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FINANCIAL GROUP

WEALTH MANAGEMENT & FINANCIAL PLANNING

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2018

PLANNING FOR LONG-TERM CARE

YOUR ODDS OF NEEDING IT
AND YOUR OPTIONS

plus

HOW TO SIMPLIFY
YOUR FINANCES

SMART WAYS TO USE
YOUR TAX REFUND

WHAT DOES IT COST
TO RAISE A CHILD?

FINANCIAL TIPS
FOR NEWLYWEDS

5 WAYS TO GENERATE
RETIREMENT INCOME

INDIVIDUAL BONDS
VERSUS BOND FUNDS



RETIREMENT

3 THINGS TO KNOW ABOUT IRAs

- 1 You have until April 17, 2018 to make a contribution for 2017** and possibly snag a tax deduction that can reduce your 2017 taxes.
- 2 You can contribute to an IRA even if you contribute to a retirement plan at work.** However, you may not be able to deduct your contributions to a traditional IRA if you contribute to a plan at work and your income is high.
- 3 You and your non-working spouse can each contribute to your own IRAs** as long as your combined contributions do not exceed the taxable compensation you report on your joint tax return. ■

Please consult your financial advisor
for advice on saving for retirement.

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5 WAYS TO GENERATE RETIREMENT INCOME

Congratulations! After years of saving for retirement, you're ready to retire and turn your savings into income.

These five types of investments and products may be helpful in generating income for retirement.



1 Bonds

If you are looking for a predictable stream of income, consider investing in individual bonds. Bonds generally pay a fixed rate of interest every six months. You can receive interest payments more frequently by selecting bonds that pay interest in different months.

Bond funds that hold a variety of bonds in a single fund can also be a good source of monthly income. Just be aware that the income payments will generally fluctuate in value due to changes in the mix of bonds held by the fund and differences in the bonds' payment schedules.

2 Dividend-Paying Stocks

Many companies pay their stockholders a cash dividend on a regular basis, making dividend-paying stocks and stock funds an option for investors seeking income, as well as the potential for long-term growth. Unlike the interest payments from most bonds, stock dividends will fluctuate in value and can be suspended by the company.

3 Real Estate Investment Trusts

Because real estate investment trusts are required to distribute at least 90% of their taxable income to their shareholders

each year, they may at times pay higher dividends than other types of companies, making them an attractive option for investors seeking current income.

4 Retirement Income Funds

A retirement income fund with an allocation that is appropriate for you at this stage in your life is another option worth considering. These funds invest in a combination of bonds, stocks, and other securities with the goal of providing income and the potential for capital preservation or growth all in one fund.

5 Immediate Annuities

If you want a stream of income guaranteed to last your lifetime, an immediate annuity may be the way to go. An immediate annuity is a contract between you and an insurance company that guarantees you an income for life or a specified number of years in return for your lump-sum premium payment. The guarantee is subject to the claims-paying ability of the issuing insurance company. ■

PLEASE CONSULT YOUR FINANCIAL ADVISOR FOR ADVICE ON CREATING A RETIREMENT INCOME PLAN.

PLEASE NOTE—Bonds: Bonds are subject to interest rate risk. When interest rates rise, bond prices usually fall. The effect is usually more pronounced for longer-term securities. Fixed-income securities also carry inflation risk and credit and default risks for both issuers and counterparties. You may have a gain or loss if you sell a bond before its maturity date. **Mutual Funds:** Before investing in mutual funds, investors should consider a fund's investment objectives, risks, charges, and expenses. Contact your financial advisor for a prospectus containing this information. Please read it carefully before investing. **Real Estate Investment Trusts (REITs):** Investing in REITs involves special risks, such as possible lack of liquidity and potential adverse economic and regulatory changes. For this reason, there are minimum suitability standards that must be met. Please ensure you read the prospectus carefully before investing. In addition, an investment in real estate will fluctuate with the value of the underlying properties, and the price at redemption may be more or less than the original price paid. **Asset allocation** does not ensure a profit or protect against loss in declining markets.



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Which Is Better— Individual Bonds or a Bond Fund?

The answer to this question will depend on what you are looking for in your investment.

PRESERVATION OF PRINCIPAL

If preserving principal is high on your list of goals, individual bonds are generally the better choice because the bonds' face value is returned to you in full at maturity, unless the bonds default. With a bond fund, the fund's share price will fluctuate and the amount you receive when you sell your shares may be higher or lower than the amount you paid for them.

PREDICTABLE INCOME

Individual bonds typically pay a fixed rate of interest every six months so you know right up front how much income to expect each period. The income payments from bond funds, which continually buy and sell bonds, will fluctuate in value from one month to the next.

EASE OF DIVERSIFICATION

If building a diversified bond portfolio with a relatively modest investment of time and money is important to you, then a bond fund is generally the way to go. Bond funds typically hold bonds from several bond issuers—sometimes hundreds of issuers—providing a degree of diversification that can be time-consuming and require a significant investment to achieve on your own with individual bonds.

