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In The LOOP

Your Magazine of Personal Finance

November-December 2013

Vol. 1, No. 1

Saving For **Retirement**

A plan for every season of
your life and career

'Tis the Season for Giving

Know how your generosity
impacts your taxes

Greet the new year without
the holiday hangover bills —
we'll show you how

Powder Up!

Five world-class
destinations for
cross-country skiing

PLUS

Fresh gift ideas for
the person who has
everything

Happy Holidays from our firm to you,
and welcome to our first edition of *In The Loop*.

Welcome to the first issue of your magazine—*In The Loop*. This magazine was designed for you, our client, to help you make the most of your finances and, more importantly, your life.

Although it's hard to believe, the holiday season is fast-approaching, and many of us will be in spending mode over the next few months. From purchasing gifts for family and friends to making end-of-year charitable donations, it can be hard to make it through this time of year with your budget intact. That's why we've brought together practical tips and sound advice in this issue to help you enjoy all of the festivities without feeling stretched financially. Plus,

we've included some ideas for those hard-to-buy-for people to help you avoid stressing over your gift-giving list.

If a winter vacation is in your plans, be sure to check out the article on cross-country skiing destinations—it's a great way to spend time with family and enjoy nature, which can be a great antidote to the holiday rush.

As the year draws to a close, we would like to thank you for your business and extend our warmest wishes to you and yours for a safe and happy holiday season. With 2014 on the horizon, we also wish you a happy new year and look forward to working with you to ensure your continued success. ■



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Holiday Shopping 2013: Ready... Set...

Our Editors Have Scooped Up Some Insider Info on Hot Holiday Deals to Get You Going!

Whether you're in the mood or not, it's time to start thinking about holiday gift giving, especially if you're a strategic shopper who looks for the best deals on the year's hottest tech and toys.

The great news is that there is always plenty of warning (and preparation time) for both devoted Black Friday shoppers as well as for the armchair Cyber Monday deal sleuths. That's because retailers like to stoke up shoppers' anticipation of their sales events. There are often some great pre-Black Friday sales, as well. So keep your eyes and ears open and aware so that you can grab the coolest presents at the best price. Thanksgiving is just around the corner, which means holiday shopping is too.

For those who are eager to get started a little earlier, there could be even better deals than usual in the weeks leading up to Thanksgiving, since retail experts are predicting lower sales for the holiday period. So stores are trying harder and earlier to rev up business,

which can be seen in the early stocking of shelves with holiday decorations and even early advertising.

Even if you're not a regular subscriber to your local print newspaper, it's a great place to prepare in advance, so pick up a copy of at least the Wednesday and Thanksgiving Day editions for the latest ads and specials. Most major retailers also allow shoppers to sign up for a free newsletter so that they are among the first to find out exactly which items will be included as door busters and promotions. There are also websites such as www.theblackfriday.com that gather and repost Black Friday and Cyber Monday ads from a variety of retailers, giving shoppers a one-stop location to look for the latest deals.

With Black Friday coming up on November 29, many retailers haven't quite published their official sale lists yet, but here's a look at some of the awesome deals coming for the 2013 season.



Sony PlayStation 4 (PS4) will launch on Nov. 15, and will retail for \$399.



Microsoft Xbox One will launch on Nov. 22, and will retail for \$499.

Don't Wait Until Black Friday for the Latest in Gaming Tech!

The latest home entertainment consoles (they do much more than just video games now) are coming out shortly before Thanksgiving, so there's a good chance that inventories will be sold out by Black Friday. Whether you prefer the PS4 or the Xbox, preordering either through the manufacturer or from the major retailers who will sell them is the best way to ensure you'll have one wrapped and ready this holiday season. →→→



Griffin Technology Moto TC Monster Truck—\$42/Best Buy



Spy Net Night-Vision Video Watch—\$20/Target



What's on Santa's List This Year?

Take a look at these popular picks. Find them on retailers' websites, and in a few clicks, you're done!



Fisher-Price Hot Wheels Dune Racer—\$229/Walmart



Barbie 6-volt Jeep—\$89/Walmart

Tips:

- Check for price matching. Many retailers will match online offers.
- Some retailers, such as Target, offer in-store pickup of items purchased on their websites.



