



With organic fruits and veggies selling at a premium, which produce has the highest levels of pesticides if grown conventionally? Check it out!



Community Supported Agriculture offers simple access to fresh local produce... how could a CSA benefit you?



Location can mean everything... especially depending on which phase of life you're in. Find out more about the importance of location as life goes by!



We can't just give you the bad news... find out which fruits and veggies have the LOWEST amount of pesticides!

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Financial Reason



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Think Local

There are reasons why we choose to live where we do: family and friends, a job, even the beauty of the region itself. Community is important: we contribute to it and it's part of the fabric of your life. Additionally, there are many benefits for our communities (and to each of us as residents) by choosing to work with local, independently owned businesses.

While it's not always possible to buy what you need locally, it's still a good idea to think local FIRST! Here are some important reasons to spend your money and get your services locally:

1. **Buy local - support yourself:** When you buy from an independent, locally owned business, rather than national businesses, it's likely that more of your money is used to make purchases from other local businesses, service providers and farms. This can strengthen the economic base of the community.
2. **Create more good jobs:** Small local businesses are the largest employer nationally. They also provide the most employment opportunities to local residents.

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DIRTY

Interested in supporting your local farm while also purchasing high quality organic produce? Here are the Dirty Dozen, the twelve produce items that have the HIGHEST levels of pesticides if not grown organically:

Apples	Peaches
Celery	Potatoes
Cherry Tomatoes	Snap Peas
Cucumbers	Spinach
Grapes	Strawberries
Nectarines	Sweet Bell Peppers

Think Local..

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- 3. Put your taxes to good use:**
Local businesses in town centers often require comparatively little infrastructure investment and make more efficient use of public services (as well as existing real estate), when compared to nationally owned stores entering the community.
- 4. Get better service:** Local businesses often hire people with a better understanding of both the products they are selling and the local community, and who take more time to get to know customers.
- 5. Keep your community unique:**
Where you shop, eat and have fun and with whom you work -- all make

a community "home." One-of-a-kind businesses are an integral part of the character of any community, and can also potentially help with things like tourism and real estate values.

As your financial advisor, whether I work with you locally or not, I'm proud to be an independent resource and I enjoy the personal relationships I have with each and every client. Being active in the community is important to me, both as a businessperson and a resident. I strive to 'Think Local' and encourage you to do the same!

The Power of CSAs: 4 Benefits of Community Supported Agriculture

There are a lot of reasons to join a CSA and buy share in a local farm's harvest. (For those not familiar with CSAs, members pay at the onset of the growing season for a share of the anticipated harvest; once harvesting begins, they periodically receive shares/boxes of the produce.) Some people enjoy the connection to a specific farm, others join for the incredibly fresh food, and some just want to support their local food system. Here are some benefits to thinking local and jumping into the world of Community Supported Agriculture!

- **Super fresh, locally grown produce.** Definitely the best reason for joining a CSA. Farms provide their members with the best of their produce, with some also offering additional items such as eggs, meats, honey, flowers and more. Unique varieties as well as test types of produce are often given to CSA members before the public. Basically, CSA members get the best of the best that a farm offers.
- **Learn about new produce.** You never know what might show up in your share! Though you

have a rough idea of what to expect in your box, CSAs oftentimes throw in items outside of your normal produce rotation and get you to try something new simply because it's available to you!

- **Save money.** Assuming you cook and use the produce that comes in your box, most CSA members will save substantial money over a similar amount of quality produce bought at the grocery store or a farmers market.
- **Local eating.** As a CSA member, you know the exact plot of land on which the food was grown, along with the growing methods used. If eating local and supporting the local community and food system are important to you and your family, joining a CSA is an easy way to do it!

Interested in learning more about CSAs and finding one near you? Visit www.localharvest.org!



LocalHarvest
real food, real farmers, real community

Location! Location! Location!



In real estate, location is a key component that drives market value. But it also provides value in quality of life. No matter what stage of life you and your family are in, location can have a significant impact on your personal and financial success.

Young Family: Sometimes in the early stages of a career, we must sacrifice time, energy and money to commute long hours for a particular job. While we can't know the toll this can have on a commuter (and their family), we can estimate one aspect of the cost.

Driving 60 miles each day roundtrip, for 48 weeks/year at the current IRS rate of 57.5 cents/mile in gas and maintenance, will result in an estimated annual commute cost of over \$8,000. Compare this to a 20 mile per day commute, and it can add up quickly: for example, being able to afford close to \$100,000 more home or saving more towards retirement or college. Telecommuting and carpooling can certainly help reduce commuting costs, but when searching for a home, weigh the cost of the commute for not only your wallet, but also your health and relationships.

Mature Family: Whether saving to send your child to college or considering their student loans, there's a strong financial

case to be made for attending college close to home.

According to College Board's 2013 Trends in College Pricing report¹, average total annual cost (including tuition, fees, room and board) of an in-state public university was \$18,831, while out-of-state public universities average \$31,701 and private schools \$40,719.

Retirement: When deciding where to retire, location is equally as important as in earlier life stages. One of the first considerations for a retirement destination is how close you want to be to family and the cost associated with travel should family not be close.

Also, the state you choose could have a large effect on your retirement based on varying tax rates and assisted living costs. For example: for those currently living in New Hampshire, there is no state income tax or sales tax, and the average cost of a semi-private room in an assisted living facility is close to \$8,500/month². Compare that to Massachusetts, where sales tax and income tax are present, and the average cost of nursing care increases to \$10,220 per month.

I encourage you to have these location conversations with your family. I am happy to discuss it from a financial perspective as well.

1. <http://trends.collegeboard.org/sites/default/files/college-pricing-2013-full-report.pdf>

2. Source: 2012 MetLife Market Survey of Long-Term Care Costs, November 2012.

CLEAN

On the other end of the spectrum from our Dirty Dozen, here are the Clean Fifteen, fifteen produce items that have the LOWEST levels of pesticides when grown conventionally:

Asparagus

Avocados

Cabbage

Cantaloupe

Cauliflower

Eggplant

Grapefruit

Kiwi

Mangoes

Onions

Papayas

Pineapples

Sweet Corn

Sweet Peas (Frozen)

Sweet Potatoes



Planning for all of life's seasons.

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Think
LOCAL

**Don't rely on a call to an international phone center,
discuss your financial future face-to-face
with a local resource.**

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