LIQUIDITY

If liquidity is a priority, bond funds are typically a better choice. Bond fund shares can generally be sold at any time at their current net asset value (NAV). In contrast, some individual bonds may lack liquidity. ■

PLEASE NOTE:

Bonds are subject to interest rate risk. When interest rates rise, bond prices usually fall. The effect is usually more pronounced for longer-term securities. Fixed-income securities also carry inflation risk and credit and default risks for both issuers and counterparties. You may have a gain or loss if you sell a bond prior to its maturity date.

Before investing in mutual funds or ETFs, investors should consider a fund's investment objectives, risks, charges, and expenses. Contact your financial advisor for a prospectus containing this information. Please read it carefully before investing.

Diversification does not ensure a profit or protect against loss in declining markets.

Please consult your financial advisor for help in developing and implementing an investment plan.

Financial Tips for Newlyweds

Here are a few tips to help you and your new spouse get your finances in order after your wedding. Your financial advisor can tell you more, as well as design a plan to help you and your spouse move toward your shared financial goals.



UPDATE YOUR BENEFICIARIES

- ▶ Consider updating the beneficiary on your bank, retirement, and investment accounts, as well as your life insurance policy. The beneficiary you name will inherit these assets regardless of other instructions you leave.
- ▶ Consider updating your will, trusts, and health care proxy to include your spouse.

IF YOUR NAME OR ADDRESS CHANGES, UPDATE THE INFO ON YOUR:

- ▶ Bank accounts
- ▶ Brokerage accounts
- ▶ Credit cards
- ▶ Mortgage or lease
- ▶ Driver's license and vehicle registration
- ▶ Insurance policies
- ▶ Memberships and subscriptions
- ▶ Passports
- ▶ Property titles
- ▶ Voter registration
- ▶ Wills, trusts, and other legal documents

ALSO UPDATE YOUR INFO WITH:

- ▶ Your employers
- ▶ Former employers, if you have a retirement plan or pension with them
- ▶ The Social Security Administration
- ▶ Utility, TV, internet, and phone providers
- ▶ Your tax, financial, and legal advisors

REVIEW YOUR INSURANCE

You may be eligible for lower premiums if you consolidate your homeowners, renters, and car insurance with one insurer.

Review your health insurance. Family coverage under one plan may cost less than individual coverage under two plans.

Consider purchasing life insurance if one spouse would have a difficult time maintaining their standard of living without the other spouse's income.



Please consult your financial advisor for advice on your specific situation.

Planning for Long-Term Care

One of the greatest risks to your finances in retirement may be the cost of long-term care. Preparing for those potential costs now may help you afford quality care in the future and help protect your assets for your spouse and heirs. Here are a few points to consider as you begin to plan. Your financial advisor can tell you more, as well as tailor a plan to help minimize the impact of long-term care on your finances.

ABOUT 70% OF PEOPLE TURNING AGE

65 today will need long-term care at some point in their lives, according to the U.S. Department of Health and Human Services. Have you planned for the possibility that you may be one of them?

Long-term care (LTC) is the type of care you may need if you have a lengthy illness or disability and need help with the basic activities of daily living, such as eating, bathing, or dressing. These personal care or custodial services are generally not covered by Medicare or regular health insurance—and they can be expensive. Creating a financial plan now that addresses potential LTC costs may help protect your future financial security, as well as your family's security.

Long-term care costs.

In 2017, the national median cost of long-term care in a private room at a nursing home was nearly \$100,000 per year—\$97,455 to be exact, according to Genworth's 2017 Cost of Care Survey. The national median cost for services provided in your home by a home health aide was \$21.50 per hour, which works out to about \$50,000 per year based on 45 hours of care per week.

There are two things to keep in mind about these figures. First, they are the median costs nationwide. The costs in your area may differ significantly and

be either tens of thousands of dollars higher or lower than the national median. Second, the figures are for recent costs. If you need care twenty years from now, care that costs \$100,000 per year in 2018 may very well cost more than \$180,000 per year in 2038 due to inflation.

To get an approximate idea of the cost of LTC services in your area, visit the website, www.longtermcare.gov. Click first on "Costs & How to Pay" and then "Costs of Care in Your State". These steps will take you to a page where you can select your state and get an estimate of the current and future costs of care in your area in various settings (your home, adult day services centers, assisted living facilities, and nursing homes).

How to pay for long-term care.

Benefits from the government.

Medicare will not cover long-term care if that is the only type of care you need. For example, although Medicare may cover care in a skilled nursing facility while you are receiving skilled nursing care, it will not cover care in a nursing home if long-term care (help with the basic activities of daily living) is the only type of care you need.

Medicaid pays for some LTC services, but your income and assets must be extremely low to qualify for Medicaid.

If you are a veteran, the Veterans Health Administration provides LTC services to individuals enrolled in its health care system.

Personal income and savings. If you have substantial wealth, you may be able to comfortably pay all of your LTC expenses out of your own pocket. However, if you are concerned that paying for everything yourself may put your finances or the legacy you plan to leave at risk, consider supplementing the amount you can afford to pay with one of the following LTC insurance options.

Traditional long-term care insurance.

This type of insurance is designed to help you cover part of the cost of LTC services that you receive at home or in a nursing home, assisted living facility, or adult day services center.

On average, people use long-term care services for 3 years.

