

What Income is Taxable

Are you wondering if there's a hard and fast rule about what income is taxable and what income is not taxable? The quick answer is that all income is taxable unless the law specifically excludes it. But as you might have guessed, there's more to it than that.

Taxable income includes any money you receive, such as wages and tips, but it can also include non-cash income from property or services. For example, both parties in a barter exchange must include the fair market value of goods or services received as income on their tax return.

Nontaxable Income. Here are some types of income that are usually not taxable:

- Gifts and inheritances
- Child support payments
- Welfare benefits
- Damage awards for physical injury or sickness
- Cash rebates from a dealer or manufacturer for an item you buy
- Reimbursements for qualified adoption expenses

In addition, some types of income are not taxable except under certain conditions, including:

Life insurance proceeds paid to you are usually not taxable. But if you redeem a life insurance policy for cash, any amount that is more than the cost of the policy is taxable.

Income from a qualified scholarship is normally not taxable. This means that amounts you use for certain costs, such as tuition and required books, are not taxable. However, amounts



you use for room and board are taxable.

If you received a state or local income tax refund, the amount may be taxable. You should have received a 2017 Form 1099-G from the agency that made the payment to you. If you didn't get it by mail, the agency may have provided the form electronically. Contact them to find out how to get the form. Be sure to report any taxable refund you received even if you did not receive Form 1099-G.

Taxable Tip Income. If you get tips on the job from customers, that income is subject to taxes. Here's what you should keep in mind when it comes to receiving tips on the job:

You must pay federal income tax on any tips you receive. The value of non-cash tips, such as tickets, passes or other items of value are also subject to income tax.

Include all tips on your income tax return. You must include the total of all tips you received during the year on your income tax return. This includes tips directly from customers, tips added to credit cards and your share of tips received under a tip-splitting agreement with other employees.

Report tips to your employer. If you receive \$20 or more in tips in any one month, from any one job, you must report your

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Collecting What You Are Owed

For many business owners, collecting on your accounts receivables can be challenging especially as more people switch from established collection procedures to online payment methods.

The good news is that you can take positive action to improve collection rates, shorten the aging days of your accounts receivable, help your business improve its cash flow and tighten up its credit and collections policies. While some of the tips discussed here may not be suitable for every business most can serve as general guidelines to give your company more financial stability.

Define Your Policy. Define and stick to concrete credit guidelines. Your sales force should not extend credit to customers who are not credit-worthy, or who have become delinquent. You should also clearly delineate what leeway salespeople have to vary from these guidelines in attempting to attract customers.

Establish a system for checking out a potential customer's credit and their credit limit before an order is shipped or the service is performed. Further, there should be clear communication between the accounting department and the sales department as to which customers have outstanding invoices.

Clearly Explain Your Payment Policy. Invoices and order forms should contain clear written information about the payment due date and what will happen if they exceed those limits. Make sure invoices (both paper and electronic) include a telephone number and website address so customers can contact you with billing questions. If you send an invoice via the US mail, it helps to include a pre-addressed envelope.

Define Your Policy. Define and stick to concrete credit guidelines.

Timing. The faster invoices are sent, the faster you receive payment. For most businesses, it's best to send an invoice when you complete the service or with a shipment,



rather than in a separate mailing or online invoice days or weeks later.

Follow Through on Your Stated Terms. If your policy stipulates that late payers will go into collection after 60 days, then you must stick to that policy. A member of your staff (but not a salesperson) should call or email a reminder invoice or notice of late payment to all late payers and politely request payment. Accounts of those who exceed your payment deadlines should be penalized and/or sent into collection if that is your stated policy.

Train Staff Appropriately. The person you designate to make calls to delinquent customers must understand the seriousness of and the professionalism required for the task. When calling a delinquent payer, the caller should:

- Become familiar with the account's history and any past and present invoices.
- Call the customer and ask to speak with whoever has the authority to make the payment.
- Demand payment in plain, non-apologetic terms.
- If the customer offers payment, ask for specific dates and terms. If no payment is offered, tell the customer what the consequences will be.
- Take notes on the conversation.
- Make a follow-up call if no payment is received and refer to the notes taken as to any promised payments.

