

NOV
DEC
2021



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IN THE KNOW

NEWS YOU CAN USE

United States: World's No. 1 Financial Center

A recent study found that the United States retains its place as the world's leading financial center. In the past, this claim was rivaled by London, but that competition has waned in the wake of Great Britain's exit from the European Union (EU). The EU is seeking greater autonomy from London markets by forcing European stock and swaps to clear via the EU bloc, thus draining further activity from England's financial mecca. However, London is still in second place and is the leader among European countries, followed by Frankfurt and Paris.

Based on financial data from 2016 to 2019, the U.S. substantially outpaced the rest of the field with an overall score of 84 points out of 100. In third place, China received only 29 points, followed by Japan

(19) and Hong Kong (14). The primary reason China is third in line has less to do with its international activity but rather its enormous domestic financial sector.

Because Asia Pacific boasts a large, growing demographic, markets in that part of the world represent four of the top 10 financial centers. It is also the region that has experienced the fastest growth since 2016.

¹ *US News & World Report. June 9, 2021. "U.S. Remains Far Ahead of Global Pack in Finance, Says Study." <https://money.usnews.com/investing/news/articles/2021-06-09/us-remains-far-ahead-of-global-pack-in-finance-says-study>. Accessed Aug. 9, 2021.*



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THAT TIME OF YEAR

The Origins of 7 Holiday Traditions

America has plenty of holiday traditions each year, but some of them originated in other countries before making their way here.

- The tradition of decorating Christmas trees dates back to the Middle Ages in Germany, but a New York woodsman named Mark Carr opened the first Christmas tree lot in the U.S. in 1851. Today, about 77% of American households display Christmas trees; about 19% are real and 81% are artificial.
- Thomas Edison's partner is responsible for the idea of stringing bulbs around a Christmas tree. The tradition began in New York in 1882.
- Leaving out cookies and milk for Santa Claus dates back to ancient Norse mythology but became popular in the U.S. during the 1930s. It was a gesture of gratitude as families struggled through the Great Depression.
- Holiday cards debuted in England in 1843. The tradition was picked up in America by the Kansas City-based Hall Brothers (now Hallmark) in 1915. According to the U.S. Greeting Card Association, more than 1.6 billion holiday cards are sold each year.
- Department store Santas became popular thanks to the owner of a dry goods store in Brockton, Massachusetts. He had a Santa suit made for him to attract customers – and their children – into his store during the Christmas season.
- The poinsettia became America's official Christmas flower when the country's first ambassador to Mexico, botanist Joel Roberts Poinsett, brought this native Central American plant to the U.S. back in the 1820s.
- Advent Calendars were conceived by a German publisher in 1903 as a way for children to count down to Christmas by opening one "door" or "window" a day to reveal words of wisdom or a small gift.

Lesley Kennedy. History.com. Dec. 18, 2020. "How 25 Christmas Traditions Got Their Start." <https://www.history.com/news/christmas-traditions-history>. Accessed Aug. 2, 2021.

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THE GOOD LIFE

All-Inclusive Resort Vacations

There can be real cost savings and perks to booking an all-inclusive resort vacation. However, be aware that not all resorts are the same. Some may provide mediocre food and watered-down drinks, while others offer haute cuisine, top-shelf alcohol and even spa treatments included in the rate. As with many things, it can be a matter of getting what you pay for.

As a general rule, an all-inclusive resort charges one fee for lodging; all meals and snacks; (non-premium) alcohol and nonalcoholic beverages; and access to the gym, pool and sports facilities. They do not typically include free golf and spa privileges. Be sure to check out what is included, or you may find you're paying extra for Wi-Fi that your children take for granted.

Tipping is expected unless the venue publicizes a strict no-tipping policy. In fact, your level of tipping-as-you-go could be the difference between adequate service and staff that goes out of their way to accommodate your needs and requests.



Your resort experience can vary based on your desires. For example, you may be fine with a no-frills resort for a family-friendly vacation where the children just want quick, accessible meals. If you're looking for a higher-quality experience, search for luxury resorts that mainly cater to adults and boast fine dining, responsive service, and elegant or unusual accommodations.