Apple iPad 2 16GB (wi-fi)—\$349/Walmart
Apple iPad 2 w/Retina display (wi-fi)—\$449/Walmart



48" Foosball Table—\$39/Sears



Vizio 47" 1080p Ultra-Slim LED 3D TV w/wi-fi—\$658/Walmart

Festive, Fun and Frugal!

Enjoy the Holidays without
a Financial Hangover

According to recent holiday shopping surveys, the average American consumer will spend between \$700 and \$1,300 over the holiday season. From gifts to travel to entertaining—all of the holiday trimmings sure can add up. When holiday indulgences are financed using credit

cards or lines of credit it can spell trouble, including a wave of bills that dampen the joy of the season and can cause financial strain for months afterward. However, you can make the most of the holidays without going into debt, especially if you start thinking ahead and taking advantage of some of the following ways to control your holiday spending.

If you are ready to commit to a festive, but financially responsible, holiday season here's how to make it happen.

Start By Saving Up

There's no doubt that spending cash instead of using credit for your holiday purchases allows you to minimize holiday debt. If you don't keep a holiday savings account now, consider one for next year and start putting some money aside from each paycheck now to use for holiday purchases.

Set Your Budget

Be realistic and honest about how much you can (and should) spend over the holidays. While it takes discipline, setting a spending limit and sticking to it will keep you from overspending. It may be helpful to print out your budget and carry it with you when you shop. In addition, keep updating your budget as you spend so you can see where you are and

how much money you have left.

Make a List

Once you have your budget set, make a list of all of the items that you need it to cover. Determine how much you are willing to spend on each person for whom you are buying and any events or entertaining you plan to host or contribute to. Don't forget to set aside money for additional groceries or gas if you plan to bake cookies or make trips to see family and friends.

One, Two, Three...Start Shopping—Online

Before you hit the mall or other stores, use the internet to compare prices on items you know you are going to buy and that are part of your budget. Online shopping makes it easy to shop around while making it harder to buy on impulse. Once you have completed your online shopping, remember to update your budget and set aside the money to pay off the

credit card you used to make your purchases.

Make the Mall a Mission

With your list and updated budget in hand, it's time to hit the mall and other retail stores. The earlier you can shop with a focused plan, the less prone you will be to overspend because you just "need to get it done." Avoid purchasing anything for yourself on your holiday shopping trip, unless you budgeted for it! Avoid sales that offer discounts for purchasing multiples of one item; they are designed to make you buy more than what you normally would.

Tame the Trimmings

Before you pick up wrapping paper, holiday cards, and decorations, check out the stash that you put away at the end of the season the previous year. You may have more trimmings than you realize, which means that you really don't need to buy many—or any—addi-

tional ones.

When it comes to edible holiday treats, be reasonable about how much your family and guests will really eat. While the holidays aren't about going hungry, they can often lead to overspending on food and drinks that are not consumed, leading you to throw them away or to overindulge in unhealthy fare to avoid 'wasting' them.

For many people, the holidays are the highlight of the year and they want to celebrate by pulling out all of the stops. While generosity is certainly admirable, most people appreciate simple gestures and would not want their loved ones to suffer financially by feeling that they need to spend extravagantly to purchase them a gift. By sticking to a budget over the holidays, you will be able to relax and enjoy the season and start the new year with wonderful memories and a clean financial slate.

A sure-fire strategy for post-holiday solvency:



1.
Save beforehand, and make a budget. Set your boundaries realistically and firmly.



2.
Make a list. Consider it your financial plan for the holidays, and stick to it.



3.
Quell the urge to buy on impulse. Steer clear of temptations, and stick to your plan.



4.
Easy on the frills. Recycle bows and ribbons, and skip stuff that's likely pre-destined for the trash can.



Saving For Retirement

What you should be doing now

You've heard the mantra a thousand times: It's never too early to start saving and planning for retirement. Whether you've heeded that advice closely or have let time slip by, it's usually not too late to have a positive effect on your retirement finances.

