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THE RETIREMENT FINGERPRINT®

NEWS YOU CAN USE

The Great Relocation Era

For Gen X, Gen Z and millennials, their future may be spent somewhere other than where they currently live. Thanks to the remote work model driven by COVID-19, some employers see the value of a permanent offsite workforce.

Because of that, some people may look for more affordable home options — perhaps in a nice neighborhood with a good school system — in another town or state. Some may look for an urban loft instead of living in the suburbs near their office park. Others may hit the open road — maybe buy a camper or a tiny house on wheels instead of a brick rancher with a homeowner's association. The pandemic brought with it a certain amount of flexibility and freedom previously unknown to the working masses: Mobility. Work remote, live remote.

According to a survey by Upwork, up to 23 million Americans already have or are planning to relocate, with a large number looking to exchange big-city life for small-town environs.¹ One year since COVID-19 hit the nation, many employees are asking, "Does working from home mean home can be anywhere?"

¹ Jane Lanhee Lee. Reuters. Oct 29, 2020. "Up to 23 million people in U.S. could move thanks to remote work, survey finds." <https://www.reuters.com/article/us-health-coronavirus-remote-work-survey/up-to-23-million-people-in-u-s-could-move-thanks-to-remote-work-survey-finds-idUSKBN27E26X>. Accessed Nov. 19, 2020.



RADIO SHOW

THE RETIREMENT FINGERPRINT®
SATURDAYS 7:30A-8A
AS HEARD ON AM830 KLA

AM 830



THAT TIME OF YEAR

Movies to Watch in Springtime

In 2020, the whole world acclimated to spending more time at home. For many, that meant movie channels, streaming services and a greater appreciation of films of the past. As winter winds down, you may be looking forward to warmer temperatures, gentle breezes and the early bloom of spring. Here are some movie suggestions to get you in the mood for these springtime activities.

Gardening

There are several film adaptations of Frances Hodgson Burnett's novel "The Secret Garden," published in 1911. The most recent version was released in August 2020 on Netflix, starring British actors Colin Firth as the reclusive uncle and Julie Waters as the stern housekeeper. Other lesser-known garden-themed

films include "Dare To Be Wild," "Greenfingers," "A Little Chaos" and "The Beautiful Fantastic."

Baseball

If you're itching to hear the crack of the bat again, there's no end to really good baseball movies. Check out perennial favorites like "Field of Dreams," "The Natural," "A League of Their Own," "Trouble With the Curve," "Million Dollar Arm," "Moneyball," "Fever Pitch," "The Rookie," "For the Love of the Game," "Major League," "Bull Durham," "Cobb" and "42."

Parks

Warmer weather means it's time to enjoy outdoor activities. Picnic fans may get some ideas from watching

"The Sound of Music," "Emma," "Much Ado About Nothing," "Sideways," "To Catch a Thief" and "The Long Hot Summer." Movies that feature city parks include "When Harry Met Sally," "You've Got Mail," "Enchanted," "Serendipity," and "Barefoot in the Park."

Outdoor Movies

The pandemic brought about a revival in drive-in movie theaters, and there are still plenty throughout the country to visit. Check out the article in this issue, "A Drive-In Movie Renaissance," for more information. Meanwhile, re-create the outdoor cinema experience from your own home with these movies that feature open-air theaters: "Grease," "Hope Floats," "The Wedding Planner" and "A Good Year."

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The Healing Effects of Gratitude

It's been a year since COVID-19 appeared on U.S. shores, and life has fundamentally shifted for many of us.

If you're reading this newsletter, you're a survivor of a difficult time. That alone gives you much for which to be grateful. Indulge in that feeling, and it will serve you well.

Researchers have found that raising our mindfulness of the things for which we are grateful can foster better mental and physical health. Consider the benefits of gratitude:¹

- Strengthens your immune system
- Reduces feelings of fear and anxiety
- Generates deeper and healthier sleep
- Nurtures positive thinking through cognitive restructuring
- Spurs you to engage in healthy behaviors, such as nutritious eating and exercise

Even if you have difficulty finding something for which to be grateful, engaging in simple acts of kindness can help nurture these benefits. For example, you could hold open a door for a stranger, extend a compliment to a friend,



give thanks for a meal you're about to eat, keep a journal of interesting things you observe during the day or write a letter to someone who did something kind for you. You don't even have to send the letter to feel better; the body naturally reacts to the simple feeling of gratitude.

¹AdventHealth. April 23, 2020. "Why Gratitude Is Important During the Coronavirus Pandemic." <https://www.adventhealth.com/blog/why-gratitude-important-during-coronavirus-pandemic>. Accessed Dec. 2, 2020.

HOW TO ...

