't.

[More Information](#)

End the year with laughter as comedian Juston McKinney performs what have become annual must-see shows at The Music Hall!

Have the last laugh of 2022 with Juston as he uses multimedia to dish on his New England life and looks back at the year that was.

[More Information](#)

Everything's Better with Bacon

It even makes understanding inflation easier



YOU CANT BUY
HAPPINESS

But you can buy bacon, which is about the same thing...

“Bacon’s the best. Even the frying of bacon sounds like applause. Bacon bits are like the fairy dust of the food community.”

– Jim Gaffigan

Let's face it: talking about bacon is always fun. It can even help illustrate a topic that has been in the financial media a lot lately — inflation. In 1991, the price of a pound of bacon cost \$2.22 (according to the Bureau of Labor Statistics). Thirty years later, in August of 2021, a pound cost \$7.10. That's inflation at work. Inflation is simply the rise in the cost of living, and it eats away at your money's purchasing power and may not buy as much retirement in the future as it does today.

Over the past several months, inflation has crept back into the financial media limelight. Last year, price increases began to grow out of pandemic-related shutdowns and supply chain disruptions. As an example, the Consumer Price Index, a key measure of inflation, climbed 5.4% in September of 2021 compared with the prior year.

Keep Inflation in Mind in Your Retirement Planning

When you retire, one thing is a given: the cost of basic necessities as well as other things you enjoy will continue to rise. The following table provides some hypothetical examples to help increase your awareness of inflation.

Item	2021	2051
Pound of bacon	\$7.10	\$17.23
Dozen eggs	\$1.71	\$4.15
Gallon of milk	\$3.68	\$8.93
Cup of coffee	\$2.70	\$6.55
Pound of boneless chicken breast	\$3.18	\$7.72
Round of golf (public course)	\$61.00	\$148.00
Dining out weekly – monthly cost for one couple	\$232.00	\$563.00

2021 prices are based on Kmotion Research and general averages, including data from the U.S. Labor Department's Bureau of Labor Statistics. Projections for 2051 prices assume a 3% annual inflation rate.

Get Real with Inflation

When managing inflation risk with your investments, it's important to understand a couple of basic terms. Your nominal rate of return is the amount of money you make on an

investment before expenses — this rate of return does not take inflation into account. Your real rate of return is the nominal return on your investment minus the inflation rate and gives you a better sense of the purchasing power of the money you make from your investments. For example, if your investment portfolio earns an 8% rate of return in a particular year, and the inflation rate is currently 3%, your real rate of return is just 5%.

Conventional wisdom says you should consider keeping an appropriate amount of your assets allocated to stocks and stock mutual funds to help offset inflation risk. Although past performance is no guarantee of future results, historical average stock returns have stayed ahead of inflation over the long term.

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Create a great offer by adding words like "free" "personalized" "complimentary" or "customized." A sense of urgency often helps readers take an action, so think about inserting phrases like "for a limited time only" or "only 7 remaining!"

Money Mantras



Market swings causing you some anxiety?

These four money mantras can help you overcome it.

Whether it's the continuing presence of the COVID-19 pandemic, a sudden boost in prices related to gas, food, housing and other essentials, supply chain hiccups, an uncertain labor market (or any number of other things), the stock market has certainly seen its share of ups and downs over the past six months.

As always, it's impossible to predict what the market will do on any given day. But at the start of a new year, it's always a good idea to take some deep, measured breaths and focus on some basic money mantras. Doing so will help you push through any anxiety you may be feeling regarding your retirement account (no yoga pose required).

Mantra #1: I Am Investing for the Long Term

An old saying goes, "saving for retirement is a journey, not a sprint." A volatile market can push the most experienced investors into making emotional decisions. However, it's never a good idea to change your investments simply because of day-to-day volatility. Set a strategy that's right for you and stick with it. Having a diversified portfolio can help you build confidence in your long-term plan — so don't just throw it out the window during big market swings!

Historically, equity markets have trended upward over the long term. However, past performance is not a guarantee of future results. Investing involves risk, so you may want to consider working with a financial professional who can help you review your current tolerance for risk, keeping in mind your other financial goals.

Mantra #2: I Will Diversify My Portfolio

Putting your money into a number of investment options that include different types of asset classes can help reduce risk. Generally speaking, if your dollars are invested in materially different types of investments (stocks, bonds and cash), and market conditions cause one of your investments to decline, all of your money shouldn't be affected.

A simpler way to understand diversification is to look at the food you put on your plate. The more food groups and colors on your plate, the more nutrients your body consumes and the

healthier you are. If, however, you only ate pizza every day, your body would suffer from a lack of key nutrients. The same is true for an investment portfolio's diversification. Investors who put their money in only one type of asset (such as stocks) are at an increased risk for loss of principal due to a lack of variety in their portfolio.

Mantra #3: I Will Rebalance My Portfolio on a Regular Basis

Over time, market changes can lead to shifts in your portfolio's asset allocation. For example, you may have started with a 75/25 stock fund-to-bond fund split, but changes in the market caused stocks to now account for 85% of your portfolio's value. That's why it's important to periodically check your asset allocation to see if it aligns with your current strategy and risk tolerance. Keep in mind, you may also want to rebalance to a more aggressive or conservative allocation should your tolerance for risk change due to where you are in life or how close you are to retirement.

Mantra #4: I Will Seek Professional Help If I Need It

Many people consult with an investment advisor for guidance regarding their retirement plan investments. An advisor can help you determine an appropriate investment strategy to achieve your financial goals that is based on your risk tolerance and time frame.

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Gone Phishing: protecting against online attacks

Americans. There are two primary methods that cyber thieves use to steal personal information — social engineering and phishing.

Social engineering happens when a thief tricks online users into performing an online action that gives them access to your system and its data. They may send a text message that includes a link that when clicked, leads the user to a website where the thieves then collect personal information.

A phishing attack happens when the cybercriminal lures a victim to a website that appears to be legitimate, but in fact is a front that tricks the victim into entering their personal information.

During these and other attacks, cyber criminals can infect your system with malicious code via email attachments, infected search engine results, and documents on social networking sites. They can also attack smartphones by corrupting otherwise legitimate apps that when installed, provide the criminals with access to the device and its information. They can even sometimes control the device remotely.

Protect Your Devices and Personal Information

The Federal Bureau of Investigation offers a number of tips to help protect yourself from cyber-attacks:

- Never divulge credit card information or other personal identifying information online or over the phone unless you initiate the communication.
- Regularly reconcile your financial statements and notify your bank of any discrepancies immediately.
- Monitor your online accounts regularly, reporting unauthorized transactions to your bank, credit card company, and law enforcement.
- Review your credit report annually, notifying the credit bureau in writing if you discover any questionable entries.
- Report any instances of people receiving mail from financial institutions in the names of others to law enforcement.

If you discover that your identity has been compromised, ask the credit bureau to enter that information into your credit report.

Finally, review any solicitation from an email or text message for you to update your personal information, activate an account, or enter your personal information. Be careful, too, when downloading any attachment or file from the Internet. And make sure that your computers are protected with cybersecurity software.

¹ <https://www.javelinstrategy.com/coverage-area/2019-identity-fraud-report-fraudsters-seek-new-targets-and-victims-bear-brunt>.

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