



Financial Strategies For Your Future

December Newsletter

Hello Eric,



You will never guess who is VERY excited that ski season has arrived!

I would love to hear what your Winter plans are...even if they don't include the slopes 😊.

Please give me a call anytime at:
(603) 343-4515 anytime to schedule a meeting, or just to say hello.

I am available for meetings over the phone, virtual or in person.

Did you know...

Sir Arthur Conan Doyle, the creator of the Sherlock Holmes mysteries, discovered skiing when he moved to Switzerland in 1893 – the mountain air had been prescribed for his wife’s health.

There he found two locals, the Branger brothers, skiing at night to avoid fellow villagers’ derision.

With them he made the first pass of the 8,000ft Maienfelder Furka mountain passage.

He was also, according to the Telegraph, the first Englishman to write of the thrill of skiing, saying it took you “as near to flying as any earthbound man can”.

<https://www.travelsupermarket.com/en-gb/blog/travel-advice/10-things-probably-didnt-know-skiing/>

Events & Resources

The Winter Wonderettes

**Where: Livestream or Live at:
Seacoast Repertory Theatre**

125 Bow St.
Portsmouth, NH 03801

Date(s): December 3-19

Cost: Varies

The Wonderettes are back, and just in time for the Holidays! The four fabulous, hilarious Wonderettes take you iconic 60’s versions of classic holiday tunes like “Jingle Bell Rock”, “Winter Wonderland”, “Santa Clause is Comin’ to Town” and more.

It’s Christmas 1968. When Santa is a no-show, “The Marvelous

Country Christmas Festival

**Where: American Dream
Stables**

40 South Summer St.
Nottingham, NH 03290

Date(s): Now through Jan.

Cost: \$6-\$12

Wander the farm decorated with thousands of feet of lights and garland, skate on the lighted rink, warm by the fire pit, stroll through festival of trees and live nativity, meet Santa, take a picture, and drop a letter off for him, watch a Christmas movie while grabbing dinner from the food truck.

Wonderettes” hop into action save the Harper’s Hardware Holiday Party. Featuring a live band, holiday hits, a great cast, and family-friendly hilarity, Winter Wonderettes A great production for the whole family!

[More Information](#)

Join us for an open air, outdoor Christmas festival throughout the month of December! Pre purchasing tickets is required, limited tickets available for each slot. Masks are required if social distancing is not possible.

[More Information](#)



Skate!

Where: Strawberry Banke Museum

14 Hancock St
Portsmouth, NH 03801

Date & Time: Winter Season

Cost: Varies

Labrie Family Skate at Puddle Dock Pond is NOW OPEN for the 2020-2021 season. Prior to skating, please review the **Labrie Family Skate at Puddle Dock Pond COVID-19 precautions and protocols.**

For the most up-to-date schedule, closings, and changes and/or call the rink at 603.422.0600.

[More Information](#)

Ice Castles!

Where: Clark Farm

24 Clark Farm Rd,
North Woodstock, NH 03262

Date & Time: End of Dec-March (Opening & Closing is based on the weather)

Cost: \$15-\$25

Ice Castles is an an awe-inspiring, must-see winter phenomenon that brings fairy tales to life. This award-winning frozen attraction is located in four cities across North America.

The experience is built using hundreds of thousands of icicles hand-placed by professional ice artists. The castles include breathtaking LED-lit sculptures, frozen thrones, ice-carved tunnels, slides, fountains and much more.

[More Information](#)

Don't Bust Your Personal Budget During the Holidays



The holiday season should be a happy time, but many people find the holidays less enjoyable and more stressful. Much of that stress is financial.

Last year, a survey by LendingTree found 61% of Americans dread the holiday season because of how much it costs. Three out of four parents stress about spending on gifts for their children. One in four people will go into debt, and one in five are still paying bills for the previous year's present.

It doesn't have to be this way. What it takes to survive the holidays with your budget intact is some budget planning and some emotional maturity. We all want to make the holidays special for our loved ones, but spending ourselves into debt can spoil the season for everyone.

Here are some tips to help you keep your holiday spending in check this year:

Set a gift-giving budget. Before you even think about who's getting what, determine how much you can really afford to spend on gifts. You shouldn't have to raid your savings account or run up credit card debt to pay for presents. All of your gift buying should come from your disposable income. If that breaks your budget, consider spending less this year.

