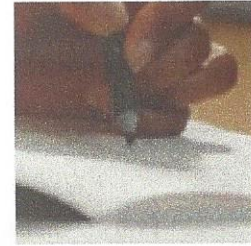




LPL Financial
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CERTIFIED FINANCIAL PLANNER™



Although President Grover Cleveland declared Labor Day a national holiday in 1894, the occasion was first observed on Sept. 5, 1882, in New York City. Labor Day, the first Monday in September, is a creation of the labor movement and was dedicated to the social and economic achievements of American workers. These days, however, Labor Day is seen as the last weekend of summer. What are your plans for the weekend?

I would like to thank everyone who submitted answers to our question last month. The winner of the drawing for the August newsletter question is (not drawn yet). Congratulations, xxx!

This month's drawing will be for \$25 for Newick's Lobster House.

This family business started in 1948 and continues today with locations on Dover Point and in Concord. For more information click [HERE](#).

And the question is...

How does monitoring your tire air pressure help improve gas mileage?

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



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Interesting Facts!

As you may have heard, there is much debate in Somersworth about renovating and converting the Hilltop school to an Arts and Cultural Center. It seems that no one wants to see one of New Hampshire oldest schools run into disrepair.

This grand schoolhouse arose on Prospect Hill in 1849. There were two entrances, one for girls and one for boys with anterooms at each for hanging up clocks and caps. The first floor was divided into two rooms, one for the primary grades and one for intermediate grades. The second floor was dedicated solely for a high school. Three hundred and forty students could attend this large modern facility. It is often said that Somersworth had the first high school in the state, however, the 1849 "Common School Report" noted the activities of high schools in Manchester and Portsmouth. It is more likely that this was the first building constructed in New Hampshire to be used for the express purpose of a public high school.

Local Events!

Labor Day Events: Looking for something fun to do over the holiday weekend? For a list of things that are happening click [HERE](#).

Piscataqua Oysterpalooza: Friday, September 11 from 5-8 pm at Redhook Brewery. All proceeds benefit the Coastal Conservation Association of New Hampshire. For more information click [HERE](#).

Vintage & Vine Wine Festival & Silent Auction: Saturday, September 12 from 4-7 pm at Strawberry Banke Museum. For more information click [HERE](#).

Rochester Fair: September 18-27 at the Rochester Fairgrounds. For more information click [HERE](#).

2015 Portsmouth Maritime Folk Festival: September 26 from 10:00 to 10:00 and September 27 from 1:00 to 5:30. For more information click [HERE](#).

These websites are provided to you for informational purposes. We are not responsible for the website content

Getting More Miles from a Tank of Gas



With gas prices becoming increasingly volatile and concerns about global warming mounting, conserving gas has become a national priority. While trading in your car or truck for a fuel-efficient sub-compact or hybrid may not be an immediate option, there are strategies you can use to minimize trips to the gas station while continuing to drive your current vehicle.

Tests conducted by Ford Motor Company have demonstrated that the combination of inefficient driver habits and vehicle maintenance can result in 38% loss of potential fuel economy. By taking some the following steps, you may find your car is covering longer distances on each gallon of gas:

Monitor tire pressure. Under-inflated tires create rolling resistance and lower fuel efficiency. By keeping tires inflated at the highest recommended pressure level, you can improve your car's gas mileage by around 3.3%, according to the U.S. Department of Energy (DOE). Proper inflation also lessens wear on tires and reduces the risk of accidents due to tire failure or blowouts.

Get regular tune-ups. Because malfunctions cause the engine to work harder, cars that aren't regularly maintained tend to burn more gas. Problems such as clogged air and fuel filters, faulty oxygen sensors, or worn and dirty spark plugs can lead to a dramatic drop in fuel efficiency. Taking a car for a tune-up at least every 30,000 miles can save on gas and protect the engine from damage.

Monitor brakes and wheel alignment. Improper wheel alignment and the drag of poorly adjusted brakes can lower gas mileage. A simple inspection can reveal whether an adjustment or realignment is needed.

Park in the shade. Because gas evaporates in the heat, parking your car in a cooler spot during the summer can conserve fuel.

Do not allow your car to idle for more than a minute. Turn off your car if you plan to stop for more than a minute, as idling for longer periods uses more fuel than shutting down and restarting the engine. Also, avoid warming up a car, as it is unnecessary with today's engines.

Eliminate excess weight. Take the junk out of your trunk. Each additional 100 pounds of weight a vehicle carries can cut gas mileage by up to 2%.

Slow down. Fuel efficiency falls sharply in most cars when they are driven at speeds above 60 mph. In fact, the DOE estimates that you may pay an extra 20 cents per gallon for every 5 mph you drive over 60 mph.

Curb aggressive driving habits. Acceleration, rather than sustained cruising, accounts for nearly half the fuel burned in city driving. Accelerating smoothly from a standstill consumes much less gas than a sudden start. Use of cruise control on the highway can also improve mileage.

Find ways to drive less. To avoid long waits in traffic, telecommute for at least part of the week or schedule your commute for off-peak hours. Look for opportunities to carpool with neighbors and co-workers, or check out rideshare programs in your community. Take advantage of public transit if it is available in your area. Avoid making frequent trips to the mall by taking care of some of your shopping online. You may also want to try walking or cycling to nearby destinations.