Help Enhance Your 2021 Tax Return

- Contribute to a traditional IRA (up to \$6,000; additional \$1,000 if you're 50 or older).¹
- Itemize deductions if they are more than the 2021 standard deduction of \$12,550 (\$12,400 in 2020) for singles, \$18,800 for heads of household (\$18,650 in 2020), and \$25,100 for those married filing jointly (\$24,800 for 2020).²
- Itemized deductions may include:³
 - Interest on a mortgage up to \$750,000
 - Charitable donations worth up to 60% of your adjusted gross income
 - The portion of medical and dental expenses that exceed 7.5% percent of adjusted gross income
 - Combined state and local sales, income and property taxes, capped at \$10,000
 - Casualty and theft losses attributed to a declared federal disaster
 - Deduct up to \$2,500 in interest paid on student loans.⁴
 - If you have a high deductible health care plan, deduct Health Savings Account (HSA) contributions up to \$3,600 (\$7,200 for family coverage; extra \$1,000 if age 55 or older), up from

\$3,550 and \$7,100, respectively, in 2020.⁵

¹Jean Folger. Investopedia. Dec. 10, 2020. "Roth and Traditional IRA Contribution Limits for 2021." <https://www.investopedia.com/roth-and-traditional-ira-contribution-limits-for-2021-5085118>. Accessed Jan. 6, 2021.

²Mark P. Cussen. Investopedia. Dec. 17, 2020. "An Overview of Itemized Deductions." <https://www.investopedia.com/articles/taxes/08/itemized-deductions-overview.asp#citation-26>. Accessed Jan. 6, 2021.

³Ibid.

⁴Ibid.

⁵Darla Mercado. CNBC. May 20, 2020. "IRS will allow people to put away more money in health savings accounts." <https://www.cnbc.com/2020/05/20/irs-will-allow-people-to-save-more-money-in-health-savings-accounts.html>. Accessed Jan. 6, 2021.

How Pandemic Trends May Affect Investment Trends in the Future

The pandemic has created many shifts in our lives, and those changes have far-reaching effects across a number of industries and demographics.

Packaging

Online shopping was popular before the pandemic, and it seems there's no going back now. However, with home delivery comes a lot of packaging, and more and more of it is environmentally friendly. Look for innovations in biodegradable shipping materials, transportation, delivery and waste management solutions, not to mention niche retailers to compete against Amazon.

Technology

Gradual-moving tech trends got a coronavirus jumpstart last year. The boost affected dozens of industries, including:¹

- Telemedicine and remote diagnostics
- E-learning
- Virtual exercise
- Online banking and digital payments
- Business collaboration
- Restaurant and grocery delivery
- Virtual events
- Industrial automation and robotics
- 3-D printing
- Cybersecurity

Investments in technology to refine and expand these operations should continue to increase.



Auto industry

The auto industry was poised for change even before the pandemic, driven by digital connectivity, electrification, autonomous driving and shared mobility.²

Effects on female workers

In September 2020, more than 1 million Americans dropped out of the workforce — and 80% were women. According to McKinsey & Company, one in four employed women considered quitting or reducing hours during the pandemic due to increased housework and child care duties. Studies found that women largely took on the bulk of these responsibilities despite both spouses working full time.³

Perhaps a silver lining of this pandemic-induced scenario is that it negates the myth that relatively few women are in C-suite and government leadership positions because they “choose” to stay at home. Instead, many face difficult tradeoffs.⁴

Moving forward, public and private solutions are likely to focus on affordable child care options and paid leave to help women get back into the workforce.⁵

¹ CB Insights. June 21, 2020. “24 Industries & Technologies That Will Shape The Post-Virus World.” <https://www.cbinsights.com/research/report/industries-tech-shaping-world-post-covid/>. Accessed Dec. 10, 2020.

² McKinsey & Company. Sept. 30, 2020. “The future of car buying: Omnichannel, personalized, and fun.” <https://www.mckinsey.com/featured-insights/the-next-normal/car-buying>. Accessed Dec. 10, 2020.

³ Sarah Green Carmichael. Crain's Cleveland Business. Oct. 21, 2020. “Opinion: COVID-19 explodes the myth that women ‘opt out.’” <https://www.crainscleveland.com/opinion/opinion-covid-19-explodes-myth-women-opt-out>. Accessed Dec. 10, 2020.

⁴ Ibid.

⁵ Jennifer Liu. Dec. 11, 2020. “This company allows workers to take a 6-month leave of absence and retain 20% pay—here’s why.” <https://www.cnn.com/2020/12/11/how-leave-of-absence-pay-could-help-keep-parents-in-the-workforce.html>. Accessed Jan. 6, 2021.

Future Potential of Brain Computer Interface (BCI) Technology



Telekinesis has always been portrayed in science-fiction movies as a futuristic, pseudo-scientific, alien-like trait — but no more. The neurological capacity to influence a physical system without physical interaction is on its way to mass market applications.

The development of brain-computer interfaces (BCIs) allows a non-invasive device (such as an earbud or headband) to detect electrical activity in the brain, analyze those brain signals and extract patterns. For example, BCIs are currently being used as a neurofeedback training tool for a paralyzed person to control an assistive device or to detect a lag in attention or high stress levels.

Scientists are researching other potential applications for the future, although the

innovation does raise questions about the potential of breaching someone’s privacy. For example, a dashboard of real-time brain waves could be monitored by a supervisor to ensure workers in certain industries remain focused and do not get distracted, which could lead to an accident. On one hand, that may seem invasive, but on the other, it potentially could help reduce on-the-job injuries and hazards for jobs ranging from truck drivers to pilots to surgeons.