Make a list—and stick to it. After you set a budget for gift giving, draft a shopping list that stays within that

amount. Note on your list how much you want to spend on each gift, so you can keep track of your spending. Also, don't stray from your list—extra spending is a quick way to dig yourself into a financial hole.

Use cash as much as possible. It's too easy to get carried away when you shop with credit cards. One trick to keeping your spending in check is to put all the money you plan to spend on presents in an envelope. As you make purchases, you can keep close tabs on your spending by seeing how much money is left in the envelope.

Don't last-minute shop. One way to spend yourself into trouble is to do all your gift buying in a hurry at the last minute. That's when you're more likely to go on a spending spree. Planning your purchases ahead of time can help you avoid the rush and keep your spending within your pre-determined limit.

Give with a purpose. Gift-giving shouldn't be about overwhelming the special people in your life. Also, you shouldn't try to impress your friends and family by showing off how much you spend. Instead, pick presents thoughtfully with a unique purpose in mind. Ultimately, gift-giving is about showing appreciation to the special people in your life. If they're special to you, it shouldn't matter how much you spend.

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2020 FMG Suite.

Year-End Charitable Gifting and You



Are you making charitable donations at year's end?

If so, you should know about some of the financial “fine print” involved, as the right moves could potentially bring more of a benefit to both you and your chosen charity.

Keep in mind, this article is for informational purposes only and is not a replacement for real-life advice. Make sure to consult your tax, legal, or accounting professionals before modifying your charitable gifting strategy.

Evaluate the Impact

How can you maximize the impact of your gifts? First, consider giving to a qualified charity with 501(c)(3) nonprofit status. Also, visit CharityNavigator.org, CharityWatch.org, or GiveWell.org to evaluate a charity and learn about how effectively it utilizes donations. If you are considering a large donation, it is often wise to ask the charity involved how it will use your gift.

If you're still working, you may want to check with your employer. Some companies match charitable contributions made by their employees, an often-overlooked opportunity to give back.

Itemize to Optimize

To deduct charitable donations, you must itemize them on I.R.S. Schedule A. So, you'll need to log each donation you make. Ideally, the charity will provide you with form to document proof of your contribution. If the charity does not have such a form handy (and some do not), a receipt, a credit or debit card statement, a bank statement, or a canceled check can work. The I.R.S. may want to know three things: the name of the charity, the gifted amount, and the date of your gift.¹

Remember, itemized deductions may only have tax benefits when they exceed the standard income tax deduction, so be sure to check on the standard deduction amount for your tax filing year.

Show Your Appreciation

Many charities welcome noncash donations. In fact, donating an appreciated asset can be a tax-savvy move.

You may wish to explore a gift of highly appreciated securities. Selling securities can lead to taxable event. As an alternative, you or a financial professional can write a letter of instruction to a bank or brokerage, which can facilitate authorizing a transfer of shares to a charity.

This transfer can accomplish three things:

- You can manage paying the tax you would normally pay upon selling the shares.
- You may be able to take a current-year tax deduction for the full fair market value of the shares.
- The charity gets the full value of the shares, not their after-tax net value. This can be a winning strategy all around.²

A Policy of Giving Back

Do you have a life insurance policy? If you make an irrevocable gift of that policy to a qualified charity, you can get a current-year income tax deduction. If you keep

paying the policy premiums, each payment may become a deductible charitable donation. (Deduction limits can apply.) If you pay premiums for at least three years after the gift, that could reduce the size of your taxable estate. The death benefit may be transferred out of your taxable estate, in any case.³

