



Mar./Apr. 2019

**Four Leaf Clover Facts:**

The four-leaf clover is a universally accepted symbol of good luck. According to legend, Eve carried a four-leaf clover from the Garden of Eden. One leaf is for FAITH... The second for HOPE... The third for LOVE... And the fourth for LUCK!

**St. Patrick's Day is March 17, 2019**

Why not enjoy this Shamrock Smoothie?

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**THINK OF THESE FACTORS AS YOU THINK ABOUT RETIREMENT INCOME**

If retirement is drawing closer, you will want to ask yourself some key questions relating to your future income. Answering these fundamental questions may help to give you a better picture of the monthly cash flow needs of your retiree household.

The first two questions concern time. One, when do you anticipate retiring; two, how long do you suppose your retirement might last? The earlier you retire, the longer your retirement might be – and the more money it might require. Concluding your career before age 62 means living without Social Security income for a spell. Leaving work before age 65 means living without Medicare for a period of months or years. The other two questions have to do with accumulation and distribution of assets. What might your monthly household budget be in retirement? Even a ballpark version could lead to an understanding of the income your lifestyle might require. (Keep in mind that the first phase of retirement might demand more money than you think, as travel and opportunities to live the “good life” beckon to you.) Lastly, how do you stand in terms of your savings? Are you on track to accumulate enough assets to create adequate retirement income? By double-checking your progress a few years before your “second act” begins, you can see if you need to save more or work longer. These questions are central to estimating retirement income needs.<sup>1</sup>

CITATIONS.

1 - [kiplinger.com/article/retirement/T037-C032-S014-need-a-retirement-income-plan-start-here.html](http://kiplinger.com/article/retirement/T037-C032-S014-need-a-retirement-income-plan-start-here.html) [1/7/19]



**Ingredients:**

- 6 kiwi fruit, peeled and quartered
- 1 cup seedless green grapes
- 1 banana peeled and cut into 1-inch pieces
- 1 6oz. carton key-lime or vanilla yogurt
- 1 cup orange or white grape juice well chilled
- 3 tablespoons honey
- 2-4 tablespoons of rum (optional)
- 1-2 drops of green food coloring (optional)
- Fresh kiwi slices for garnish

**Directions:**

1. Place kiwi fruit and banana on a small baking pan and place in freezer uncovered for 2 hours or until frozen.
2. In a blender, combine grapes, yogurt, juice of choice, honey, rum (if using) and about 1/3 of the frozen fruit. Cover and blend until almost smooth. Gradually add remaining fruit, blending after each addition until almost smooth. Add food coloring (if using).
3. Pour into glasses and garnish with fresh kiwi slices. Enjoy!

Recipe courtesy: [midwestliving.com](http://midwestliving.com)

Our office and the stock markets will be closed on Friday April 19, 2019 in observance of Good Friday



## **Your Emergency Fund: How Much is Enough?**

**An emergency fund may help alleviate the stress associated with a financial crisis.**

Have you ever had one of those months? The water heater stops heating, the dishwasher stops washing, and your family ends up on a first-name basis with the nurse at urgent care. Then, as you're driving to work, giving yourself your best, "You can make it!" pep talk, you see smoke seeping out from under your hood. Bad things happen to the best of us, and instead of conveniently spacing themselves out, they almost always come in waves. The important thing is to have a financial life preserver, in the form of an emergency cash fund, at the ready. Although many people agree that an emergency fund is an important resource, they're not sure how much to save or where to keep the money. Others wonder how they can find any extra cash to sock away. One recent survey found that 29% of Americans lack any emergency savings whatsoever.<sup>1</sup>

**How Much Money?** When starting an emergency fund, you'll want to set a target amount. But how much is enough? Unfortunately, there is no "one-size-fits-all" answer. The ideal amount for your emergency fund may depend on your financial situation and lifestyle. For example, if you own your home or provide for a number of dependents, you may be more likely to face financial emergencies. And if the crisis you face is a job loss or injury that affects your income, you may need to depend on your emergency fund for an extended period.

**Coming Up with Cash.** If saving several months of income seems an unreasonable goal, don't despair. Start with a more modest target, such as saving \$1,000. Build your savings at regular intervals, a bit at a time. It may help to treat the transaction like a bill you pay each month. Consider setting up an automatic monthly transfer to make self-discipline a matter of course. You may want to consider paying off any credit card debt before you begin saving.

Once you see your savings begin to build, you may be tempted to use the account for something other than an emergency. Try to budget and prepare separately for bigger expenses you know are coming. Keep your emergency money separate from your checking account so that it's harder to dip into.

**Where Do I Put It?** An emergency fund should be easily accessible, which is why many people choose traditional bank savings accounts.

Savings accounts typically offer modest rates of return. Certificates of Deposit may provide slightly higher returns than savings accounts, but your money will be locked away until the CD matures, which could be several months to several years. The Federal Deposit Insurance Corporation insures bank accounts and certificates of deposit (CDs) up to \$250,000 per depositor, per institution in principal and interest. CDs are time deposits offered by banks, thrift institutions, and credit unions. CDs offer a slightly higher return than a traditional bank savings account, but they also may require a higher amount of deposit. If you sell before the CD reaches maturity, you may be subject to penalties.<sup>2</sup> Some individuals turn to money market accounts for their emergency savings. Money market funds are considered low-risk securities, but they're not backed by the federal government like CDs, so it is possible to lose money. Depending on your goals and the amount you have saved, some combination of lower-risk investments may be your best choice.<sup>2</sup> Money held in money market funds is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Money market funds seek to preserve the value of your investment at \$1.00 a share. However, it is possible to lose money by investing in a money market fund. Money market mutual funds are sold by prospectus.<sup>2</sup> Please consider the charges, risks, expenses, and investment objectives carefully before investing. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money. The only thing you can know about unexpected expenses is that they're coming – for everyone. But having an emergency fund may help alleviate the stress and worry associated with a financial crisis. If your emergency savings are not where they should be, consider taking steps today to create a cushion for the future.

### **Citations.**

1 - [cnbc.com/2018/07/02/about-55-million-americans-have-no-emergency-savings.html](http://cnbc.com/2018/07/02/about-55-million-americans-have-no-emergency-savings.html) [7/6/18]

2 - [investor.vanguard.com/investing/cash-investments](http://investor.vanguard.com/investing/cash-investments) [12/13/18]

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