Lara Grant. Oyster. Feb. 15, 2021. "Everything You Need to Know About All-Inclusive Resorts." <https://www.oyster.com/articles/everything-you-need-to-know-about-all-inclusive-resorts/>. Accessed Aug. 2, 2021.



HOW TO ...

Pay Off Your Mortgage Early

- Add additional cash to the principal each month via your monthly payment.
- Divide the amount attributed to monthly principal by 12, then add that amount to each monthly payment throughout the year.
- Make one additional monthly payment (for a total of 13) each year.
- Make periodic lump-sum payments toward the principal – this might come from a quarterly or year-end bonus, tax refund or required minimum distributions.
- Use inherited money or any unusual large monetary windfall for additional payments allocated to your principal.
- Refinance to a shorter term with a lower interest rate, such as refinancing a 30-year mortgage into a 15-year loan. While you'll pay closing costs, and monthly payments will likely be higher, overall, you will pay less in interest.

NerdWallet. 2021. "Early Mortgage Payoff Calculator." <https://www.nerdwallet.com/article/mortgages/early-mortgage-payoff-calculator>. Accessed Aug. 10, 2021.



DOLLARS & SENSE

Strategic Philanthropy

Americans made more charitable donations in 2020 than in 2019. In fact, gifts soared to a record \$471 billion – a 5.1% increase from the prior year. This is even more remarkable given the fact that the vast number of regular charitable fundraising events, such as walks and runs, were put on hold during the pandemic.

While individual contributions typically comprise the majority of charitable donations, the biggest increase last year came from foundations, which posted a 17% increase to the tune of \$88.5 billion in contributions. That's the largest share of donations ever from foundations. By contrast, corporate contributions dropped by 6% last year, which was no surprise since those gifts typically align with pre-tax profits and the national gross domestic product – both of which declined in 2020.¹

For those seeking to make donations by the end of the year, consider some of the following strategies.

Windfalls

You may have received a stimulus check this year and it's been sitting in your savings account because you

really didn't need that money. One good use is to donate those dollars to a charitable cause, perhaps to help out a food bank or other local organization. Note that for the 2021 tax year, single filers may donate up to \$300 in cash (\$600 for married couples filing jointly) as an above-the-line deduction. This means you don't even need to itemize to make a small but meaningful charitable contribution.

Donor-Advised Funds

A donor-advised fund (DAF) is similar to having your own personal foundation. You basically make a gift to a tax-deductible account which is administered by a public charity that permits donors to recommend gifts to eligible charities. Contributions are deductible in the year they are made,

even if the money isn't dispersed that year. A DAF also enables donors to invest the money for a larger donation to the charities of your choice sometime in the future. Donor-advised funds can even accept stock donations, which is a good way to offload a highly appreciated stock in your portfolio without having to pay capital gains.

Qualified Charitable Distribution

Investors older than age 70½ can make qualified charitable distributions (QCD) of up to \$100,000 a year. By giving instructions to have assets transferred from your IRA custodian directly to the charity(s) of your choice, you can reduce your IRA tax obligation and the balance subject to subsequent required minimum distributions (RMD).²

¹ US News & World Report. June 15, 2021. "Charitable Giving in the U.S. Reaches All-Time High in 2020." <https://www.usnews.com/news/business/articles/2021-06-15/charitable-giving-in-the-us-reaches-all-time-high-in-2020>. Accessed Aug. 9, 2021.

² Christine Benz and Susan Dziubinski. Morningstar. May 24, 2021. "Charitable Giving Strategies in 2021." <https://www.morningstar.com/articles/1035577/charitable-giving-strategies-in-2021>. Accessed Aug. 9, 2021.

Donor-advised funds can even accept stock donations, which is a good way to offload a highly appreciated stock in your portfolio without having to pay capital gains.