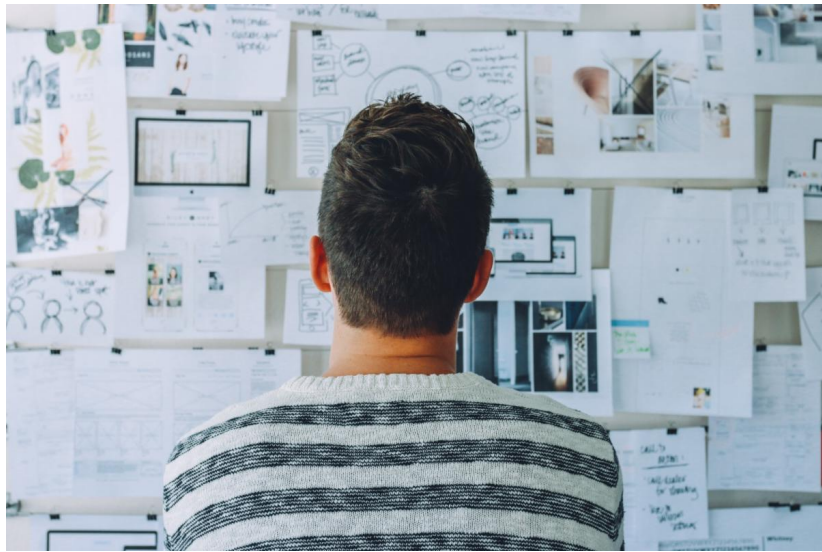
You should consider determining whether you are insurable before implementing a strategy involving life insurance. Any guarantees associated with a policy are dependent on the ability of the issuing insurance company to continue making claim payments. Several factors will affect the cost and availability of life insurance, including age, health and the type and amount of insurance purchased. Life insurance policies have expenses, including mortality and other charges. If a policy is surrendered prematurely, the policy holder also may pay surrender charges and have income tax implications.

Whatever your situation, getting advice from a tax or financial professional can help you give wisely as the year comes to a close. We're here to help find a strategy that works for your situation.

1. IRS.gov, 2018
2. IRS.gov, 2019
3. IRS.gov, 2018

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, LLC, is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2020 FMG Suite.

**Don't Delay.
Start Your Financial Plan Now**



Many millennials find planning their financial futures a daunting task. It need not be so. We offer some suggestions to get you on your way.

When it comes to saving and investing, time is an invaluable asset. When you're young, you have time to benefit from the compounding of earnings. You also have time to recover from your mistakes. Check out these five financial planning tips to help get you started.

1. Accumulate an emergency fund. Your first priority is to set aside enough savings to cover three to six months of your expenses if you were to suddenly lose your job.

Have a percentage taken directly out of your paycheck and put into a savings account. If you are living paycheck to paycheck, take an honest look at your spending habits and make cuts where you can. For example, spend a little time analyzing car insurance, cellphone, and cable bills. You may be paying for more than you need and a quick phone call to your providers may uncover some savings. Take the money you will be saving every month and put that into a savings account.

2. Invest for retirement in a tax-advantaged account. Sure, it's way too early to think about retirement. Or is it?

Granted it's decades away, but that means you can potentially accumulate decades of compounded earnings if you start now. An Individual Retirement Account (IRA)

or a 401(k) provides possible tax deductions now and tax-deferred growth potential. Try to put at least 5% of each paycheck into a retirement account.

3. Create a risk-adjusted investment plan. Your current and retirement investments should adhere to a well-considered investment plan. For the best risk/reward ratio, consider diversifying your investments across many assets and asset types. Furthermore, look for investments that charge low fees—this can save you thousands of dollars over the course of 30 years.

4. Don't go it alone. Unless you're a highly trained professional investor, consider consulting a financial planner for the dispassionate investing advice. A Financial Planner can take a holistic view of your investments to see how they fit with your tax, insurance, and overall savings plan. Additionally, a financial planner can help you avoid costly mistakes arising from emotional responses to financial events.

5. Recognize that you won't be young forever. You should have solid financial plans in place well before your 40th birthday.

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2020 FMG Suite.



At AZTEC Financial Group, we help individual, families, business owners and employees manage their financial goals through a comprehensive wealth management process.

[Visit Our Website](#)

[Contact Us](#)



Eric Wasson, CFP®

**Certified Financial
Planner™**

Financial Consultant

Phone: (603) 343-4515

Fax: (603) 343-1863

info@AztecFG.com



Our Team

Mission Statement

Products & Services

AztecFG.com

LPL Research

Resources

Past Newsletters



The information in the newsletter was not intended to be a substitute for specific individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.

The information contained in this newsletter email message is being transmitted to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this message is not the intended recipient, you are hereby advised that any dissemination, distribution or copying of this message is strictly prohibited. If you have received this message in error, please immediately delete.

The copyright protected articles were prepared by FMG Suite.

Securities and financial planning offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC

AZTEC Financial Group | 660 Central Ave., Dover, NH 03820

[Unsubscribe {recipient's email}](#)

[Update Profile](#) | [About our service provider](#)

Sent by eric.wasson@aztecfg.com powered by



Try email marketing for free today!