According to the U.S. Census Bureau, people are living longer,

with the number of Americans aged 90 or older tripling in the last three decades. While this is certainly good news, it also makes planning and investing for retirement more challenging, as many professionals will need to develop a strategy for saving enough to last for perhaps 20 to 30 years or more of their post-career life.

According to a CNN Money

poll, "U.S. respondents expect their savings to last 14 years out of a 21-year retirement, leaving a shortfall of 33 percent." Unfortunately, a 2013 survey by Franklin Templeton showed that as many as one third of American adults don't have any savings, and about half of those aged 55 to 64 have accumulated less than \$100,000 for their retirement years.

Considering that the current average monthly Social Security retirement benefit is only about \$1,261 per month, it's easy to see that most workers need to have a plan for additional income in their later years. And for younger workers more than 10 or 15 years from retirement, Social Security should not be a cornerstone of their retirement planning, according to a report by the Wall Street Journal.

The good news, however, is that there are many ways for workers to shore up their retirement accounts. Depending on your age and the age at which you hope to end your career, there are different approaches that are focused on slowly or rapidly growing savings.

Younger Workers

For those in their 20s who are still in the beginning stages of their professional life, income is comparably low (lower than it will be later in their career), and many may still be faced with student loan debt. But even saving just a little bit can add up toward the end. In addition to building a modest foundation of savings that will compound over time, it helps build a solid, positive habit of saving.

Even if able to only save \$20 per week, a modest 5 percent annual return rate will balloon that into more than \$35,000 after 20 years and more than \$70,000 after 30 years.

If working at a company that offers 401(k) matching, financial experts advise saving at least the amount up to which the company matches, otherwise the worker is simply leaving money on the table. Younger savers can also afford to in-

vest in slightly more risky portfolios that offer greater potential growth.

"I believe there are concrete steps people can take to better prepare for their retirement," said Christine C. Marcks, the president of Prudential Retirement. "For starters, workers can improve their savings and investing behavior. Sec-

Depending on your age and the age at which you hope to end your career, there are different approaches that are focused on slowly or rapidly growing savings.

only, participants in workplace plans such as 401(k)s should try to include some sort of guaranteed income component in their retirement planning."

Mid-Career

For those in their 30s and 40s, saving can also be a challenge, particularly with the associated "costs of adulthood" like mortgages, children and their education. At this point, savers should be moderately cautious with their investment choices, say experts, because after 10 to 20 years

of saving, they cannot endure a significant downturn in their balance.

Late Career

Toward the end of a person's professional life, in their 50s and 60s, they are likely at their peak incomes and have hopefully seen a decrease in their household expenses with the departure of children and perhaps a paid-off mortgage. This allows them to invest more heavily in their retirement saving strategy, as well as to get a better view of exactly where they stand and what they expect in terms of a retirement lifestyle. However, at this stage, their investment strategies should be focused on low-risk options.

Many choose to max out their 401(k) and other retirement savings contributions. For traditional 401(k) accounts, the current maximum the IRS allows for 2013 is \$17,500, and will be subject to cost of living increases in the years to follow. Some 401(k) plans allow persons over 50 to make "catch-up contributions."

Less Stress

For many, the thought of planning for retirement can be either a far-off fantasy or a fearful thought. After all, it can be easy to stress out over financial matters. While frugality comes more naturally to some people than others, by taking even a modest approach to savings, starting early and staying consistent, Americans can build enough retirement savings to live moderately in their post-career lives, and with a lot less stress.



A Season of Giving (And Deducting)

For many people, the holiday season often involves gift giving. Whether you give monetary gifts, donate needed items, or volunteer your time to a favorite charity, there are tax deductions that you can take. Let's look at the tax rules for making the most of your generous spirit on next year's return.

Tax Deductions for Charitable Gifts

If visions of making the world—or at least your community—a better place dance through your head, then charitable giving is probably on your holiday to-do list.

While it may or may not be your primary motivation for giving, if you make monetary gifts to 501(c)(3) organizations you can get a tax deduction for them. As a rule, charitable donations to these types of organizations are deductible to the extent the value you give exceeds the value you receive. For example, if you make a \$100 donation to a charity and receive a ticket for a \$25 dinner in return, your total tax deduction would be \$75.

