



PFG NEWS & VIEWS

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From The Desk of Chip Roe

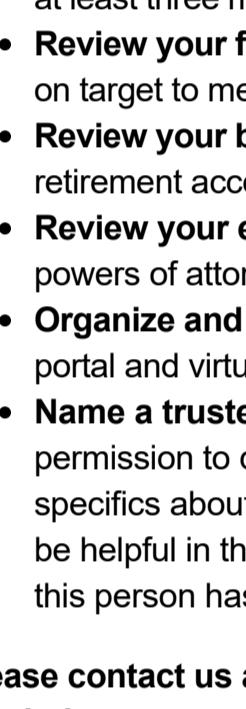
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Rooted in Community - Committed to Excellence



From The Desk Of Chip Roe

It's hard to believe we're approaching the end of the year and the holiday season is here! As I reflect over this year and the past 20 months, I'm amazed at the resiliency of our country and community. It has been a time like no other.

Despite the hardships, inconveniences, and personal losses from this pandemic, I welcome this holiday season to focus on the joys that it brings. I am looking forward to being with my family to celebrate and having our daughters come home for Christmas break to enjoy the festive decorations, music and of course lots of food!

This will also be a time to think about others less fortunate. So if you have a favorite charity or cause or just a neighbor who might need some cheering up, please remember them at this time of year.

I also want to take this time to express gratitude from all of us at The Potter Financial Group for the continued trust you place in us. Our New Year's resolution is to always be worthy of that trust.

Whether you are decorating a tree or lighting a Menorah, all of us at The Potter Financial Group hope this season of light brings you, peace, joy and good health.

Enjoy the holidays,

Chip,

NEW YEAR'S RESOLUTIONS

Important! The New Year's Financial Resolutions You Need to Make Now!

New Year's Resolutions: easy to make, even easier to break. But there are some financial resolutions you must make and must keep. And while we have said this before, this past year has shown us all how important these financial resolutions are to keep. If this pandemic has had one positive effect, it is knowing that we should not put off things we need to do to stay financially on track. So put these at the top of your list.

- **Start or increase saving for retirement** – Increase regular savings into your 401k or IRA.
- **Pay down and pay off debt** – Review all credit lines, mortgages, credit cards, etc.
- **Establish an emergency fund** – Create a savings plan to set aside at least three months.
- **Review your financial plan** – Make sure your financial plan is still on target to meet your goals.
- **Review your beneficiaries** – Check all insurance policies and retirement accounts are up-to-date.
- **Review your estate plan** – Make sure your health & financial powers of attorney and estate plan are up-to-date.
- **Organize and file important documents** – Let our secure web portal and virtual vault be a back up to your family.
- **Name a trusted contact** – This is a trusted person you give permission to disclose information about your accounts and confirm specifics about your contact information or health status. This can be helpful in the case of an emergency. Unlike a power of attorney, this person has no authority to make transactions for your account.

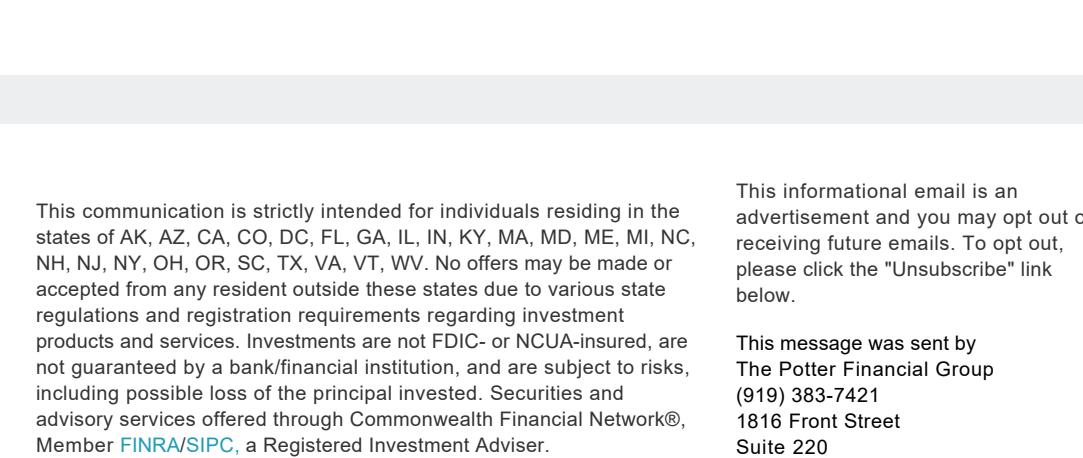
Please contact us and let's make 2022 the year we keep those resolutions.

Catch-Up Contributions



Workers 50+ may make contributions to their qualified retirement plans above the limits imposed on younger workers.

[Learn More](#)



Mulled Wine: Comforting, Delicious and Easy

Mulled wine is a winter and holiday tradition that goes back to at least the first century. The word mulled simply means to add spices and flavors. It is a wonderful and warming drink in chilly weather. So, sit back, sip and enjoy! Happy Holidays.

Ingredients

4 cups apple cider

1 (750-ml) bottle red wine, such as Cabernet Sauvignon

1/4 cup honey

2 cinnamon sticks

1 orange, zested and juiced

4 whole cloves

3 star anise

4 oranges, peeled, for garnish

Combine the cider, wine, honey, cinnamon sticks, zest, juice, cloves and star anise in a large saucepan, bring to a boil then reduce heat to a simmer. Simmer for 10 minutes. Pour into mugs, add an orange peel to each and serve.

Recipe from Ina Garten, The Barefoot Contessa

THE WELLNESS CORNER



Relax, Enjoy, Be Grateful

In the spirit of the holidays, The Wellness Corner is focusing on gratefulness. Research has revealed the positive effects of being grateful for even small things in our life. Many studies show that writing down three small things at the end of each day increases our sense of well being and overall happiness. Things like a phone call with an old friend or a walk while listening to a favorite piece of music.

Other benefits of writing down what we are grateful for are: causing us to act more kindly to others, better sleep habits, fewer aches and pains and more focus on tasks and work..

So, take a little time and write down the things for which you are grateful. Make it a habit and see the benefits. You'll be grateful that you did.

Sources:

<http://www.psychologytoday.com/us/blog/compassion-matters/201511/the-healing-power-gratitude>

<http://positivepsychology.com/gratitude-journal-pdf/>

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