In the future, researchers see advancing this technology to the point of the brain instructing an external device, such as writing out a text, a report or even a story just by thinking the words. That, indeed, would join the realm of science-fiction novels.

Source: Alexandre Gonfalonieri. Harvard Business Review. Oct. 6, 2020. “What Brain-Computer Interfaces Could Mean for the Future of Work.” <https://hbr.org/2020/10/what-brain-computer-interfaces-could-mean-for-the-future-of-work>. Accessed Dec. 2, 2020.

		4		5		1		
			3	8		6		
	8							4
9		3	1					7
			9	3	8			
2					5	3		9
4							2	
		6		4	7			
		2		1		5		

BRAIN GAMES

Sudoku

Game Rules

Fill in each square with one of the numbers 1 to 9 such that no number repeats in any row, column or 3 by 3 box.



March is National Craft Month

5 Ways to Celebrate:

- Take a class at a local craft store (or online) with friends
- Print and frame photos saved on your phone
- Work on improving your handwriting
- Bake and decorate a new sweet treat
- Learn how to fold dinner napkins in elegant ways

Try This:

Make Your Own Greeting Cards

Use cardstock as a base for your DIY greeting cards. Decorate the front however you want, using photos, pressed flowers or scrapbook materials. Make a handful now and save them for sending throughout the year. Your friends and family will appreciate the extra time and care you put into the project.



April is National Poetry Month

5 Ways to Celebrate:

- Attend a poetry reading or Shakespearean play (or find one to listen to online!)
- Check out a book of poems from the library
- Research different types of poems
- Write (and gift!) an ode to a loved one
- Memorize and recite or perform a poem

Try This:

Write a Haiku About Your Day

A haiku is a form of Japanese poetry. It's short, relies on syllables and doesn't need to rhyme. The first and third lines have five syllables, and the second line has seven. That's it! Get creative!

Example:

Sunshine and flowers
Birds are chirping in the trees
Spring has sprung at home



The Pros and Cons of Company Stock Buybacks

When a company repurchases its own stock, it's called a stock buyback. What usually happens next is that the company then cancels those shares. This reduces the number of outstanding shares and consequently increases the value of those that remain.

This can be an advantage or a disadvantage to investors, depending on their investment goals. For example, because buybacks reduce the number of shares available, the stock price may rise if demand is high. Selling the stock could net you a higher price, or, if you want to retain the stock, you'll own a greater share of company earnings going forward.

However, stock buybacks may not always be a smart move for companies. Much depends on why a company chooses to buy back its stock. If a management team is looking to exercise stock options, they may use a buyback to artificially increase share prices while they cash out.

Ideally, buybacks are conducted strategically for the benefit of the business itself. They should be purchased at an appropriate price, because otherwise this may not be a good use of shareholder capital. In fact, using shareholder capital to repurchase stocks instead of more growth-oriented business



purposes, such as research and development, investment in new products, facilities or job expansion, may not be a sound long-term strategy for a company. In turn, that can affect the long-term value for shareholders

Source: James Royal. Bankrate. Oct. 29, 2020. "Stock buybacks: Why do companies repurchase their own shares and is it good for investors?" <https://www.bankrate.com/investing/stock-buybacks/>. Accessed Dec. 2, 2020.

BRAIN GAMES

ANSWER KEY:

6	9	4	7	5	2	1	8	3
1	2	7	3	8	4	6	9	5
3	8	5	6	9	1	2	7	4
9	4	3	1	2	6	8	5	7
5	7	1	9	3	8	4	6	2
2	6	8	4	7	5	3	1	9
4	1	9	5	6	3	7	2	8
8	5	6	2	4	7	9	3	1
7	3	2	8	1	9	5	4	6



cut here 

RECIPE

SPRING CHICKEN IN A POT

INGREDIENTS

1 tbsp olive oil
 1 onion, chopped
 1 pound boneless, skinless chicken thighs
 $\frac{3}{4}$ pound small new potatoes
 1 $\frac{3}{4}$ cups low-salt vegetable stock
 12 ounces broccoli, cut into small florets
 12 ounces spring greens, shredded
 5 ounces, young peas
 1 bunch of spring onion, sliced
 2 tbsp pesto

INSTRUCTIONS

1. Heat the oil in a large, heavy pan.
2. Add the onion, and gently fry for 5 minutes until softened.
3. Add the chicken, and fry until lightly colored.
4. Add the potatoes, stock and plenty of freshly ground black pepper, then bring to a boil.
5. Cover and simmer for 30 minutes, until the potatoes are tender and the chicken is cooked.
6. Add the broccoli, spring greens, peas and spring onions, stir well and return to a boil.
7. Cover, then cook for five minutes more. Stir in the pesto and heat through.

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UPCOMING DATES

MARCH

14 Daylight Saving Time
17 St. Patrick's Day

APRIL

4 Easter
15 Tax Day