However, 20% of today's 65 year-olds will need long-term care for more than 5 years.

SOURCE: U.S. Department of Health and Human Services' website, longtermcare.gov



HOW MUCH DOES LONG-TERM CARE COST?

The national median costs for long-term care in 2017 were:

- ▶ **\$8,121 per month** for private room nursing home care
- ▶ **\$3,750 per month** for care in an assisted living facility
- ▶ **\$21.50 per hour** for home health aide services
- ▶ **\$70 per day** for care at an adult day services center

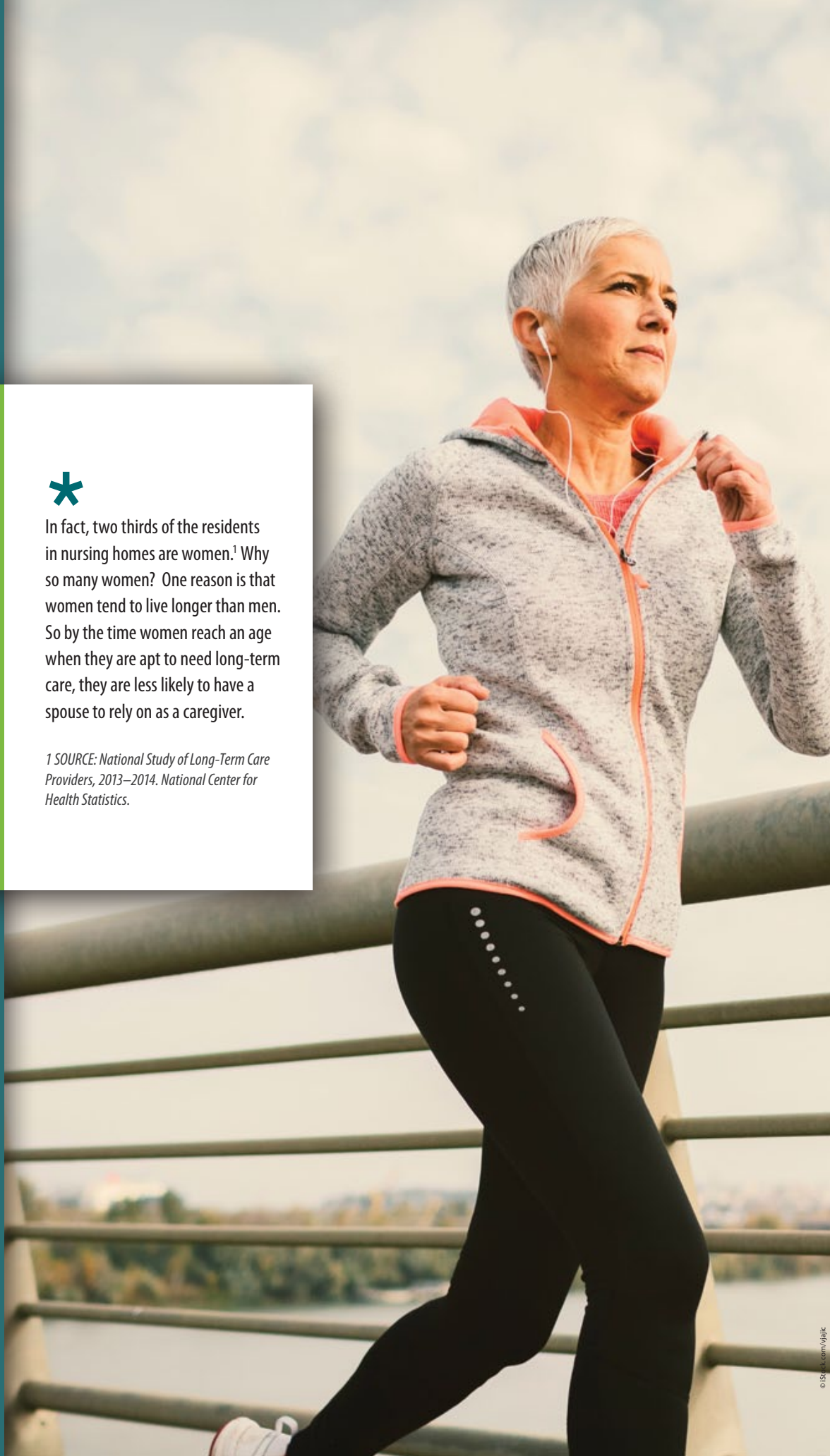
SOURCE: Genworth's 2017 Cost of Care Survey

**WOMEN ARE MORE
LIKELY THAN MEN TO NEED
LONG-TERM CARE IN A
NURSING HOME**



In fact, two thirds of the residents in nursing homes are women.¹ Why so many women? One reason is that women tend to live longer than men. So by the time women reach an age when they are apt to need long-term care, they are less likely to have a spouse to rely on as a caregiver.

¹ SOURCE: National Study of Long-Term Care Providers, 2013–2014. National Center for Health Statistics.



