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Winter 2019 – 20

"HAPPY NEW YEAR" RUSSELL W. KETRON, CFP®

Thanks again to those clients who have participated in our Charitable Gifting program this year. Giving back to our communities, both locally and globally, is a very important part of our lives. With your help we have helped raise substantial funds for various charities over the past 25+ years. Giving cash outright to charity remains the most popular way of giving. Individuals can now deduct up to 60% of their adjusted gross income whereas it used to be 50%.

In addition to supporting the charity(ies) of your choice, the new tax laws should encourage each donor to reevaluate what is the most tax efficient way to accomplish their giving goals and objectives. One of the techniques I have used and recommend for those that benefit is the Donor Advised Fund (DAF) approach.

This strategy has gained traction and allows individuals, who itemize their deductions, to "bunch" several years' worth of charitable deductions into one taxable year. They then can choose how and when and how much of these funds are distributed to accredited charities. This allows the donor to make charitable planning a multi-year exercise and take full advantage of the tax rules.

One of the other reasons for "bunching" is there may be a minimum donation required to set up a DAF account. The Rotary Foundation DAF, which I personally use, has a $10,000 minimum donation requirement to set up an account. This gives me the flexibility and ease of distribution that works for me. I have complete control which qualified charity gets my donations.

This can be especially beneficial for clients who like to give multiple amounts to more than one charity during the course of a year. Most of the big investment firms, like Schwab and Vanguard, have their personal versions of DAF's.

For those over the age of 70 1/2 using Qualified Charitable Distributions (QCD's), allows the funds from the Required Minimum Distribution (RMD's) to go directly to the charity(ies) of your choice. This is another planning maneuver that is gaining in popularity and are up over 74% from 2017 and could save a lot in Federal and State income taxes.

Please feel free to talk to me about these and other ways of gifting and how they may benefit you and the charity of your choice.

Thank you for your ongoing confidence in us.

Happy New Year! Russ

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"Reality is created by the mind, we can change reality by changing our mind."
Plato
(427 BC - 347 BC)

Just for Fun ~ Dogs Personalities

Afghan: Light bulb, What light bulb?

Golden Retriever: The sun is shining, the day is young, we've got our whole lives ahead of us, and you're worrying about a burned out light bulb?

Border Collie: Just one? And I'll replace any wiring that's not up to code.

Toy Poodle: I'll just blow in the Border Collie's ear and he'll do it.

Rotweiller: Make me!

Shi-tzu: Pu-leeze dahling, I have servants for that kind of thing.

Lab: Oh, me, me!!!! Pleeeeeeaaaze let me change the light bulb. Can I? Can I? Huh? Huh? Can I?

Malamute: Let the Border Collie do it. You can feed me while he's busy.

Cocker Spaniel: Why change it? I can still pee on the carpet in the dark.

Doberman: While it's dark, I'm going to sleep on the couch.

Mastiff: Mastiffs are NOT afraid of the dark!

Beagle: Light bulb? Light bulb? That thing I ate was a light bulb?

Siberian Husky: Light bulb?!? I ate the light bulb, and the lamp, and the coffee table it sat on, and the carpet under the coffee table, and…

Cat: You need light to see?

"I discovered I scream the same way whether I'm about to be devoured by a great white shark or if a piece of seaweed touches my foot." - *Axel Rose*

PLANNING FOR LIFE EVENTS ~ RUTH AGUIRRE

While typing this article back in November, I happened to look out the window and saw the first real rain of the season. That is a wonderful thing with Northern California having had its share of wildfires over the last few years.

Like wildfires, life events manage to intrude occasionally. Having recently had a "life event" myself reminded me again how quickly everything can change.

The August Sunday started out like any other day. I was looking forward to getting some tree trimming done in the orchard.

Once the ladder was set up and the ropes in place on the limb, I climbed up with my chainsaw in hand and began to cut.

All went well until the branch came down and the base of the limb kicked the bottom of the ladder out from under me.

Falling felt like slow motion and I had time to notice I was falling, what parts of me hit the ground and in what order. Including my head hitting the base of the tree.

Those are the moments when your life takes an unexpected turn. Fortunately I was wearing a helmet. Yay! However, the rest of me hit the ground with a thud.

After spending most of the day in the hospital emergency room while they assessed the damage I was sent home to recover from broken ribs and pelvis. Plus the added bonus of messing up my shoulder.

