



LPL Financial
Eric Wasson, CFP®
CERTIFIED FINANCIAL PLANNER™



A special greeting at Thanksgiving time to express to you our sincere appreciation for your confidence and loyalty. We are deeply thankful and extend to you our best wishes for a happy and healthy Thanksgiving Day.

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

This month's drawing will be for \$25 for Duston's Market and Bakery.

Located at 153 Portland Ave in Dover, Duston's Bakery and Deli is a convenience store with a full service bakery and deli. It has been a family owned and operated business for over 35 years! For more information click [HERE](#).

And the question is...

What is a restrictive bequest ?

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



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Interesting Facts!

We all know the story of how the Pilgrims landed in the New World in 1620 but did you know that this was not their first destination? In 1608, these disgruntled English Protestants (who actually referred to themselves as "Saints") left England and moved to Leyden, a town in Holland. There, they hoped, they would be free to worship as they liked. While they did find religious freedom in Holland, day to day life was far more challenging.

For one thing, Dutch craft guilds (what we might refer to as "unions" today) excluded the migrants, so they were forced to work menial, low-paying jobs. Even worse was Holland's easygoing, cosmopolitan atmosphere, which proved alarmingly seductive to some of the Saints' children. For the strict, devout Separatists, this was the last straw. They decided to move again, this time to a place without government interference or worldly distraction: the "New World" across the Atlantic Ocean.

Local Events!

Craft Fairs: Click [HERE](#) for a list of holiday craft fairs.

Restaurant Week Portsmouth and Seacoast: November 5 - 14 at various times and locations. For more information click [HERE](#).

The Portsmouth Symphony Orchestra: November 15 at The Music Hall in Portsmouth. For more information click [HERE](#).

An Old Fashioned Thanksgiving on the Farm: November 21 from 10-3 at New Hampshire Farm Museum. for more information click [HERE](#).

Annual 5K Seacoast Turkey Trot: November 26 starting at 8:30 in Strawberry Banke. For more information click [HERE](#).

These websites are provided to you for informational purposes. We are not responsible for the website content

Bequests Come in Multiple Forms



In a will, a specific bequest is a gift of an identifiable item of personal property, such as a certain piece of real estate, or a musical instrument. A general bequest, on the other hand, is a gift of property given from the general assets of the estate, such as \$10,000. Both specific and general bequests are designed as unrestrictive gifts.

In some instances, particularly when individuals are leaving gifts to organizations or institutions, a will might include a bequest that contains a stipulation. These include: restrictive, percentage, and residuary bequests.

As its name implies, a restrictive bequest earmarks a gift for a specific purpose, such as selecting a specific fund or program as the recipient, or stating that funds be used to memorialize a colleague or family member. A percentage bequest gifts a pre-determined amount of your estate to an individual or organization, while a residuary bequest directs your executor in the distribution of any remaining assets.

Finally, when writing a will, it is important to plan for the possibility that a beneficiary of a bequest may die before you, or disclaim the property. Therefore, you should also include contingency bequests in your will and name alternate beneficiaries.

While these types of bequests are the most common, you may find that some organizations use different terminology for many of the same purposes outlined above. A qualified legal professional can help you choose the most appropriate bequest, so that your final wishes will be fulfilled.

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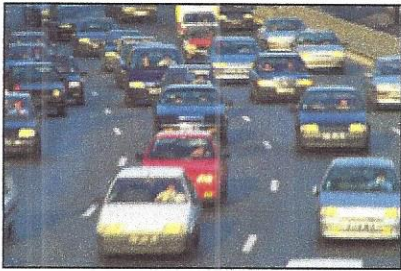
An Environmental Issue: Something in the Air?



Indoor air quality (IAQ) is a growing concern for many companies. Whether you are a business owner or building owner, you should take potential IAQ problems seriously. According to the Environmental Protection Agency (EPA), poor ventilation, exposure to air pollutants, and inadequate amounts of fresh, outside air could put your employees or occupants at risk for a number of well-identified IAQ-related illnesses, including asthma, Legionnaires' disease, and pneumonia. In addition, employees may experience symptoms that are difficult to trace to a specific source, such as fatigue, sneezing, headaches, dizziness, nausea, irritability, or forgetfulness. Known as sick building syndrome, these could indicate serious health problems related to IAQ.

If left uncorrected, air quality problems could prove costly for your business, resulting in lost productivity, increased absenteeism, and decreased employee

morale. In addition, you should be aware that if a serious problem arises, employees might turn to litigation.



Even New Buildings Can Be at Risk

The World Health Organization (WHO) estimates that up to 30% of new or remodeled commercial buildings have high rates of health and comfort complaints from occupants that could be related to IAQ. The following factors are the major causes of unhealthy indoor air in commercial buildings:

1) Air pollutants. Commonly found sources of office pollutants include building materials, pressed wood products, furnishings, cleaning supplies, water-damaged walls, paints, adhesives, copy machines, photography and print shop chemicals, and pesticides.