LTC insurance policies typically offer an array of options, enabling you to tailor the coverage that is appropriate for you. You will generally have a choice of the maximum daily benefit amount, whether the amount will be adjusted annually for inflation, how long benefits will be paid, and how long you will need to pay for LTC services on your own before benefits begin. The choices you make will determine not only your coverage, but also the amount of the premiums you will pay for that coverage.

People who buy LTC insurance generally do so in their 50s or 60s while they are still in good health. If you wait until your health declines, insurers may not sell you a policy. Buying coverage at an early age has an additional benefit: lower premiums. Typically, the younger you are when you buy coverage, the lower your annual premium. Keep in mind, however, that LTC insurance premiums may increase in the future.

A hybrid long-term care/life insurance policy. In recent years, insurance companies have begun linking long-term care insurance to life insurance. The result is a hybrid policy that can generally be used in a few ways:

- ▶ If you need long-term care, the policy pays benefits that can help you pay for that care.
- ▶ If you pass away, the policy pays a death benefit to your beneficiaries (reduced by any LTC benefits you received).
- ▶ If you change your mind, you can generally surrender the policy and have the premiums you paid returned to you.

So in addition to helping to protect your assets from the potential cost of long-term care, a hybrid policy ensures that you or your beneficiaries will get some benefit even if you never need long-term care.

A hybrid policy can generally be purchased with one premium payment or a series of payments spread over a period of years.

Life insurance with a long-term care rider. Some insurance companies offer the option to add an LTC rider to a life insurance policy. These riders typically allow you to use part of the death benefit during your lifetime to help pay for long-term care with the remaining death benefit paid to your beneficiaries after you pass. If you never need long-term care, your beneficiaries receive the full death benefit.

Some things to consider before buying insurance.

Insurance policies that pay benefits for long-term care can vary significantly in both features and cost. So before you buy insurance, it is a good idea to determine:

- ▶ What is the maximum benefit amount the policy will pay out?
- ▶ What settings (your home, nursing home, etc.) are covered?
- ▶ What must happen to trigger benefits?
- ▶ How long must you pay for care on your own before the policy begins to pay benefits?
- ▶ Is inflation protection an option?
- ▶ What happens if you stop paying premiums?
- ▶ How sound is the insurance company issuing the policy? All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company.

Taking the time to read a policy's fine print and to consult your financial advisor can help ensure that you make a choice that is suitable for you. ■



Please consult your financial advisor about how to plan for the potential cost of long-term care.

What Does It Cost to Raise a Child?

Raising a child can be expensive. There is the cost of child care. Health care. Food and clothing. A larger home. College. What is it all going to run you?

IF YOU HAVE EVER WONDERED WHAT it costs to raise a child, a report¹ by the U.S. Department of Agriculture may have an answer for you: \$372,210. Of course, the actual cost will differ for each family, but the USDA figures that is what a married-couple family with before-tax income greater than \$107,400 spends on average to raise their second child through age 17. And that's in 2015 dollars. If you factor in future inflation, a child born in 2015 may cost \$454,770 to raise to his or her 18th birthday.

Housing accounts for the largest share—\$98,280, or 26%—of child-rearing expenses by families in the upper-income group (those with before-tax incomes greater than \$107,400). Housing includes expenses such as mortgage payments, property taxes, rent, furnishings, and utilities.

Child care and education come in a close second to housing and are estimated at \$86,820, or 23% of the total amount spent to raise a child. And by the way, that estimate does not include college expenses.

Food and transportation are next in line with upper-income families spending about \$50,000 on each over the years. Clothing, health care, and miscellaneous expenses are estimated to run between \$20,000 and \$33,000 each.

Keep in mind that these are simply estimates for married-couple families with pre-tax incomes greater than \$107,400. Your cost to raise a child may

vary dramatically based on factors such as your income and where you live. Generally speaking, child-rearing expenditures increase as household income increases and expenses are higher for families living in urban areas, particularly the Northeast.

Also, the amount spent per year on expenses such as food, clothing, and transportation tends to increase as children age. For example, upper-income families are estimated to spend \$19,770 per year on a 2-year-old child and \$23,380 per year on a 17-year-old child.

After a child reaches age 18, a college education becomes one of the largest child-rearing expenses. According to a report² prepared by the College Board,

annual tuition and fees averaged \$9,970 at public four-year colleges and \$34,740 at private nonprofit four-year colleges in 2017-18.

There is good news and bad news regarding college prices. The good news is that many students receive thousands of dollars in grants and tax benefits each year, helping to reduce the overall cost of college for families. The bad news is that college prices continue to increase faster than the rate of inflation, although not as fast as in some prior years. For the 2017-18 school year, college tuition and fees increased around 3% from the year before while consumer prices in general increased 2.2% during the 12-month period ending in September 2017.

For many families, expenses related to their children do not stop at age 18 or after college. In fact, just over 24 million young adults between the ages of 18 and 34 lived in their parents' homes in 2016, according to a report³ by the U.S. Census Bureau. Also, parents often make financial gifts and contributions to adult children who are not living at home. ■

What a family spends raising a child varies by income.

ANNUAL INCOME BEFORE TAXES	TOTAL EXPENDITURES THROUGH AGE 17
Less than \$59,200	\$174,690
\$59,200 to \$107,400	\$233,610
More than \$107,400	\$372,210

SOURCE: *Expenditures on Children by Families, 2015*
U.S. Department of Agriculture

Please consult your financial advisor for advice on planning for your family's future.