While at home recuperating, I had plenty of time to think about all the things that should be in place if the worst had happened.

Was our trust updated, did our power of attorney for health and finance have the latest information? Who would pay the bills? Would there be replacement income available? Fortunately that information was in place and current.

Life events rarely announce themselves or give you a time frame so for that reason alone it makes sense to have updated and in place your estate documents, insurance and other items you might not have thought of.

Life events can be distressing, don't let lack of planning make them more difficult for you and those around you. Let us work with you to confirm your estate planning, insurance, etc. is as up to date as possible. ~ Ruth Aguirre

Snail Mail Scammers ~ Ruth Aguirre

This article is a follow-up on my last years "Stranger Danger" article about the scammers who email, call or text to scam you of your personal information or money. Regular mail is now being used more often for the same kind of scam as email and phone.

Scammers know people are warned not to give information to the electronic or phone requests and people are warned that a legitimate company will send something by mail. So that is just what scammers are doing, sending their scams by regular mail. I received a letter, postmarked from Canada, letting me know that I was the sole beneficiary to a multi-million dollar estate. Of course I was to share half of the proceeds with the sender and keep it all hush, hush.

To reiterate what I wrote last year: If you receive a phone call and are not sure if it's a scam, feel free to give them our Ketron Financial work # of 415-892-0928 then hang up.

For any paper mailing where you are not sure if it is legitimate, you can either give us a call to ask, scan and email to ruth@rketron.com for review or send it to us by snail mail at 1701 Novato Blvd, Ste 204, Novato, CA 94947.

Stay safe! ~ Ruth Aguirre

"Excuses are the explanations we use to justify continuing in the same old ways. Like, It will be difficult, It's too risky, I don't deserve it, They won't let me, It's too big, I'll do it later, I don't have the energy, There's not enough time, I'm too old, I'm too young, I'm afraid, I can't afford it, No one will help me, There will be Drama" ~ Wayne Dyer

Rosemary - Through the Eyes of An Herbalist ~ by Karly Ketron

This native Mediterranean plant is probably best known as a common kitchen herb or an evergreen ornamental. But what else does this Rosemary have to offer us? Through the eyes of an herbalist: Rosemary stimulates circulation, has strong antimicrobial and antioxidant properties, and is noted as a plant for remembrance.

Rosemary is a gentle warming plant which applies movement and warmth to many different parts of the body. The warming qualities support the stimulation of our circulation; which can support the function of the heart, the brain, digestion, muscles, and joints. If you take Rosemary internally, it's going to work to support the heart muscle in doing its job dispersing blood throughout the entire body.

The presence of the herb in the gut will warm a cold or sluggish digestion and can alleviate discomforts, such as gas or bloating. Rosemary can also be applied topically to specific areas of the body, which will promote the circulation of that area. This is one of the reasons that Rosemary has been used to relieve arthritic symptoms and inflammation of the joints and muscles.

Rosemary has powerful antimicrobial properties which can support the immune system or work to eliminate oxidative stress in the body. There have been many studies done that show that Rosemary has strong antioxidant effects, as well as capabilities to preserve food due to prevention of bacterial & fungal growth. If it is consumed as a tea throughout the day, it can potentially alleviate a viral infection in the body.

Scent has the power to bring us through time, so why wouldn't it be capable of enhancing our memories for the future? "Rosemary for remembrance." I do not know who first said this, but it is a common saying in our herbal community. Rosemary, and all of its fragrance, enhances cognitive function & retention and can offer a calming feeling to the mind and body.

It is not just the smell that supports the mind, but taking it internally has also been shown to support clear thoughts and memory.

Receiving all of these benefits is really simple - just eat more Rosemary! Put it in your salad dressings, flavor your vegetable and meat dishes, add a sprig to your water, or infuse it into honey.

If you're interested in learning more ways to incorporate this herb into your kitchen preparations, check out my new book: *The Wise Wytch's Kitchen* available for purchase on my website www.wisewytch.com

~ Karly Ketron

Time to Get Organized ~ COURTENAY WISE

Are you financially organized? Do you have jumbled files in a box somewhere or scattered around in different places?

Gathering important files and documents may be frustrating but when an emergency strikes trying to collect all those papers could be overwhelming, even frightening if we don't find what we need in a timely manner.

