

What's Inside



WXJB 99.9 FM

Tune In Saturdays at 11 a.m.
on News Talk Radio and
Sundays at 7 a.m.

- Let's Talk About Love — and Finances
- The Most Exciting Years of Your Life!
- Book Review: 'Challenge the Ordinary'
- Dine-In Fettuccine Alfredo
- Tax Forms Demystified
- Visit Croatia

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VISIT CROATIA

So, you've decided to take a vacation abroad. You're looking for a place with breathtaking natural beauty, incredible beaches and islands, outstanding history, awe-inspiring architecture, and delicious food and wine. You'd also prefer a destination that's a little more unique, so Paris and Italy are off the list. It's time to check out vacation options less-traveled and book your ticket to Croatia.

Located just across the Adriatic Sea from Italy, Croatia's harbors house the same Mediterranean influences of Greece; the county's beaches display the same quality sand as the Italian coast; their food is just as delectable as any you'd find in Paris; and their ancient architecture's beauty could rival that of Rome. While you're there, make sure to check out these key destinations!

ZAGREB

The capital and largest city of Croatia, this metropolis is full of historic and modern attractions. Located in northwestern Croatia, it dates back to the 11th century and houses the heart of Croatian culture, academics, and government. Walk down cobblestone streets and visit medieval towers and churches. Zagreb also happens to be the filming location of popular television shows like "Game of Thrones."

KORCULA

Located off of the Adriatic coast, Korcula is a 30-mile island full of lush forests, vineyards, olive groves, charming villages, and sandy beaches. Korcula Town, the island's main community, is a fortified city, historically adorned with Venetian renaissance architecture and colorful markets. It is also known as the birthplace of Marco Polo.

PLITVICE NATIONAL PARK

One of the incredible natural wonders of Europe, this national park consists of several breathtaking lakes, waterfalls, and forests. The park has 16 interconnecting lakes, formed by natural travertine dams, ranging in color from turquoise to green, blue, and gray. Explore the park by boat, or trek through the lush wilderness by following the extensive wooden pathways.

Visit Croatia and experience everything its beautiful beaches, sapphire waters, and rich history have to offer.



LET'S TALK ABOUT LOVE – AND FINANCES

Nothing Says 'I Love You' Like Financial Dialogue!

I wouldn't say I'm a relationship expert. Financial expert? Yes. And financial planning is key, but marriage is something else entirely! However, sometimes couples come in with financial quarrels, and in those moments, I almost have to play the role of marriage counselor! This much I've learned: Financial planning is a huge part of communication in a marriage.

We all know how important communication is, whether from experience or because the experts are always reminding us. But what are the most important things to talk about? A 2015 survey by SunTrust Bank found that *finances* are the leading cause of stress in a relationship, and based on my experience, that comes as no surprise.

There are plenty of aspects relating to finance that keep couples from being on the same page. When it comes to retirement, for instance, age difference or career goals often leave couples with different timelines. Other couples have different ideas about what they want to do with their time. Maybe one spouse wants to get an RV and travel, and the other wants to stay home with the grandkids.

The most important tip I can give you is to talk about it. It's okay to have different hobbies and ideas! We can help you plan for just about anything, but we can't help you plan if neither of you has a real understanding of what the other wants to do.



I wouldn't recommend waiting until your 50s or even 40s to have that talk. I tell people to talk about money before they even tie the knot. When you first get married, you're more focused on starting a family and building a career. When kids enter the picture, things get only more crazy from there. I see couples who throw money into a 401(k) haphazardly, but we get so caught up in the day-to-day routines that we don't end up planning enough!

Those planning meetings save couples so much stress. I know of folks who have regular dates where they incorporate planning into the discussion. I also see this a lot with empty-nesters.

Taking the time to sit down, talk about short-term spending plans, vacations, and trips is important. And it's good to look at the big picture. The underlying issue isn't about money, it's about answering this question: *What lifestyle do we want to live, and how do we maintain that?*

Another tip is to talk with somebody who can help you plan — like us! We can help you get that dialogue started. We bridge that gap for people all the time, and we can help you create a financial plan that allows you to maintain your lifestyle and adapt to life circumstances.

I love February because I love spending time with my sweetheart. I met my husband in high school, and we're coming up on our 30th anniversary. We do our best to keep the romance alive, and I'm grateful to have a willing partner who will have those talks about important things — like money. No relationship is perfect, but I know that planning will save you squabbles like it has for me and mine.

Have a lovely February!

Jackie, Monica, Erick & Jim
CPA, CFP®, PFS

THE MOST EXCITING YEARS OF YOUR LIFE!

Developing a Passion After Retirement



Getting older often leads to an increase in your free time. When you retire and your children leave the nest, many schedule slots open up. And when you suddenly have full days to

spend at your leisure, it can be an intimidating experience. Fill up this influx in free time by developing a skill or recultivating a long-lost passion.

Everyone has things they wish they were better at or hobbies that were squeezed out of their busy lives. Maybe you were a phenomenal high school swimmer and are ready to dive back in the pool, or perhaps you have always wanted to learn the

piano. Whatever sparks your interest, there is no better time than now to pursue it.

When you are deciding how you want to fill your days, you should ask yourself some key questions. Are you a social person, or do you prefer solitary activity? What goals do you want to achieve in your later life? When you think back to your youth, what really inspired you? The answers to these questions will help you hone in on the most rewarding projects.