Tax Deductions for Previously Used Items

If your church or a local charity solicits gently used items to help sup-

port individuals in need, you can deduct the value of the contributions you make on your tax return. Donations of clothing, vehicles, and furniture are all tax-deductible.

Keep in mind that to write-off over \$500 in items, you must include IRS Form 8283 "Noncash Charitable Contributions" with your tax return. If an item is worth \$250 or more, you must get a receipt or similar documentation that shows the value of the item. If an item is worth \$500 or more, you must have an IRS-approved appraiser come out to appraise the item.

Another point to consider: The IRS has become increasingly alert about vehicle donations and donors taking large deductions for them. Be sure to be realistic about the amount of money the vehicle you are donating is worth.

Tax Deductions for Volunteer Work

You can also deduct expenses related to volunteer work at a charitable organization if the expenses were directly connected with the services provided and you were not reimbursed for them. Some examples of legitimate deductions include travel expenses, the cost of materials purchased for an event, or the cost of

a uniform that is mandated to be worn when performing your volunteer duties. The value of your time or the services provided cannot be deducted.

Keep Track of Your Good Deeds for Tax Purposes

To ensure that you receive the tax benefits of your giving spirit, make sure to keep up-to-date records of the gifts you make. For example, if you give cash to a charity, make sure to keep a bank statement, cancelled check, or credit-card receipt showing the amount of the donation. For gifts of cash or property worth more than \$250, you should also keep a written acknowledgment from the charity showing the date and value of the donation. When donating physical items, it is a good idea to take a picture of them to prove they are in good condition, especially if any items you donate are worth over \$500.

Read Up—Online!

For more information, see this online resource:

<https://turbotax.intuit.com/tax-tools/tax-tips/Tax-Deductions-and-Credits/How-Does-Your-Charitable-Giving-Measure-Up-/INF13367.html>

Tips for Keeping it Jolly

Tax Rules for Holiday Gift Giving to Employees



The holidays are just around the corner, so it's a good time to review the basic tax rules of gift giving. While you want to give gifts your employees will love, it's also important to consider how taxes will come into play. Gifts, in the eyes of the IRS, are considered compensation, so it's important to select appropriate gifts and protect your employees from taxation later.

Consider the following tips to ensure tax-free gift giving this holiday season, so gifts are a reward... not a tax burden.

1. Stay Under \$25: Gifts under \$25 are tax-exempt. Period. While this amount may seem low to some, twenty-five bucks can go a long way. Consider the following popular, yet affordable (<\$25), gifts for employees—iTunes gift card (\$25 equals A LOT of song downloads), food basket, movie tickets for two, gift card to a favorite restaurant, holiday cookbook, etc.

2. Make a Charitable Donation: Making a donation in an employee's name is completely tax-free...no matter the amount. Identifying a local charity and getting buy in from employees to donate in their name creates a common feeling of good will and is certainly in the spirit of the season.

3. Offer the Gift as an Employee Award: If the gift is a reward for the employee's service, than you don't have to worry about taxes. For example, awards for highest sales, employee of the year, best client support, and so forth. This is a sure-fire way to avoid gift taxation, as long as awards offer a consistent format and are given out on a regular annual basis.

4. Give the Gift of a Group 'Fieldtrip': Plan an outing for your employees; for example, a baseball game, bowling and dinner, a comedy club...or any other fun event that would appeal to staff. Such gifts are

completely tax-free.

5. Give Branded Company Goods as Gifts: If you are in a business that produces appealing products, such as custom clothing or baked goods, you can offer these products to your employees as gifts without any tax implications. You can get very creative with this type of gift. For example, if your business offers apparel, create custom jackets or hoodies with a unique tagline and the employee's name imprinted. If you are in the food business, well, everyone loves good food! Make up your own holiday gift baskets filled with the treats of your labor.

The holiday season is a time for joy, and gift giving is one way to increase your employees' holiday glee. Just be sure to think through the gifts you offer to ensure your employees don't get hit with taxes. Now, go forward and GIVE! Happy holidays!