As tax season approaches and you gather your tax documents, why not take the extra steps to get your files organized? Look at it as a late New Year's Resolution!

Now is a good time to get organized by gathering essential documents and storing them in a safe place. Storage options can range from a fireproof lock box or safe, a safety deposit box or something as simple as a three-ring binder with plastic sleeves into which you can insert the documents.

Document scanning and archiving is very important too. It helps make sure that no matter what happens, documents and files will not be lost forever. Create, store and share important documents that your loved ones might need with our online Vault.

Clients can share and store documents easily and securely through our Emoney vault. They can upload documents into either a shared folder or private folder.

Make sure to provide the login information where you've stored your secure documents.

This will relieve a big burden on your family if anything should happen to you—and you can relax knowing that they're taken care of and everything is in one place.

Give us a call to help scan key documents and statements into your newly created client Vault.

Time to get organized! Use the **"Important Documents Checklist"** included with this newsletter. Give it a try. The worst thing that can happen is you'll become super organized.

~ Courtenay Wise
Courtenay@rketron.com

Glen's Market Watch

Facts and Opinions

Regarding Investing Today

In a flyover view our economy seems pretty good. The trend line is gradual growth. Interest rates in a traditional sense are low. The Federal Reserve is cautiously easing pressure on the economy. But the noise, political and economic discontent, feels like there is an elevated level of uncertainty and heightened readiness to react to triggering events. At the same time the markets, after a consolidation with fear of trending downward, have broken to new highs. Some analysts look at the gains for this year and focus on the growth from the December 24th bottom and fear that this cannot continue. I advise against focusing on market growth from recent bottoms or tops and prefer to look at trend lines or real growth which I define as growth beyond recovery, net growth.

The chart below is from "finviz". It is a monthly chart of the S&P 500. The most recent serious plunge was the last quarter 2018. The decline was triggered by actions and

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Glen's Market Watch

comments by the Federal Reserve.

The recovery and growth trend has been triggered by the reduced tension actions of the Federal Reserve. Surprising to me and possibly others who remember the news flow of the Nixon crisis and his potential Impeachment, is that political unrest does not seem to be what is driving the market. China news seems to have short-term market impact, with the presumption that some agreement or acknowledgement of real breakdown would have significant impact on the market.

International Economic stress continues. Japan is raising taxes, several nations have negative interest rates or rates much lower than ours. To me this means central banks are experimenting with ways to rebalance National economies. I have been reading "This Time is Different", which gives example after example of nations defaulting in times of economic stress. Defaulting can be changing the value of currency, or other failure to pay in full on existing obligations.

Examples include reducing the size of precious metal in coins when coins were precious metals, breaching social payment requirements like retirement, or large inflation adjustments to devalue the payments. In each case there was a recovery period and of course some, typically many, found that their financial expectations were not met.

The odds that some nations will need to readjust their economies through some forms of default is historically absolute. We, USA, have some government debt problems, but we are not necessarily at a crisis or unmanageable level and if we take successful actions the risk can be greatly diminished. I used the word "IF" in the last sentence, it reminds me of a skeptical song, "I Don't Believe in If Anymore." We do depend upon our representatives to prioritize resource needs and allocation. Some of you may even share your thoughts with your representatives.

I am an optimist. I think the problems will not win the day for our country and growth trends will be positive for years, the foreseeable future. To me, this is the highest probability and the history. Though there will be setbacks as usual.

China—I have been reading about Artificial Intelligence and Deep Learning. This is directly bringing up the objectives of China in technology and world power. They want to be the leader in both technology and the recognized world leader politically and economically. We are in a race, even if we do not think of it in those terms. They do not respect our intellectual property or apparently that of their own companies.

There is reasonable fear that technology will get more done with fewer workers. That is historically true, and the rate will likely accelerate. We were the world technology leader, and now there is debate as to whether China is the leader. We may not be able to beat them, but I believe we should not allow ourselves to fall behind.

As world citizens, for corporate growth, international respect and interdependence, we may find ways to improve the world quality of life with our technology progress.

On a "world citizenship" note, I applaud what Bill Gates and former President Jimmy Carter have done to reduce disease and improve potable water in critical places around the world. Bush, as President helped Africa fight AIDS. Basic needs of the world to provide better living is expensive and demands labor, it and many other themes may help us establish work in a new jobs balance.