¹ *Expenditures on Children by Families, 2015, USDA*

² *2017 Trends in Higher Education, College Board*

³ *The Changing Economics and Demographics of Young Adulthood: 1975–2016, U.S. Census Bureau*



The Cost to Raise a Child: \$372,210

Where does the money go?

Housing	\$98,280	26%
Child care & education	\$86,820	23%
Food	\$55,020	15%
Transportation	\$49,860	13%
Miscellaneous	\$32,340	9%
Health care	\$29,610	8%
Clothing	\$20,280	6%

Spending varies by region.

Urban Northeast	\$407,490
Urban West	\$387,810
Urban South	\$366,360
Urban Midwest	\$363,000
Rural Areas	\$280,080

Northeast: CT, ME, MA, NH, NJ, NY, PA, RI, VT
 West: AK, AZ, CA, CO, HI, ID, MT, NV, NM, OR, UT, WA, WY
 South: AL, AR, DE, DC, FL, GA, KY, LA, MD, MS, NC, OK, SC, TN, TX, VA, WV
 Midwest: IL, IN, IA, KS, MI, MN, MS, NE, ND, OH, SD, WI

Average expenditures for married-couple families with before-tax incomes greater than \$107,400. Expenses are for from birth through age 17. Source: Expenditures on Children by Families, 2015, U.S. Department of Agriculture

Smart Ways to Use Your Tax Refund

If you are expecting a tax refund this year, give some thought as to how you can make the most of it.

Save it? Use it to pay down debt? Here are a few ideas.



1. Pump up your retirement savings.

Could your retirement savings use a boost?

If so, consider directing all or part of your tax refund into your retirement savings

for an instant boost. One way to do this is to deposit your refund into an IRA, a type of retirement account for individuals that offers certain tax advantages. (IRAs have limits on how much you can contribute per year so be sure to check how much you've contributed so far this year before depositing your tax refund.) Or you could simply deposit your refund into a regular brokerage account earmarked for retirement. Either way, the money you invest has the potential to grow over time, perhaps to a sum far greater than the amount of your tax refund.

2. Save for a rainy day.

Unless you already have an amount equal to a few months' worth of expenses stashed away for emergencies, consider adding your tax refund to your emergency fund. You'll be glad you did if you ever lose your job or have a large, unexpected expense.



TIP:
Use IRS Form 8888 to have your refund deposited directly into 2 or 3 accounts.

Not only is direct deposit convenient, using it to funnel money directly into your savings and investment accounts may help you avoid the temptation to spend a refund you intend to save.

3. Pay off credit card debt.

If you are carrying balances on your credit cards, use your tax refund to help pay them off. The high interest rates charged by credit card companies can take a big bite out of your income, making it difficult for you to save for your goals. Consider paying off the card with the highest interest rate first.



4. Fund a college savings account.

If you have young children or grandchildren, contributing your tax refund to their college funds may be a smart move. Education savings accounts that allow tax-free earnings and withdrawals for qualified education expenses may help your contribution stretch further.

Will

5. Have a will drawn up.

Although this may be the least exciting thing to do with your tax refund, it is an important thing to do, especially if you have young children. That's because a will is where you name the person you want to act as legal guardian to your children if you should die while they are still young. Drawing up a will now can help ensure that your wishes are carried out later on.



6. Hit the road.

Rather than spending your tax refund on "stuff", why not spend it on an experience that you will remember forever? As long as you are on track to your financial goals, consider using your refund for a long weekend away or some item on your bucket list.



7. Invest in yourself.

Your health and your ability to earn an income may be your greatest assets. Consider using your tax refund to improve the return on those assets by spending it on fitness activities, learning a new skill that can benefit your career, or funding a business you have dreamed of starting.



TIP:

If your tax refund is large, you may want to adjust your withholding.

Reducing the amount of tax withheld from your paychecks allows you to put your money to work for you as soon as you earn it rather than waiting months for a tax refund.

To reduce your withholding, fill out a new Form W-4 for your employer.

8. Find your financial direction.

If you are unsure of how to make the most of your tax refund, consider using it to hire a financial advisor (if you haven't already) who can help you prioritize your financial goals and create a financial plan designed to move you toward those goals.



9. Give to charity.

Receiving a tax refund presents an excellent opportunity to make a gift to a charitable cause you care about. Be sure to get a receipt for your charitable gift if you plan to claim a tax deduction for it. ■

Please consult your financial advisor about how a tax refund, year-end bonus, or other financial windfall can best be put to use.

PLEASE NOTE: All investing involves risk, including the possible loss of principle.

6 Ways to Simplify Your Finances

Does managing your finances take too much time and effort? There may be things you can do to simplify your finances and free up more of your time. Here are a few ideas.

Automate saving.

One surefire way to simplify your finances (and help keep your financial plans on track) is to set up a system that automatically sends part of your income to your retirement, investment, and savings accounts on a set schedule.

If you contribute to a retirement plan at work, your employer already takes care of automatically depositing part of your pay into your retirement account each pay period.