New Blood Test to Detect Early-Stage Cancer

Did you know that each year, 70% of the nation's newly diagnosed cancer cases don't even have an available screening for early detection?¹ Even if there was a test for each type of cancer, imagine what it would be like if everyone screened for each type of cancer every year. For reference, consider that there are more than 100 types of cancer based on the organs or tissues where they form – such as brain cancer or squamous cell cancer.²

Many screening tools, such as a mammogram or a colonoscopy, are designed to detect only breast cancer and colorectal cancer. But what if there was a test that would screen for all types of cancer in one sitting? We are currently on the cusp of a breakthrough for one-stop-shop cancer screening.

Scientists have found that nearly all cancers leave their mark in one particular area: the blood system. Trace signatures show up as either DNA or protein markers that are associated with cancer. One cancer-detecting blood test currently undergoing patient trials is called CancerSEEK, and early data has revealed that it can detect most cancers. This includes some of the most fatal cancers, such as ovarian, lung and pancreatic cancer. The reason these cancers are so deadly is because most patients do not experience symptoms until they are in a very late stage.

CancerSEEK, developed by the cutting-edge cancer research company Exact Sciences, is a blood test that, simply put, aims to detect a whole host of different cancers all at once.



¹ National Cancer Institute. May 5, 2021. "What is Cancer?" <https://www.cancer.gov/about-cancer/understanding/what-is-cancer>. Aug. 3, 2021.

² Emily Pinto. KatieCouric.com. May 25, 2021. "How a Simple Blood Test May Soon Save Millions of Lives." <https://katiecouric.com/health/blood-test-may-save-millions-of-lives/>. Accessed Aug. 3, 2021.

4	11	3	11	1	5	2	5	4
5	4	1	2	13	10	1	2	1
4	10	5	8	14	1	10	2	7
6	3	7	7	2	13	3	7	1
5	1	1	3	7	8	7	2	3
6	2	9	3	5	1	3	6	3
13	1	4	6	8	4	10	4	8
2	5	5	1	7	4	5	1	6
12	3	9	4	2	11	4	2	9

BRAIN GAMES

15 Up

Game Rules

Use a pen or pencil to draw the boundaries around groups of cells to make the region add up to fifteen exactly. The regions can be any shape as long as all the cells touch each other (but not diagonally). There is only one way to achieve this.



In honor of the federal holiday we observe on Nov. 11, here are **5 ways to recognize military service members.**

You probably know we celebrate members of our military — past and present — each Nov. 11. But do you remember the significance of that date?

Here's a quick refresher: Veterans Day originated as Armistice Day, commemorating the 1918 agreement between Allied nations and Germany that brought an end to World War I at the 11th hour of the 11th day of the 11th month. The name was changed in 1954 to honor U.S. veterans of all wars.

Here are five ways to pay tribute to the brave men and women who protect us:

- 1. Attend a Veterans Day event.**
Parades and services honoring veterans can be found in cities across the country — and who doesn't love a parade? Consider asking a veteran to honor you with their presence at the celebration.
- 2. Donate your time, talents or resources.**
Organizations supporting service members and their families include Disabled American Veterans, Folds of Honor, Wounded Warrior Project, Homes for Our Troops, the USO and more. Find an organization that stirs you and get involved.
- 3. Send a thank-you card or care package.**
Small acts of appreciation can be huge spirit lifters. If you don't know someone who is serving, contact a nearby base or organization like Blue Star Moms to identify troops in need. Just remember, it's best to send gifts that are personal and practical.
- 4. Visit with a veteran.**
We can't truly understand the sacrifices some have made if we don't take time to get to know them. Talk to a veteran — perhaps by visiting them at a VA hospital, some of which arrange Veterans Day events you can attend or help organize — then share their story with others.
- 5. Support veteran-owned businesses and employees.**
Find veteran-owned businesses to support by visiting buyveteran.com or contacting your local chamber of commerce. And if you own a business, why not host a luncheon or event to recognize veterans who work for you or do business with you?

Sources: military.com, veteransunited.com, navoba.org

CENTER STAGE

BELOW:

Elliot loves fountains, almost just as much as her grandpa!



RIGHT:

Happy 2nd Birthday Elliot we love you!