I appreciate the opportunity to serve your investment interests. Thank you.

Glen Calkins

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"This material represents an assessment of the market environment at a specific point in time and is not intended to be a forecast of future events, or a guarantee of future results. This information should not be relied upon by the reader as research or investment advice regarding any funds or stocks in particular, nor should it be construed as a recommendation to purchase or sell a security. Past performance is not indicative of future results. The views expressed are those of Glen Calkins/Ketron Financial and do not necessarily reflect the views of Western International Securities, Inc."

"Bad Predictions"

"Television won't last because people will soon get tired of staring at a plywood box every night."
Darryl Zanuck, movie producer, 20th Century Fox, 1946.

2019 CHARITABLE CONTRIBUTION LIST

By KETRON FINANCIAL, LLC

A.A.U.W.
AFRICAN AMERICAN HISTORICAL CULTURAL SOC.
ALL SAINTS CHILDREN'S CENTER
ALMA DEL TANGO
AMERICAN RED CROSS
AMERICAN FRIENDS SERVICE COMMITTEE
BEYOND DIFFERENCES
BLUE STAR MOMS OF MARIN
BOY SCOUTS OF AMERICA
BUILDING BETTER CITIZENS FOR AMERICA
BULL LAKE RURAL FIRE DISTRICT
CALIFORNIA INCLUSIVE SAILING
CAT HOUSE ON THE KING
CFP BOARD, CENTER FOR FINANCIAL PLANNING
CITY OF HOPE
COACHELLA VALLEY RESCUE MISSION
DISABLED AMERICAN VETS
DOCTORS WITHOUT BORDERS
EARLY VIBES INCORPORATED
ELIM LUTHERAN CHURCH
FOUNDATION FOR FINANCIAL PLANNING
FOOD FOR THE POOR
GLAUCOMA RESEARCH FOUNDATION
GLOBAL OFF SITE CARE
GOODWILL
HEIFER INTERNATIONAL
HESSEL COMMUNITY GUILD
HOLY FAMILY DAY HOME
HOSPICE BY THE BAY
HOSPICE OF PETALUMA
HUMANE SOCIETY OF SONOMA COUNTY
INTERACT CLUB OF NOVATO
INTERNATIONAL CHILDREN'S CARE
KEEP TAHOE BLUE
KENNEDY MINE FOUNDATION
KID SCOOP NEWS
KQED
L.I.T.A. (LOVE IS THE ANSWER)
MARIN CHARITABLE ASSOCIATION
MARIN FOOD & S.F. BANK
MARIN HUMANE SOCIETY
MARIN OAKS HIGH SCHOOL
MARIN VILLAGES
MARYVILLE COLLEGE
MISS MARIN COUNTY SCHOLARSHIP PROGRAM
NATIONAL GEOGRAPHIC
NOVATO HIGH SCHOOL VARIOUS PROJECTS
NOVATO HUMAN NEEDS CENTER
NOVATO ROTARY ENDOWMENT
NOVATO SEVENTH-DAY ADVENTIST CHURCH
NOVATO SPIRIT "ATHLETIC SCHOLARSHIPS FOR YOUTH"
NOVATO YOUTH SOCCER
PARENT SERVICES PROJECT
PARKWAY 8TH WARD, LDS CHURCH
PAWS PROGRAM
PFLUGERVILLE PETS ALIVE!
PRESBYTERIAN CHURCH OF NOVATO
RED CLOUD INDIAN SCHOOL
RESPECTING OUR ELDERS
ROTARACT OF NOVATO
ROTAPLAST
SAFE & SOBER GRAD OF NOVATO
SALVATION ARMY
SAN MARIN HIGH VARIOUS PROJECTS
SAN FRANCISCO CITY IMPACT
SCHOOL FUEL
SHELTER BOX USA
SHRINERS HOSPITALS FOR CHILDREN
SIDE BY SIDE
SINALOA MIDDLE SCHOOL
SMILE TRAIN
SONOMA LAND TRUST
SOLDIERS' ANGELS
ST. JUDES CHILDREN'S RESEARCH HOSPITAL
STUDENTS FOR LIFE OF AMERICA
TONY LA RUSSA'S ANIMAL RESCUE FOUNDATION
VARIOUS ROTARY CLUBS & ROTARY FOUNDATIONS
VFW POST 5358—SERVICE DOG TRAINING PROGRAM
WOUNDED WARRIOR PROJECT