You can achieve similar automation with your other accounts by arranging with your employer to have part of each paycheck automatically deposited into your IRA, savings account, and investment account. If direct deposit into multiple accounts is not an option, you can set up recurring transfers with your financial institution to have a specified amount transferred at set intervals from your checking account to your savings and investment accounts. Once either method is in place, your money will go where you want it without you having to lift a finger.

Pay your bills online or automatically.

To pay bills in considerably less time than it takes to write checks, use your bank's online or mobile bill-pay service. Generally speaking, all you need to do is log in and enter who, when, and how much to pay. Your bank takes it from there, either sending electronic payments or paper checks. And for bills that are always the same amount, consider setting

up recurring payments so that the bank automatically sends payment to those billers at the same time each month.

Another option is to sign up for auto-pay with your individual billers. When you choose this option, you grant permission to your billers to automatically charge your credit card or withdraw money from your bank account each month for the bill amount. If you decide to use your bank account or debit card for automatic payments, it is important to make certain that there are sufficient funds in your account prior to the payment date to avoid overdrawing your account and incurring overdraft fees.

No matter the payment method you choose, it is important to review your bills and financial statements for accuracy.

Set up alerts for low balances.

Rather than checking your account balances every few days, you may want to set up email or mobile text alerts with your bank so that you are notified when your balance drops below the threshold you selected. Not only will this save time, it may help prevent overdrafts.

Consolidate your retirement accounts.

If you have accumulated an array of retirement accounts with former employers and IRAs with various financial institutions over the years, consolidating them into one or two accounts may make it easier for you to evaluate and manage your retirement savings. Plus, fewer accounts mean

fewer statements to review, which saves you time.

You can consolidate your accounts by rolling them into one IRA (two, if you have both tax-deferred and Roth savings) or into your current employer's retirement plan if the plan allows it. When done properly, both options avoid current taxation and preserve the tax advantages associated with your retirement savings.

Use fewer credit cards.

Each credit card in your wallet equates to twelve statements per year. Have five cards? That's sixty statements per year that will need to be reviewed.

You can reduce the time you spend reviewing statements by limiting the number of credit cards that you use. Keep in mind, however, that cancelling a credit card may have a short-term negative impact on your credit score.

Use a donor-advised fund.

Consider using a donor-advised fund to simplify your charitable giving and reduce the time you spend documenting your charitable gifts for tax purposes. The organization that sponsors your fund typically handles all of the administrative tasks, such as tracking your contributions to the fund, disbursing and tracking the grants you make to charities, and providing you with periodic financial statements.

Please consult your financial advisor about ways to simplify your finances. ■



MORE TIPS

- ▶ To reduce paper clutter (and save a tree), consider switching to online statements and bills that you can review online and then file electronically.
- ▶ Use software or apps to track your spending so you know where your money is going and where you can rein in your spending if necessary.
- ▶ Review your credit card and bank statements for subscriptions you no longer use or want.



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LAND OF LEGENDS | Northern Ireland Coastline

BY BRIAN JOHNSTON

An invigorating drive around Northern Ireland's coastline provides stirring encounters with ancient legends, TV landscapes, and some of Europe's most brilliant scenery.

THE COASTLINE WHERE the Mountains of Mourne tumble into the sea is nibbled by sheep and sprinkled with the wind-blown confetti of flowering yellow gorse. Spend the day tramping the purple granite outcrops to the background boom of the Irish Sea as it flings waves against gull-haunted cliffs, and your urban stress will be blown right away.

Walking trails in this corner of Northern Ireland avoid the steepest slopes, giving access to exhilarating views without too much heart-banging. You pass stone cottages and stands of trees, cross bubbling streams, and clamber over wandering stone walls. This landscape of lakes and crags is for those with poetry in their souls; it's easy to understand how the Irish have produced such melancholy music and haunting legends.

Music, tall tales, and wonderful landscapes are among many things that Northern Ireland has in common with the rest of Ireland, but Northern Ireland is far less known. People imagine a place riven by 'The Troubles', but in fact the last 20 years has brought peace, prosperity, and a startling transformation to one of Europe's most beautiful corners. You'll find plenty to please you, easy driving, and a history that drifts back into the mists of time.

A coastal route links many of Northern Ireland's greatest assets and plunders 2,000 years of its history. Northeast of the Mountains of Mourne, the inlet Strangford Lough is where St. Patrick landed in 432 to set about converting the locals to Christianity. Call in at the high-tech St. Patrick Centre in Downpatrick for the story of the world's most celebrated missionary.

The rough granite slab said to mark St. Patrick's grave at Down Cathedral looks authentic enough but is only a century old, placed as a deterrent to bone hunters. This whole part of the coastline, though, is scattered with genuine Neolithic tombs and the forlorn foundations of ancient monasteries. Sixth-century ruins mark St. Tassac's Church, one of Ireland's earliest Christian buildings.