Combine trips. Making several trips from a cold start uses more gas than making a longer trip during which the engine remains warm. By planning your route in advance and finding ways to combine errands, you may also be able to reduce the amount of time you spend driving.

Monitor your fuel economy. You can keep track of your car's gas mileage by maintaining a log of the odometer reading and the number of gallons pumped each time you fill up. In addition to alerting you to possible engine trouble, a fuel economy log will also make you more aware of your gas consumption habits.

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Plan Carefully When Choosing Your Executor



One of the more important decisions you must make when writing your **will** is the selection of an executor. Ideally, an executor should combine the tact of a diplomat with the administrative skills of a professional executive. The person should also be close enough to you and your family to do as you would wish, yet be able to act without being swayed by emotions if conflict breaks out among family members.

Almost any person you trust can be your executor. For most people, the best choice is a spouse, close friend, or associate, who may also be a **beneficiary**. Large estates may require two executors—a personal representative to interpret your wishes and a professional representative or institution, such as your attorney

or a bank, to make business or financial management decisions, pay taxes, and keep records.

Duties of an Executor

What exactly does an executor do? An executor's job is to "wrap up" your financial affairs. The individual must identify and determine the value of the assets that are part of your estate. (**Trusts, life insurance policies, pension plans**, and some types of **jointly owned property** may fall outside the executor's authority.) Certain assets necessitate hiring an appraiser, whose fee generally comes out of your estate's assets, as do expenses for lawyers, accountants, and other professionals. An executor is also responsible for paying all your remaining debts, filing tax returns, and distributing whatever remains to your heirs.

Throughout this process, careful records must be kept. Most **probate courts** will demand a full and detailed accounting of all money received, spent, or held by your estate.

If You Die Intestate. . .

If you die without a will (**intestate**), the court will appoint an administrator to perform the executor's duties. When no relative or beneficiary is able to take the job, the appointee is likely to be a civil servant or even a creditor.

Administrators and executors usually receive fees of 3% to 5% of an estate.

However, when family members serve, they typically waive the fee.

Administrators must post a **bond** to safeguard the financial interests of your heirs, although in some cases the heirs may consent to waive the bond. The cost of the bond premium also comes out of the assets that would otherwise go to your heirs.

Making the Right Choice

When choosing an executor, objectivity is essential in order to make the proper decision. Be sure whomever you select is willing to accept the responsibility. In addition, it is also wise to choose an *alternate* executor to serve in the event your initial executor is unable to do so. If you have not yet selected your executor, consider choosing one now to eliminate any potential complications in the event of an untimely death.

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When the Going Gets Tough: Cultivating Resilience



Building and sustaining a business is not a task for the faint of heart. As anyone who has launched a business from the ground up knows, transforming an idea into a successful enterprise requires not only technical know-how, but also a steadfast willingness to work hard and weather the setbacks that inevitably come with establishing a new business in a competitive marketplace.

But when the going gets really tough, how do you maintain your energy and optimism? While most of us are born with some ability to cope with adversity, resilience is also a skill that can be learned and cultivated. By considering in advance how you would recover from an adverse change in circumstances, you can prepare yourself to bounce back quickly from even the most challenging situations.

While there are some practical steps you can take to protect yourself from potential setbacks, such as having sufficient insurance and savings, problems may arise for which no protection is available, such as an abrupt downturn in the market or the unexpected loss of a major client or key employee. By approaching these unanticipated setbacks with the right attitude, you may be able to address the problem more competently and more quickly.

Keep in mind that resilience does not necessarily mean going it alone. By building your personal and professional networks, you ensure that you have trusted allies who can provide encouragement and advice when problems arise. While friends and family members can be an invaluable source of support in a crisis, they may not understand all the issues you face in your business. By joining industry organizations and getting to know other people working in your field, you create a support network of professionals you can consult when weighing how best to handle specific problems related to your business. An experienced mentor can also provide insight and encouragement.

However, just talking about problems does not resolve them. You must be prepared to take whatever action is necessary to meet the challenges ahead. Start by making a detailed list of possible ways to address a problem, and then assess pros and cons of each. If, for example, market conditions have changed, revisit your business plan and adjust your goals to the new environment. Rather than

becoming discouraged because you are unable to meet your original goals, set your sights on hitting new targets. Don't be afraid to consider unconventional strategies, such as partnering or bartering with other businesses, or branching out into a seemingly unrelated business area. Simply by doing what you can each day to improve your situation, you may find that you are gaining positive momentum that can help propel you forward, despite obstacles.

If current circumstances cannot be easily changed, strive to accept the situation. Some problems, such as a downturn in your particular market, could remedy themselves with time. If work is slow, consider taking breaks to travel, get outside, or spend time with family or friends. Catch up on sleep, get more exercise, improve your diet, or clean out your closets at home. Focusing on your overall well-being-and getting some distance from the business-related issues you have been focusing on so intensely-can generate a much-needed shift in perspective and provide new insights into solving some seemingly insurmountable problems. Whatever your difficulties, do not overlook the assets you have acquired. Take the time to appreciate the strengths within your organization. Even if you have downsized your workforce in response to the economy, remind your remaining employees how the company can continue to be competitive, despite the challenges in the marketplace. If you demonstrate a steadfast willingness to work hard and weather the inevitable ups and downs with energy, optimism, and resilience, your staff may also do the same. Together, you can work toward the success of the business.

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