"Never give up on a dream just because of the time it will take to accomplish it. The time will pass anyway." Earl Nightingale—American Radio Personality (1921-1989)

Ketron Financial, LLC

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KETRON FINANCIAL

Important Documents Checklist

Insurance Policies

- ☐ Life Insurance
- ☐ Health Insurance
- ☐ Car Insurance
- ☐ Home Insurance

Bank Accounts

- ☐ Checking accounts
- ☐ Savings accounts
- ☐ Money market accounts
- ☐ Certificates of deposit (CDs)
- ☐ Debit cards, Card #, Exp. date
- ☐ Credit Cards, Card #, Exp. date
- ☐ Recent account statements
- ☐ Login and password information for online account management

Mortgages or Loans

- ☐ Company through which mortgage or loan was given
- ☐ A copy of the mortgage or loan agreement

Tax Returns

- ☐ Most recent W-2 forms or federal self-employment tax return
- ☐ Income tax returns for the current and previous year, including 1040 variations and 1099s, if applicable

Pension Plans & Retirement Benefit Information

- ☐ 401(k) or 403(b) plans
- ☐ IRAs
- ☐ Roth IRAs
- ☐ Simplified Employee Pension (SEP) plan

Titles or Deeds to Any Property

- ☐ Real estate
- ☐ Motor vehicles
- ☐ Boats

Investment Portfolios

- ☐ Stocks
- ☐ Bonds
- ☐ Mutual funds

Will, Trust, POAs

- ☐ Copy of the Will
- ☐ Copies of previous versions of the Will
- ☐ Name of attorney or law firm that helped create the Will, if applicable
- ☐ Trusts, Cert. of Trust, etc.
- ☐ Name of attorney or law firm that helped create the Trust, if applicable
- ☐ Power of Attorney for health
- ☐ Power of Attorney for medical
- ☐ Name of attorney or law firm that helped create the POA, if applicable
- ☐ Living Will
- ☐ Health Care Proxy
- ☐ Do Not Resuscitate (DNR)

Safe Deposit Box

- ☐ Location of safe deposit box
- ☐ Safe deposit box keys or location of safe deposit box keys

Any Professionals you work with

- ☐ Financial Advisor
- ☐ Accountant
- ☐ Insurance agent
- ☐ Lawyer

Proof of Identity and Relationships

- ☐ Social Security card
- ☐ Armed Forces discharge papers
- ☐ Birth certificate
- ☐ Death certificate
- ☐ Marriage certificates
- ☐ Divorce certificates

Household Utilities

- ☐ Electricity
- ☐ Gas
- ☐ Water
- ☐ Phone
- ☐ Cable
- ☐ Internet

Automatically Renewing Medications

- ☐ Names of medications
- ☐ Name of pharmacy where medications are renewed
- ☐ Name of doctor who prescribed medication

Important Login's

- ☐ Emails i.e.: Gmail, yahoo, AOL etc.
- ☐ Ecommerce i.e.: Amazon, Paypal, Macy's etc.
- ☐ Social Media i.e. Facebook, LinkedIn, Twitter etc.

Length of Time to Keep Documents

Keep for 1–3 Months

- Utility bills
- Sales receipts for minor purchases
- ATM and bank deposit slips

Keep for 1 Year

- Checkbook ledgers
- Paycheck stubs
- Monthly mortgage statements
- Expired insurance records

Keep for 7 Years

- Bank statements
- W-2 and 1099 forms
- Receipts for tax purposes
- Cancelled checks
- Disability records
- Unemployment income stubs
- Medical bills/claims

Trash

- Paycheck stubs after reconciling with W-2 form
- Expired warranties
- Coupons after expiration date

Keep Indefinitely

- Annual tax returns
- Deeds, mortgages and bills of sale
- Year-end statements for investments
- Legal documents (birth certificates, marriage license, divorce papers, passports)
- Home improvement documentation and receipts
- Receipts for major purchases—for warranty and insurance purposes
- Wills
- Power of attorney designation
- Medical and burial instructions
- Beneficiary directions
- Real estate certificates/deeds
- Automobile titles/pink slips
- Current insurance policies
- Medical records
- Education records
- Pension/ Retirement plan records