ABOVE: ~Staying sweet as always, Elliot celebrates her 2nd birthday~



BRAIN GAMES

ANSWER KEY:

4	11	3	11	1	5	2	5	4
5	4	1	2	13	10	1	2	1
4	10	5	8	14	1	10	2	7
6	3	7	7	2	13	3	7	1
5	1	1	3	7	8	7	2	3
6	2	9	3	5	1	3	6	3
13	1	4	6	8	4	10	4	8
2	5	5	1	7	4	5	1	6
12	3	9	4	2	11	4	2	9

cut here ✂



RECIPE
SPICED HOT CHOCOLATE COOKIES

INGREDIENTS

- 1 cup brown sugar
- 1/2 cup white sugar
- 2 eggs
- 1 stick butter
- 4 oz unsweetened chocolate
- 1 cup flour
- 1/2 cup cocoa powder
- 1 1/4 teaspoons baking soda
- 1 tablespoon cinnamon
- 1/2 teaspoon salt
- 1 teaspoon chili powder
- 1/4 teaspoon cayenne pepper, optional
- 1/2 cup chocolate chips
- 12 large marshmallows

INSTRUCTIONS

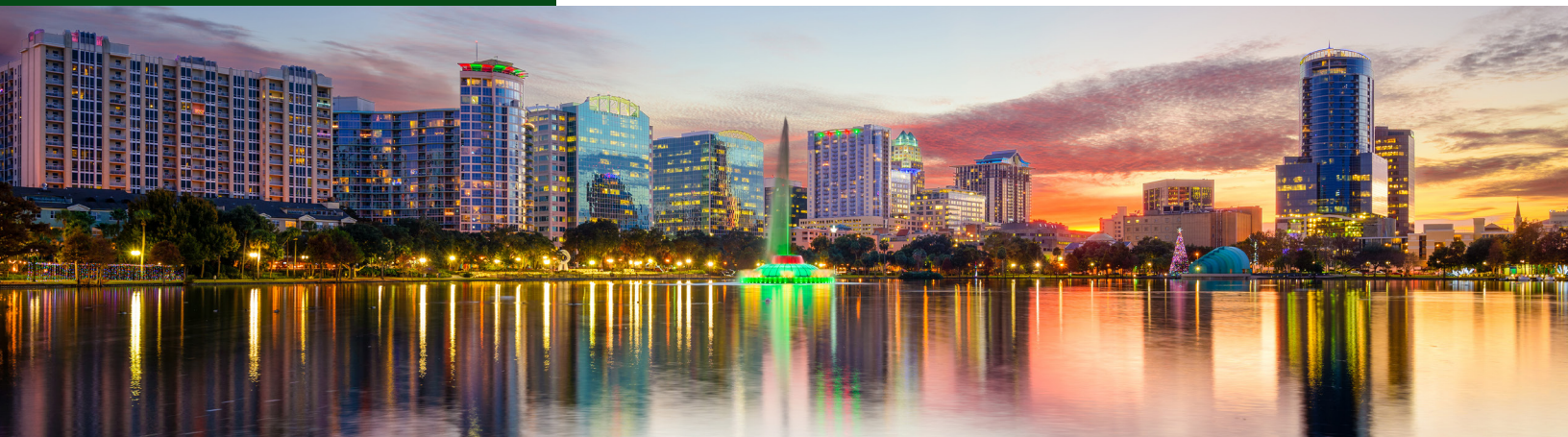
1. Beat brown sugar, white sugar and eggs
2. Melt the unsweetened chocolate and butter, allow to cool; mix into the egg and sugar mixture
3. Add all of the dry ingredients; mix thoroughly
4. Stir in the chocolate chips
5. Space out 12 cookies on a baking sheet
6. Bake at 350° for 13 minutes; remove cookies from the oven
7. Top each one with a large marshmallow
8. Broil for 30 seconds until the marshmallows have just started to brown

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UPCOMING DATES

NOVEMBER

2 Election Day
7 Daylight Savings Day
11 Veterans Day
25 Thanksgiving

DECEMBER

25 Christmas
31 New Years Eve