Don't limit the sources of pleasure in your life. Try as many new things as you want. Stick with those you love most. Whether you take up organic farming, tai chi, or digital photography, do so with gusto, and you will be rewarded. You will impress your loved ones in no time.

A lack of commitments can be scary, or it can be exhilarating. If you fill your days with the people and endeavors that bring you the most joy, your later years will be more exciting than your earlier ones. Following your dreams doesn't have an age limit.



TAX FORMS DEMYSTIFIED WITH BUSINESS SOFTWARE

Is there a conspiracy to make taxes as complicated as humanly possible? It can certainly feel that way when you're staring bleary-eyed at a pile of tax forms. Why does the IRS make it so confusing to give them money?

In fact, more than 80 percent of Americans rely on software or a tax professional to do their taxes for them; only a lonely 1 in 5 takes the job on themselves. Whether you want to handle it on your own or not, understanding the different tax forms can make the whole thing a little easier.

THE 1040

The 1040 is the quintessential tax form in the United States. Anyone with self-employment income, deductions to itemize, more than \$100,000 in annual income, dependents, or other complicating factors will need to use this comprehensive form.

THE 1040EZ

If you don't make \$100,000 and you don't have much income from other sources besides a job — such as interest — the 1040EZ whittles everything down to the bare essentials. This version of the 1040 form is the briefest by far and is easy to file for free. Just don't pick this one if you want to capture every last credit and deduction.

THE W-2

Known as the Wage and Tax Statement, the W-2 form is required for any salaried employees. It's supposed to be filed for every employee in order to withhold income, Social Security, and Medicare taxes.

THE W-4

Before you start working, you have to fill out the Employee's Withholding Allowance Certificate, or the W-4 form. This is filed with the employer so they can withhold the right amount of federal income tax from your paycheck.

THE 1099-MISC

Independent contractors or freelancers should be familiar with the 1099-MISC tax form. It calculates the tax liability for self-employed and contract workers who have earned at least \$600 during the tax year in question.

THE W-9

This form provides your Taxpayer Identification Number (TIN) to an employer or anyone else who has to report income paid to you. This income could take the form of real estate transactions, mortgage interest, acquisition of property, or cancellation of debt, among others.

THE I-9

While it's not technically a tax form, some people mistake the I-9 for just that. The I-9 form is basically there to ensure that a potential employee is eligible for work in the United States, whether they're a citizen or a non-citizen.

BOOK REVIEW: 'CHALLENGE THE ORDINARY'

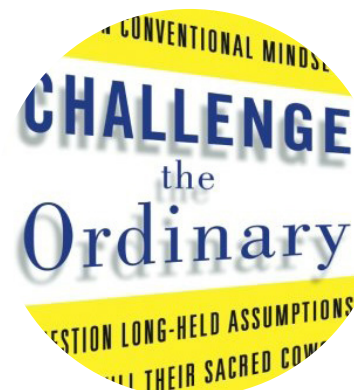
Visionary leaders understand that to outrun the competition, they will need to understand those things that should remain the same, those that should change, their guiding principles, and their competitive advantage. Only then will they be able to challenge the ordinary.

Equipped with over 30 years of executive experience, Linda H. Henman, Ph.D., leads numerous major companies through successful, strategic growth. Her triumphs include corporations like Avon, Kraft Foods, Edward Jones, and Boeing. Now, she takes the lessons learned from her own experiences and presents a roadmap for small businesses to achieve the same kind of success when they "Challenge the Ordinary."

A key concept of Henman's book is the *star performer* — thoughtful employees who "offer cutting-edge ideas, achieve extraordinary results, and raise the bar for excellence throughout their organizations." It is with the presence and hard work of these star performers that organizations outperform their competition. However, to attract, keep, and lead these star performers, a business must employ special leadership styles. Such leadership requires an organization to challenge the traditional system of operating and develop a style that allows their stars to shine.

Star performers are drawn to strong company cultures and leaders they respect and feel inspired by. When aiming to implement these qualities, businesses must start by abandoning standard mindsets and preconceived notions. The global economy has changed in such a way that workforce changes, new rules of the road, global tilt, fear, and change are the defining factors of this *paradoxical organization*, which Henman nicknames the present environment. To win in this "volatile and ever-changing competitive environment," businesses must embrace strategy, culture, excellence, and talent.

Henman divides her book into three sections — "The Exceptional Organization," "The Individual," and "The Leader" — tackling the roadmap for change step by step. With each new insight building on the one before, "Challenge the Ordinary" offers thoughtful and achievable methods for managers or executives to recruit, retain, and manage a team of exceptional talent.



DINE-IN FETTUCCINE ALFREDO

February is the month of love, and that means loving yourself, too. Treat yourself to a meal that will warm your heart and your stomach, with this delicious and creamy fettuccine Alfredo.

Ingredients

- 24 ounces dry fettuccine pasta
- 1 cup butter
- ¾ pint heavy cream
- 1 dash garlic salt
- ¾ cup grated Romano cheese
- ½ cup Parmesan cheese
- Salt and pepper to taste

Directions

1. Bring a large pot of water to a boil. Add fettuccine. Cook for 8–10 minutes or until just done, then drain.
2. In a large saucepan, combine butter and cream over low heat. Add salt, pepper, and garlic salt. Stir in cheese over medium heat until both cheese and butter are melted.
3. Add in cooked pasta and stir until pasta is thoroughly coated.
4. Enjoy!

Recipe inspired by AllRecipes.com.