



TOPIC OF THE MONTH:
Estate Planning

If you were hit by a bus today or were otherwise incapacitated, would your loved ones be able to quickly locate your important information or know how to handle your affairs? Did Whitney Houston or Davy Jones prepare for the unexpected? Many of us have a great handle on our finances, but our record keeping systems might not be obvious to family members or friends who might need immediate access to them in time of emergency. Below are 25 documents to leave behind for loved ones:

1. Will
2. Letter of instruction
3. Trust documents
4. Housing, land, and cemetery deeds
5. Escrow mortgage accounts
6. Proof of loans made and debts owed
7. Vehicle titles
8. Stock certificates, savings bonds and brokerage accounts
9. Partnership and corporate operating documents
10. Tax returns
11. List of bank accounts
12. List of all user names and passwords
13. List of safe-deposit boxes
14. Durable health-care surrogate
15. Power of attorney
16. Authorization to release health care information
17. Living Will
18. Do-not-resuscitate order
19. Personal and family medical history
20. Life insurance policies
21. Individual retirement accounts
22. Pension documents
23. Annuity contracts
24. Marriage license
25. Divorce Papers

Having these documents prepared will help the grieving process for your loved ones.

Linked in.

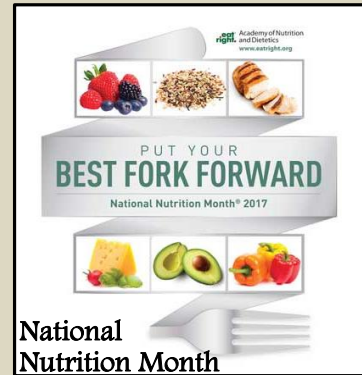


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National Nutrition Month is a nutrition education and information campaign sponsored annually by the Academy of Nutrition and Dietetics. The campaign is designed to focus attention on the importance of making informed food choices and developing sound eating and physical activity habits. Click on the link for more information: www.eatright.org

On Sunday, March 12th



? TRIVIA QUESTION ?

Kissing the Blarney Stone found in Blarney Castle, Blarney, Ireland, is suppose to give you what?

6

Ways baby boomers can boost retirement income

Retirees worried about running short of money might consider one of these six ideas to bring in extra cash.

Expenses don't end when retirement begins, and many studies show that pre-retirees and retirees are worried about outliving their savings and footing the bill for exorbitant medical costs.

Many studies also show an alarming proportion of baby boomers rapidly approaching retirement have little saved to cover the costs of their retirement and are counting on Social Security to keep them afloat during their golden years.

While many older retirees still benefit from a company pension, those approaching retirement today are increasingly unlikely to have a pension to tap into during retirement. This leaves retirees who haven't saved adequately or at all in an unnerving position just when they should be reaping the rewards of decades of work.

Luckily, there are several options for retirees to generate income to pay for expenses or perhaps fund a retirement goal. The following 6 tips are ways that retirees can generate income:

Retirees have a few traditional sources for income during retirement, such as social security and pensions. To protect against the risk of longevity, some retirees turn to annuities to generate a lifelong stream of income. Another traditional approach is looking at various securities that offer some form of dividend or yield associated with it.

Social Security is a reliable source of most people's retirement income plans, but many may not be aware that they can significantly increase their monthly Social Security income by delaying when they start taking Social Security benefits.

The rise of Uber has highlighted the viability of short-term jobs for all ages. Retirees wanting to generate an income stream through employment can look for part-time or seasonal work to supplement their retirement income streams. Other opportunities that retirees might be interested in include tutoring, babysitting, dog walking or mystery shopping. According to the Bureau of Labor Statistics News Release issued January 2017, 33 million Americans over the age of 55 were employed in 2015 and 1.3 million were actively seeking work. Workers over the age of 65 outnumbered teenage workers in 2015 for the first time since 1948, and median weekly earnings for men were \$1,069 and \$781 for women aged 55-64. (Source: www.bls.gov/news.release/pdf/empsit.pdf)

Become a landlord. Buying a rental property is one of the more creative ways to generate a monthly stream of income if a retiree has the financial ability to invest. Retirees considering this income alternative need to evaluate if it fits their lifestyle and tolerance for risk. The timing may be ideal to explore this income-generating possibility. Rising home prices and

a millennial generation eager to rent are combining to create a growing opportunity for retirees to join the ranks of landlords.

Another way retirees can generate income is to have a garage sale. In addition to offloading unused stuff, retirees can save money in terms of space, utilities, insurance costs and time spent managing items they no longer want or need.

Set up a charitable remainder trust. This can provide a vehicle for retirees to create an income stream while benefitting a favorite cause. How this works is a retiree could establish a charitable remainder trust and gift the stock to a qualified charity. In exchange, the retiree could take an income stream for a set period of time from the stock while not having to recognize all of the taxes. They may actually benefit from a potential tax deduction for a charitable contribution. This approach is not for everyone but it is a valid approach for some who particularly have tax concerns.



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Client Celebrations!

*"May Your Birthday Be Wrinkle-Free and
Your Age Be Permanently Pressed"*

Client Birthdays

Robert Wrights, Sr.
Dr. Martin Fields
James Demarais
Florence Ehrenpreis
LaDona Lichtman
Denise Kessel
Esther Gerardi
Kelly Paterson
Sandra Dzugan
Hermia 'Sunshine' Baldino
Carol Zupp
Wayne Perkins
Anthony Versace
Diane SanAnton
Maxine Roach
Susan Lichtman
Debra Hill
Robert Germansky



Wedding Anniversaries

Allen & Sylvia Rosenfeld
Martin & Lynn Fields
Leonard & Carol Singer
Robert & Kathleen Gerstner



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Rosie's RECIPE CORNER

Irish Soda Bread

4 c all-purpose flour
4 T. white sugar
1 t. baking soda
1 T. baking powder
½ t. salt
½ c. margarine, softened
1 c. buttermilk
1 egg
¼ c. butter, melted
¼ c. buttermilk

Preheat oven to 375 degrees.

In a large bowl, mix together flour, sugar, baking soda, baking powder, salt and margarine. Stir in 1 cup of buttermilk and egg. Turn dough out onto a lightly floured surface and knead slightly. Form dough into a round and place on prepared baking sheet. In a small bowl, combine melted butter with ¼ cup buttermilk; brush loaf with mixture. Use a sharp knife to cut an 'X' into the top of the loaf. Bake until a toothpick inserted into the center comes out clean, 45 – 50 minutes.

? TRIVIA QUESTION ?

ANSWER:

According to legend, kissing the block of Carboniferous limestone endows the kisser with the gift of gab (great eloquence or skill at flattery).

!HAPPY ST. PATRICK'S DAY!