



## Financial Strategies For Your Future

### September Newsletter

Hello Eric,

**September, in Old England, was called Haervest-monath  
(Harvest Month).**

**This is the time to gather up the rest of the harvest and prepare  
for the winter months.**

***There are flowers enough in the summertime,  
More flowers than I can remember—  
But none with the purple, gold, and red  
That dye the flowers of September!  
—Mary Howitt (1799-1888)***

<https://www.almanac.com/content/month-september-holidays-fun-facts-folklore>

#### Interesting Fact:

In 2020, the autumnal equinox—also called the September equinox or fall equinox—arrives on Tuesday, September 22. Fall begins in the Northern Hemisphere and spring begins in the Southern Hemisphere.

The word “equinox” comes from Latin *aequus*, meaning “equal,” and *nox*, “night.” On the equinox, day and night are roughly equal in length.

During the equinox, the Sun crosses what we call the “celestial equator”—an imaginary extension of Earth’s equator line into space. The equinox occurs precisely when the Sun’s center passes through this line. When the Sun crosses the equator from north to south, this marks the autumnal equinox; when it crosses from south to north, this marks the vernal equinox.

<https://www.almanac.com/content/first-day-fall-autumnal-equinox>

## Events & Resources

## **Business Open House & Annual Meeting**

Date & Time:

Wednesday Sep 23, 2020  
4:00 PM - 5:30 PM EDT

Cost: Free

Location: Zoom/Online

[More Information](#)

## **Virtual Workshop: Exercises for the Quiet Eye with Annie Storr**

Date and Time:

Thursday Sep 17, 2020  
12:00 PM - 1:00 PM EDT

Cost: Free

Location: Zoom/Online

[More Information](#)



## **Seacoast SCORE Workshop: Business Finance for Beginners (SCORE Finance 1)**

Date & Time:

Wednesdays, 2:15 p.m.–5:30 p.m.

Cost: Free

Where: Live online workshop

[More Information](#)

## **Understanding Spinal Stenosis**

Date & Time:

Wednesday Sep 16, 2020  
6:00 PM - 9:00 PM EDT

Cost: Free

Where: Virtual Workshop hosted by  
Wentworth Douglas Hospital

[More Information](#)

# **Silver Sneakers 101**



Once you turn 65, the world of Medicare opens to you, and you also gain access to its offshoot supplemental programs. You likely know about Part A, Part B, Medicare Advantage, and other sections, but you may not know about the senior fitness offering “SilverSneakers.”

SilverSneakers is a versatile and free fitness plan for Medicare recipients. Not every insurance company that has Medicare Advantage or other Medicare Supplement Insurance plans has SilverSneakers as a choice. But it’s definitely worth asking about whenever you add or change your coverage.

SilverSneakers grants free access to over 14,000 gyms across America.

Call ahead to find out if your local gym participates. You might also inquire if their location offers special SilverSneakers classes. These fitness sessions are designed for Medicare-aged students.<sup>1</sup>

Not all SilverSneakers’ benefits are centered around the gym, however. For those who prefer different types of exercise, FLEX, a feature within SilverSneakers, holds meetups at community centers, public parks, and places of worship. They provide fitness opportunities that might not be available at your gym, such as hiking groups, yoga, and swimming.<sup>1</sup>

SilverSneakers also offers health seminars, wellness events, and other community-building options for their members. The emphasis is on getting engaged and getting moving.

Remember, though, that not all plans offer SilverSneakers. Communicate carefully when doing your research and make a selection that covers your needed treatments and prescriptions first. Any extras should be secondary. It’s also important to remember that SilverSneakers’ availability may vary from year to year and even be canceled to make room for other features. Make your decisions with that knowledge and your your overall health needs in mind.<sup>1</sup>

1. BoomerBenefits.com, July 25, 2018

# A Decision Not Made Is Still a Decision



Whether through inertia or trepidation, investors who put off important investment decisions might consider the admonition offered by motivational speaker Brian Tracy, “Almost any decision is better than no decision at all.”<sup>1</sup>

**This investment inaction is played out in many ways, often silently, invisibly and with potential consequence to an individual’s future financial security.**

**Let’s review some of the forms this takes.**

## Your 401(k) Plan

The worst indecision may be the failure to enroll. Not only do nonparticipants sacrifice one of the best ways to save for their eventual retirement, but they also forfeit the money that any employer matching contributions represents. Not participating holds the potential to be one of the most costly indecisions one can make.

The other way individuals let indecision get the best of them is by not selecting the investments for the contributions they make to the 401(k) plan. When a participant fails to make an investment selection, the plan may have provisions for automatically investing that money. And that investment selection may not be consistent with the individual’s time horizon, risk tolerance, and goals.

Under the SECURE Act, in most circumstances, you must begin taking required minimum distributions from your 401(k) or other defined contribution plan in the year you turn 72. Withdrawals from your 401(k) or other defined contribution plans are taxed as ordinary income, and if taken before age 59½, may be subject to a 10 percent federal income tax penalty.

## Non-Retirement Plan Investments

For homeowners, “stuff” just seems to accumulate over time. The same may be true for investors. Some buy investments based on articles they have read or based on the recommendations of a family member. Others may have investments held in a previous employer’s 401(k) plan.

Over time, we can end up with a collection of investments that may have no connection to our investment objectives. Because of the dynamics of the markets, an investment that may have once made good sense at one time may no longer be advantageous today.

By not periodically reviewing what we own, which would allow us to cull inappropriate investments – or even determining if the portfolio reflects our current investment objectives – we are making a default decision to own investments that may be inappropriate.

Whatever your situation, your retirement investments require careful attention and may benefit from deliberate, thoughtful decision-making. Your retired self will be grateful that you invested the time, today.

1. Brainy Quote, 2020

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## Volunteering in Retirement



“This generation got no destination to hold...  
We are volunteers of America”

-Jefferson Airplane<sup>1</sup>

Those of a certain age will recall these Jefferson Airplane lyrics as a call to action, though for a different period and place. Even with the passage of time and through a lifetime of changes, the desire of baby boomers to make an impact on the world has not diminished.

Retirement is no longer about the hammock or unending hours of golf. It is a period of rejuvenation, second chances, and renewed growth. For many, this new phase includes contributing their time and talents to an organization in need.

### Before You Start

An important first step is to engage in honest self-assessment. Inventory your skill set and interests. This will help identify what sort of volunteering

opportunities are the best match for you.

Determine the commitment you are willing to make. Is this something that you want to devote 5-10 hours a week to, or are you willing to commit to more time? Is this something you want to do locally, around the nation, or even the globe? Will this volunteering be done individually, as a couple, or as a group?

## Survey the Waters

There are plenty of resources to get a good view of the opportunities that exist. One place to start is by asking friends, family, and colleagues. Another option is to use one or more of the many tools created to help identify volunteering ideas that may deserve your consideration. For instance, Serve.gov is one such tool run by the federal government. Another website you may want to review is Volunteermatch.org.

Another approach may be to pick charities that you support and check out their volunteer opportunities. Don't be afraid to call them since some opportunities may not be advertised.

If you do choose to volunteer during retirement, you may find that you will receive as much as you give.

### 1. AzLyrics, 2017

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