Previously published in *Forbes Travel Guide*

Five Scenic Spots for Cross-country Skiing

The most remarkable thing about a forest blanketed in snow is the nearly absolute quiet, and that sweet solitude is what lures cross-country skiers deep into the wilderness to admire the pristine, snow-coated landscape. Whether you crave backcountry paths no ski has yet touched or well-groomed routes with several hot chocolate stops along the way, the *Forbes Travel Guide* team has the lowdown on five stunning cross-country skiing spots that are worth the trip for scenery alone.

Norway

No scenery enchants quite like the aurora borealis, so why not take your cross-country skiing trek to northern Norway, where—on a clear night—you just might see

the colorful, swirling phenomenon? The vast mountain plateau of Finnsmarksvidda provides a perfect vantage point for Northern Lights viewing in fall and winter; plus, its pine forest is populated with real-life reindeer. Stay the night in the town of Alta and cross-country ski to Karasjok or take the route through Stabbursdalen National Park. If Finnsmarksvidda is a little too arctic for your taste, give the cross-country skiing trails just outside Oslo a try. Book your stay in a luxe, cosmopolitan suite at Hotel Continental, then board the metro—skis in hand—for a 20-minute ride to the pristine Nordmarka wilderness. You'll have access to more than 1,200 miles of cross-country trails in peaceful woods.

Vermont

Settle into a cozy suite or villa at Trapp Family Lodge, a 2,500-acre mountain resort overlooking the quaint Vermont town of Stowe. Owned by the family that inspired *The Sound of Music*, the Austrian-style New England resort is home to the first cross-country ski center in the United States. Here, cross-country skiing (and snowshoeing) enthusiasts are free to spend entire days exploring its 62 miles of trails. One popular three-mile trek guides skiers to the resort's Slayton Pasture Cabin, where adventurers warm up with hot cocoa and a bowl of soup by the fire before heading back out. If you prefer untouched snow to the groomed variety, try your skis on the 25 miles of backcountry trails.

The Berkshire Mountains

For a unique, historical cross-country skiing getaway, book a room or cottage at Blantyre, a *Forbes Travel Guide* Five-Star country estate in Lenox, Mass. in the Berkshire Mountains. The ivy-covered brick facade harkens the Gilded Age and sits in bold contrast to the bright white snow that surrounds it. There are 117 acres of untouched snow just outside the door of the historic English-style inn. Don't worry about hauling ski gear—the Blantyre lets guests use its skis, boots and poles. When you're not exploring the surrounding lawns and woodlands on skis, sink into a warm, overstuffed chair and enjoy a good book from the hotel's 4,000-volume library. There's even a poetry chairman on staff to connect you with a sonnet.

Lake Tahoe

Lake Tahoe gleams like the Hope Diamond during the winter, when it's surrounded by blankets of white snow. This area is simply gorgeous to tour on skis. A Tahoe Cross Country pass will connect you with a 40-mile system of groomed trails (some are even dog-friendly) that wind through pine and fir trees, across meadows, and up to peaks with breathtaking views of Lake Tahoe below. Score a pass from the Tahoe Donner Cross Country Ski Center to ski some of its 62 miles of trails, including the flats of the protected Euer Valley. When it's time to rest, check in to the *Forbes Travel Guide* Four-Star Ritz-Carlton, Lake Tahoe at Northstar Resort. Cozy up by a fireplace (there's

one in every room) after taking advantage of the ski-in/ski-out access to Northstar's scenic trails, which are dotted with warming huts serving hot chocolate and tea.

British Columbia

The 62 miles of Nordic trails at Silver Star Mountain Resort, set above the Okanagan Valley in British Columbia, are never short on the white stuff. The area sees around 23 feet of snow each winter, and the trails' elevations—at just 6,280 feet—won't leave you gasping for oxygen. If you like the idea of skiing into the night, there are more than two miles of illuminated cross-country trails. Plenty of ski-in/ski-out lodging is available, but we suggest checking in to the Sparkling Hill Resort, near Vernon, B.C. The name is no misnomer—this place drips with Swarovski crystals, from large-scale installations to decorative clusters. Luxe rooms have freestanding soaking tubs, fireplaces and floor-to-ceiling windows that overlook Lake Okanagan; the 40,000-foot-spa features steam rooms, saunas and a plethora of deluxe, European-inspired spa treatments.