The freckled, friendly Northern Irish will happily recount tales of snake-banishing St. Patrick—as well as of warring giants, Celtic warrior queens, and shrieking banshees—as if they were yesterday's social encounters. Like all Irish, the Northern Irish are dreamers, fighters, charmers, and a talkative lot. Leave time for the good company and conversation that the Irish call 'craic' and you'll be

Northern Ireland's Antrim Coast (left) provides one of Europe's most scenic drives. The Giant's Causeway (below), a mass of interlocking basalt columns left by volcanic eruptions, is a popular stopping point on the drive.

well rewarded, if often left wondering whether your leg is being entertainingly pulled. Storytelling is surely Ireland's greatest cultural asset, enjoyed equally over a farmer's wall, at a shop counter, or over a pint or three in a pub.

If you're going to drive the whole Northern Ireland coast—about 200 miles, and an easy achievement in a week—then a car ferry will take you from Strangford across the mouth of island-studded Strangford Lough to Portaferry on the Ards Peninsula, which is buffeted between the inlet and the Irish Sea. A drive in the slow lane takes you past prawn-fishing harbors and rings of Celtic standing stones. Curlews strut along the mudflats as gulls screech overhead. The peninsula is characterized by winding roads and fertile farmland, and lies low enough for views over the water to the Mourne Mountains.

Stop at Mount Stewart, a National Trust property and former home of the marquises of Londonderry. The mansion has just undergone an extensive renovation, and its gardens are often cited as among the best in the British Isles. Stroll from manicured lawns into themed Italianate and Spanish gardens and on to rhododendron groves that dissolve into walking trails along the lough's shoreline.

Onwards between the seaside resort town of Bangor and capital Belfast is the Ulster Folk & Transport Museum, which brings together some 30 relocated, historical buildings from across Northern Ireland, all authentically furnished. From farmhouses to church, school to forge, you get a good overview of the region's social history and can chat with informative staff in historical costume, who demonstrate traditional skills such as sheep shearing and butter making. Galleries cover the story of transport, including Titanic and DeLorean motorcars, both built in Belfast. Kids will enjoy clambering over the steam locomotives.

Belfast was a major port and industrial city of the Victorian era and has a handsome downtown that has undergone significant restoration in the last decade. The city's biggest attraction lies on the regenerated waterfront. Titanic Belfast has won plaudits for its contemporary



architecture and comprehensive, interactive look at the always-fascinating Titanic story. The city's eclectic Ulster Museum, which showcases everything from mummies to Dutch art and impressive shipwreck hauls, is also very good.

The best of the coast, though, lies onwards beyond Carrickfergus, where a massive Norman castle squats on the harbor, and Whitehead, where candy-colored houses line a Victorian-era waterfront. The Antrim Coast provides one of Europe's most scenic drives and is promoted as the Causeway Coastal Route after its best-known attraction, the Giant's Causeway. Here cooling lava met the sea and solidified into 40,000 hexagonal columns packed together like a series of stepping stones into the waves. Legend has it, though, that Irish giant Finn McCool built the basalt causeway in an attempt to reach a lady-giant in Scotland across the water.

In summer, the Giant's Causeway is often overrun with visitors, but visit off-season or during bad weather and its strange, wave-lashed beauty is exhilarating. Even better, set off across the headlands

on the North Antrim Cliff Path for a fine view of the causeway. Eventually you'll leave just about everyone behind as you walk, and be presented with cove after cove of scenic splendor presided over by jackdaws and nesting seabirds.

The Antrim Coast is much more than just a single geological curiosity. It has nine glens of rushing streams that open onto the sea, miles of glorious (if chilly) beaches, and whitewashed fishing villages framed in cliffs and cloud. Wildflowers erupt in spring and summer. At Carrick-a-rede you can brave an infamous rope bridge strung 80 feet above a seething sea channel.

The rugged scenery, coupled with ancient ruins and castles, has brought this part of the coastline attention as the setting for parts of the HBO series *Game of Thrones*. The obsessed will want to hunt down caves, quarry, a beech-tree avenue that stood in for the Dark Hedges, and Ballintoy harbor, aka the Iron Islands. Long before *Game of Thrones*, Belfast-born writer C.S. Lewis holidayed on this otherworldly coastline, which gave him inspiration for Narnia. The landscape, he once commented, 'makes me feel that at any moment a giant might raise his head over the next ridge.'

Stop by Dunluce Castle and make up your own tale: the fanged ruins of its walls sit atop a cave on a splendid headland. On a stormy night in 1639 half the castle collapsed into the sea, purportedly taking the nobles in their banqueting hall with it. Legend says they can still be heard drinking and singing on dark nights, but that might just be the whiskey talking. After all, Old Bushmills Distillery is nearby. Founded in 1608, this is Ireland's oldest working whiskey producer. Take a tour—the smell alone is intoxicating—and a whiskey tasting, and you too might believe in anything. ■



New Orleans' Tricentennial Celebration

Founded in 1718 on the banks of the Mississippi River, the city of New Orleans invites you to join them in celebrating 300 years of their rich history by attending one or more of the following events planned for 2018.

TALL SHIPS® NEW ORLEANS 2018

April 19–22, 2018

The Tall Ships® are coming to New Orleans for four days this April as part of the city's Tricentennial celebration. The ships will sail up the Mississippi and be on display at New Orleans' Woldenberg Park, where visitors are welcome to board them. New Orleans is one of the official host ports of the 2018 Tall Ships Challenge®, a series of races and port festivals which will include stops in Galveston, Texas (April 5–8) and Pensacola, Florida (April 12–15). This is the first time the challenge will be held in the Gulf of Mexico.