2) Poorly designed, operated, and maintained air conditioning and ventilation systems. Problems may arise when ventilation systems do not circulate an adequate amount of outdoor air; when outdoor intake vents bring in air contaminated by automobile exhaust, tobacco smoke, and other fumes; and when polluted air is circulated throughout the building. Poorly placed or blocked air vents may also contribute to these problems.

3) Unintended or poorly-planned uses of buildings. When offices are added to buildings used for specialized purposes, such as restaurants, dry-cleaners, and print shops, air pollutants travel into these parts of the building. Also, when specialized buildings are converted into office space, air quality problems may remain if ventilation systems are not properly modified. Underground parking garages can also contribute to poor IAQ when exhaust and carbon monoxide enter the building through stairwells and elevator shafts.

With the pervasive potential for poor air quality, what can you do to make your workplace environment safe? Here are some steps you can take:

- Keep a record of all reported health complaints.
- Be alert for clusters of similar health problems. Contact your state or local health authorities to discuss the symptoms and possible causes.
- For help in identifying, correcting, and preventing IAQ problems, visit the EPA's website, www.epa.gov. There you can also obtain free, printable copies of Building Air Quality: A Guide for Building Owners and Facility Managers and Building Air Quality Action Plan.
- For a health hazard evaluation, contact the National Institute for Occupational Safety and Health (NIOSH) at www.cdc.gov/niosh.
- If you hire a professional company to conduct a building investigation, make sure they have experience identifying and solving air quality problems in situations similar to yours.

By meeting IAQ problems head-on, you'll be taking action that will help control potential health hazards. In doing so, you are contributing to a safer and more productive work environment, as well as a happier workforce.

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Public Health Risks Highlight Need for Employer Preparation



In response to potential public health risks, such as the 2009 outbreak of swine flu (H1N1 virus), a number of government agencies, including the Centers for Disease Control (CDC), the Department of Health and Human Services (HHS), and the Occupational Safety and Health Administration (OSHA), have created PandemicFlu.gov. The site provides one-stop access to U.S. government information about pandemic influenza and avian influenza for the general public,

health and emergency preparedness professionals, policy makers, government and business leaders, and local communities.

Business owners and employers are advised to review and update their disaster contingency plans to ensure that their business and their employees are protected in the event of a pandemic. If such an outbreak should occur, the health of employees is critical to continued operations. If business operations require close contact with other employees and the public, there are a number of protective measures that can be implemented to prevent the spread of infectious disease in the workplace.

First, employers are advised to prepare for the possibility that large numbers of workers could become ill or have to remain at home due to possible exposure to a pandemic illness. Therefore, it is important for businesses to establish in advance a business continuity contingency plan that enables the organization to continue to function even if a significant number of employees are unable to come to work.

Flexible work arrangements, such as telecommuting or modified scheduling, can reduce the number of workers who must be at the workplace at one time, or in one specific location. Employers may also implement a cross-training program so that employees will have the ability to step in and fulfill responsibilities that are critical to the business, as needed. To facilitate automation and remote communication, information technology systems may be enhanced or upgraded, as needed. Business owners are also advised to consider their inventory. If the business usually operates on a "just in time" inventory model, accumulating some reserves may help prepare for possible disruptions in distributions and deliveries.

Second, employers are encouraged to develop contingency practices to minimize face-to-face contact between employees in the event of a pandemic. Such practices may include minimizing group meetings and increasing the use of teleconferencing and e-mail. Depending on the type of business, other measures may include distributing and promoting the use of hand sanitizers, tissues, and disinfectants.

When pandemic risk is acute, advise employees to minimize physical contact and proximity with coworkers and clients. In some cases, workers may be required to wear protective equipment. To further minimize contact, barriers, such as transparent plastic or glass walls or windows, may be installed.

Third, employers and business owners are advised to clearly communicate their leave policies should a pandemic situation arise. Employees who may have been exposed must be encouraged to stay at home, without fear of reprisal, to minimize

the spread of a potentially dangerous virus. Any employee who has flu-like symptoms should see a physician or health care provider immediately for testing. An employer can legally require an employee who may be infected with a pandemic illness to stay at home, or require a medical note or medical examination before returning to work. However, employers are advised to be fair when imposing mandatory testing and leave policies to avoid discrimination. Protecting the privacy rights of individual employees is another important consideration. Finally, employers are advised to communicate any immediate changes to workplace policies, such as hygiene-related procedures or sick leave entitlement, as well as any emergency measures that might be implemented in the event of increased risk.

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