A cross-country skiing adventure doesn't mean roughing it. Destinations offer plush amenities and stunning vistas to complement your outdoor experience. Top: Blantyre Resort is a traditional English style inn with a 4,000 volume library. Center: The Ritz Carlton Lake Tahoe at Northstar boasts a fireplace in every guest room. Bottom: The Silver Star Mountain Resort overlooks the Okanagan Valley in British Columbia.

Four Fresh Gift Ideas



For Hard-To-Buy-For People



Everyone has at least one—a person who is hard to buy for. They're the ones who seem to have everything, or don't like anything unless they choose it for themselves. There are solutions to the dilemma of gift giving for these sticklers. One is simply not to purchase a gift at all, although it's a bit Scroogelike. Another is to punt the ball and just give them gift cards. Or, you can review this list of ideas and impress the object of your generosity with a thoughtful gift that they'll remember and appreciate.

Personalized Items

The ultimate solution—appeal to their sense of vanity. Who doesn't like to see their name or image embroidered or engraved on an item intended just for them?

Ask your local jeweler or specialty gift store about gifts that can be engraved or monogrammed with names. If you're short on time, pick out some nice stationery or

hand towels that have the initials of the recipient on them. When it comes to photo gifts, websites like www.snapfish.com make it easy to create calendars, memory books, and other items that are sure to please people who literally seem to have it all.

Hobby Gifts

Almost everyone has some hobby or interest that requires special gear or accouterments. Think about what your hard-to-buy-for person enjoys doing, whether it is running or crocheting, and put together a bundle of things related to their passion. Be creative. Even if your intended recipient's favorite activity is just watching television, a cozy blanket, a novel set of coasters for their favorite viewing beverage, and some specially selected snacks makes a caring and practical gift.

Experiences

Sometimes the best gifts aren't the ones wrapped in a box or contained in a gift bag. A present of play, con-

cert or sporting event tickets can often bring more joy than a more tangible gift. If you have a food-loving friend or family member, consider offering them cooking classes. A busy mom might appreciate a spa day. The event or experience doesn't have to be costly. As long as your recipient will enjoy it, that's all that matters.

Special Interest Subscriptions

In today's digital age, a subscription to a special interest magazine delivered to your gift recipient's home can offer them a special way to relax and unwind. Other types of subscriptions, such as to a cheese, wine, or dessert of the month club provides a unique and continual reminder of your appreciation for the person to whom it is given.

Now that you have a few ideas of how to cross those hard-to-buy-for people off your list, you might even want to use them to give your usual gift-giving a creative flair this season. Or, maybe you'll want to put one or more of these ideas on your own holiday wish list!

Holidays Around the WORLD



There are always festivities happening somewhere! Match the clues in the left column with the holidays on the right to discover celebrations from cultures all around the globe.

1. The five-day Hindu "Festival of Lights"
2. Brazil's biggest blowout of the year, followed by the start of Lent
3. The king eats first at this harvest feast in Swaziland
4. At the end of this Islamic holy month the fast is broken by eating dates
5. This Filipino festival is a celebration of smiles
6. This Bavarian wedding party became an annual tradition
7. The day following Christmas, when servants received a gift box from the lord of the estate
8. The eight-day Jewish festival commemorating the rededication of the Holy Temple
9. This celebration of African-American culture was first observed in 1966
10. Inspiration for a traditional English carol, these days mark the period between Christmas and Epiphany

Boxing Day

MassKara

Hanukkah

Oktoberfest

Twelve Days of Christmas

Diwali

Kwanzaa

Ramadan

Carnival

Incwala



- Answers:
1. Diwali
 2. Carnival
 3. Incwala
 4. Ramadan
 5. MassKara
 6. Oktoberfest
 7. Boxing Day
 8. Hanukkah
 9. Kwanzaa
 10. Twelve Days of Christmas

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