TRICENTENNIAL NOLA NAVY WEEK

April 19–25, 2018

Navy vessels from around the world will join the Tall Ships in New Orleans for Navy Week, a week-long festival featuring free ship tours and a cook-off among the ships. Participating in this year's event will be the US Navy, US Marines, US Coast Guard, the Royal Canadian Navy, and the British Royal Navy.

NEW ORLEANS, THE FOUNDING ERA

February 27–May 27, 2018

This special exhibition at The Historic New Orleans Collection explores the city's first few decades and its earliest inhabitants and will feature objects on loan from organizations in the United States, Canada, Spain, and France.

NEW ORLEANS JAZZ & HERITAGE FESTIVAL

April 27–29 and May 3–6, 2018

For two weekends every year, crowds fill the Fair Grounds Race Course for Jazz Fest—a celebration of the music, cuisine, and crafts of New Orleans and Louisiana. With twelve stages and tents for performances scattered throughout the grounds, visitors can enjoy a wide range of musical performances on any given day during the festival. Many local eateries will also be there to tempt you with Louisiana specialties, such as jambalaya, muffulettas, and boudin balls. For details on this year's musical line-up, please visit the festival's website at www.nojazzfest.com.

TRICENTENNIAL FIREWORKS SHOW

May 6, 2018

The riverfront in New Orleans is the place to be for fireworks on the evening of May 6.

SALAZAR: PORTRAITS OF INFLUENCE IN SPANISH NEW ORLEANS, 1782-1802

March 8–September 2, 2018

About thirty portraits by Josef Xavier Francisco de Salazar y Mendoza (c. 1750–1802) will be on display at the Ogden Museum of Southern Art. As a group, these paintings will present a collective portrait of New Orleans during the Spanish colonial period. ■





QUIZ

WHERE IN THE WORLD ARE YOU?

1. If you are watching the sunset from Delicate Arch in Arches National Park, you are in:
A. Utah
B. Arizona
2. If you are viewing the Great Elephant Gathering, the largest gathering of Asian elephants in the world, you are in:
A. Tibet
B. Sri Lanka
3. If you are cruising the Bosphorus, you are on the strait that divides:
A. Istanbul, Turkey
B. Cairo, Egypt
4. If you are cycling the 196-mile Lakes and Dales Loop, you are in:
A. England
B. France
5. If you are hiking a coastal trail between soaring mountains and the Tasman Sea, you are in:
A. New Zealand
B. Croatia
6. If you are sailing in Narragansett Bay, you are in:
A. Maine
B. Rhode Island
7. If you are traveling on the Glacier Express from Zermatt to St. Moritz, you are in:
A. Switzerland
B. Austria
8. If you are watching the waves roll in on Shi Shi Beach in Olympic National Park, you are in:
A. Washington
B. Virginia
9. If you are on Ludgate Hill listening to the bells of St. Paul's Cathedral, you are in:
A. New York
B. London
10. If you are reveling in the spectacular mountain vistas from the Annapurna Base Camp, you are in:
A. Japan
B. Nepal
11. If you are exploring the ancient Mayan ruins of Tulum, you are in:
A. Mexico
B. Costa Rica
12. If you are tracing the history of the Titanic at the site where the ship was built, you are in:
A. Belfast, Northern Ireland
B. Southampton, England

H|M|S

FINANCIAL GROUP



BARBARA SHAPIRO

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WEALTH MANAGEMENT & FINANCIAL PLANNING

FOUNDED IN 1988 AS AN INDEPENDENT FIRM, HMS Financial Group is committed to ethical and personal financial planning and wealth management. Operating as an Office of Supervisory Jurisdiction (OSJ) for one of the largest, independent investment broker/dealers* in the United States, HMS does not have proprietary products, and has no vested interest other than the financial success of its clients.

Our founder and Vice-President, Herb Shapiro, passed away in October 2016. His core values of providing personal service, maintaining market objectivity, and high standards of integrity and honesty with the clients he served, are deeply ingrained in the HMS philosophy.

Barbara Shapiro, President, is a Certified Financial Planner[®] and one of the first Certified Divorce Financial Analysts in Massachusetts. She holds a Master of Science in Finance from Suffolk University and is a Graduate of the Securities Industry Association Institute at the Wharton School. Additionally, she holds a Master of Education in Counseling from Boston University and a Master of Education in Moderate Special Needs from Northeastern University.

Among her many recognitions, Barbara has served as a National Board Member of the Securities Industry Foundation for Economic Education, past member of the Boston Jewish Community Women's Fund, and was the Treasurer of the Massachusetts Council of Economic Education. Barbara also co-authored a book, 'He Said: She Said:' a practical guide to finance and money during divorce, which was published in 2015. She is continually interviewed and quoted in all of the major financial publications.

Barbara is an active lecturer to diverse groups and educational institutions, and has written and teaches a course on financial planning, investments, and long-term care insurance.

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