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AZTEC Financial Group Newsletter

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WELCOME NOVEMBER

The days grow shorter now. Chilly nights, foggy mornings, sweaters and scarves, boots, hot apple cider, giving thanks, soup, caramel apples, hay rides and being outdoors are all wonderful thoughts of November. Don't forget to set your clocks an hour back on November 4th!

We at AZTEC Financial Group would like to wish you and your loved ones a very Happy Thanksgiving!

Did you know that we do a monthly drawing for a gift card to a local business? All you have to do is find the answer in this month's newsletter to the question below and click the link below to email your answer! We draw a random winner from all the correct answers and award the gift card!

This month's drawing is for a \$25 gift certificate to **Wing-Itz** which can be used at the Dover or Portsmouth location. For more information, click [HERE](#).

Congratulations to **Kim Nunan** for being last month's winner with a gift card to Salmon Falls Stoneware.

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And the question is...
What are the five phases to permanent change...

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



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Did You Know?

If you have three quarters, four dimes, and four pennies you have \$1.19. You also have the largest possible amount of money in coins without being able to make change for a dollar.

Local Events!

Strawberry Banke 300+ Years of Thanksgiving -- Guided Tours

Beginning November 3

For more information click [HERE](#).

Restaurant Week Portsmouth & The Seacoast - Fall 2018

Beginning November 9

For more information click [HERE](#).

Frank Santos Jr Comedy Hypnosis Show

November 15

For more information click [HERE](#).

Convenient MD is offering FREE flu shots

For more information click [HERE](#).

Holiday Tree Lighting, Rochester

November 30

For more information click [HERE](#).

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TIPS for Inflation

In 2014, the country witnessed the historic appointment of Janet Yellen as Chair of the Board of Governors of the Federal Reserve System. She became the first woman to take the helm of the world's most influential central bank. She and the Fed governors are tasked with adjusting short-term interest rates to help control inflation in an effort to promote overall economic growth.

In recent years, inflation has remained low, which has allowed the Fed to maintain record-low short-term interest rates. But some are concerned that the Fed's interest-rate policy may accelerate inflation in the future, and they are looking for investment opportunities that have the potential to react to higher interest rates.

A Few TIPS

Unlike conventional U.S. Treasury bonds, the principal amount of Treasury Inflation-Protected Securities, or "TIPS," is adjusted when there are changes in the Consumer Price Index (CPI), which measures changes in inflation. When the CPI increases, a TIPS' principal increases. If the CPI falls, the principal is reduced.

The relationship between TIPS and the CPI can affect the amount of interest you are paid every six months and the amount you are paid when your TIPS matures.²

Remember, TIPS pay a fixed rate of interest. Since the fixed rate is applied to the adjusted principal, interest payments can vary from one period to the next.

When TIPS mature, the bondholder will receive either the adjusted principal or the original principal, whichever is greater.^{2,3}

If you are concerned about inflation-and expect short-term interest rates may increase-TIPS are an investment that may be worth considering. A close review of

your overall strategy also might reveal other investment choices that may be appropriate in an environment of changing interest rates.

Inflation in Perspective

In recent years, the Consumer Price Index has bounced below 2.15%, its average rate for the past 20 years.



Source: USinflationcalculator.com, 2018

1. Board of Governors of the Federal Reserve, 2017
2. The interest income from a Treasury Inflation-Protected Security (TIPS) is exempt from state and local taxes. However, according to current tax law, it is subjected to federal income tax. Adjustments in principal are taxed as interest in the year the adjustment occurs even though the principal adjustment is not received by the bondholder until maturity. Individuals should consider their ability to pay the current taxes before investing.
3. TreasuryDirect.gov, 2017

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Treasury Inflation-Protected Securities, or TIPS, are subject to market risk and significant interest rate risk as their longer duration makes them more sensitive to price declines associated with higher interest rates.

Spotting Credit Trouble

American households with credit card balances carry an average debt of \$16,425.¹

The wise use of credit is a critical skill in today's world. Used unwisely, credit can rapidly turn from a useful tool to a crippling burden. There are a number of warning signs that you may be approaching credit problems:

1. Have you used one credit card to pay off another?
2. Have you used credit card advances to pay bills?
3. Do you regularly use a charge card because you are short on cash?
4. Do you charge items you might not buy if you were paying cash?
5. Do you need to use your credit cards to buy groceries?
6. Are you reluctant to open monthly statements from creditors?
7. Do you regularly charge more each month than you pay off?
8. Do you write checks today on funds to be deposited tomorrow?
9. Do you apply for new credit cards so you can increase borrowing?
10. Are you receiving late and over-limit credit card charges?

It is important to recognize the warning signs of potential credit problems. The quicker corrective action is taken the better. Procrastinating is almost a sure way to guarantee that you may face financial difficulty down the road.

1. Nerdwallet.com, 2017

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[Changing Unhealthy Behaviors](#)

Most Americans know the fundamentals of good health: exercise, proper diet, sufficient sleep, regular check-ups, and no smoking or excessive alcohol. Yet, despite this knowledge, changing existing behaviors can be difficult. Look no further than the New Year's Resolution, with its 9% success rate.¹

Generally, negative motivations are inadequate to affect change. ("I need to quit smoking because my spouse hates it.") Motivation needs to come from within and be positively oriented. ("I want to quit smoking so I see my grandchildren graduate.")

Goals must be specific, measurable, realistic, and time-related. In other words, "I am going to exercise more" is not enough. You need to set a more defined goal, such as, "I am going to walk 30 minutes a day, five days a week."

[Permanent Change is Evolutionary, not Revolutionary](#)

As a rule, individuals travel through stages on their way to permanent change. These stages can't be rushed or skipped.

Phase one: Precontemplation. Whether through lack of knowledge or because of past failures, you are not consciously thinking about any change.

Phase two: Contemplation. You are considering change, but aren't yet committed to it. To help move through this phase, it may be useful to write out the pros and cons of changing your behavior. Examine the barriers to change. Not enough time to exercise? How could you create that time?

Phase three: Preparation. You're at the point of believing change is necessary and you can succeed. When making plans, it's critical to begin anticipating potential obstacles. How will you address temptations that test your resolve? For instance, how will you decline a colleague's lunch invitation to that greasy spoon restaurant?

Phase four: Taking action. This is the start of change. Practice your alternative strategies to avoid temptation. Remind yourself daily of your motivation; write it down if necessary. Get support from family and friends.

Phase five: Maintenance. You've been faithful to your new behavior. Now it's time to prevent relapse and integrate this change into your life.

Remember, this process is not a straight line. You may fail, even repeatedly, but don't let failure discourage you. Reflect on why you failed and apply that knowledge to your efforts going forward.

1. StatisticBrain.com, January 1, 2017

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