Switch to an Online Payment System. Studies show that customers and clients prefer to pay with debit and/or credit cards or EFTs vs. checks and to have multiple payment options (including traditional paper invoicing) available to them. Furthermore, when you use the latest online payment technology clients are more likely to feel that you run a more efficient streamlined operation and are "up-to-date."

What Income is Taxable?

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tips for that month to your employer. The report should only include cash, check, debit and credit card tips you receive. Your employer is required to withhold federal income, Social Security and Medicare taxes on the reported tips. Do not report the value of any noncash tips to your employer.

Keep a daily log of tips. Use the Employee's Daily Record of Tips and Report to Employer (IRS Publication 1244), to record your tips.

Bartering Income is Taxable. Bartering is the trading of one product or service for another. Small businesses sometimes barter to get products or services they need. For example, a plumber might trade plumbing work with a dentist for dental services. Typically, there is no exchange of cash.

If you barter, the value of products or services from bartering is taxable income. Here are four facts about bartering that you should be aware of:

- 1** Barter exchanges. A barter exchange is an organized marketplace where members barter products or services. Some exchanges operate out of an office and others over the Internet. All barter exchanges are required to issue Form 1099-B, Proceeds from Broker and Barter Exchange Transactions. The exchange must give a copy of the form to its members who barter and file a copy with the IRS.
- 2** Bartering income. Barter and trade dollars are the same as real dollars for tax purposes and must be reported on a tax return. Both parties must report as income the fair market value of the product or service they get.
- 3** Tax implications. Bartering is taxable in the year it occurs. The tax rules may vary based on the type of bartering that takes place. Barterers may owe income taxes, self-employment taxes, employment taxes or excise taxes on their bartering income.
- 4** Reporting rules. How you report bartering on a tax return varies. If you are in a trade or business, you normally report it on Form 1040, Schedule C, Profit or Loss from Business.

REVISED FORM W-4: Check your Withholding

The Tax Cuts and Jobs Act made changes to the tax law, including increasing the standard deduction, removing personal exemptions, increasing the child tax credit, limiting or discontinuing certain deductions and changing the tax rates and brackets. As such, a new version of Form W-4, Employee's Withholding Allowance Certificate, was released on February 28.

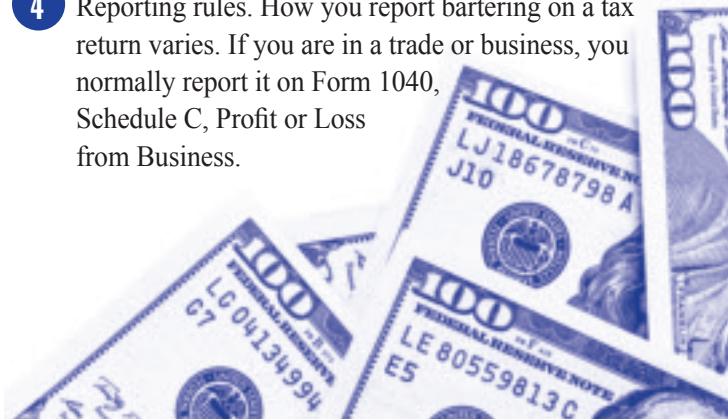
Taxpayers with less complex tax situations--single, married couples with only one job, or those who have no dependents, and who have not claimed itemized deductions, adjustments to income or tax credits--might not need to make any changes to their withholding or revise their Forms W-4.

Taxpayers with more complicated financial situations, however, might need to revise their W-4. Among the groups who should check their withholding are:

- Two-income families.
- People with two or more jobs at the same time or who only work for part of the year.
- People with children who claim credits such as the Child Tax Credit.
- People who itemized deductions in 2017.
- People with high incomes and more complex tax returns.

To determine whether changes to withholding should be made for 2018, taxpayers should first check the updated IRS Withholding Calculator (www.irs.gov/individuals/irs-withholding-calculator) to make sure they have the right amount of tax taken out of their paychecks. If a taxpayer needs to fill out a new Form W-4, they should do so and then submit the new Form W-4 to their employer.

The withholding changes do not affect 2017 tax returns due this April. However, having a completed 2017 tax return can help taxpayers work with the Withholding Calculator to determine their proper withholding for 2018 and avoid issues when they file next year.



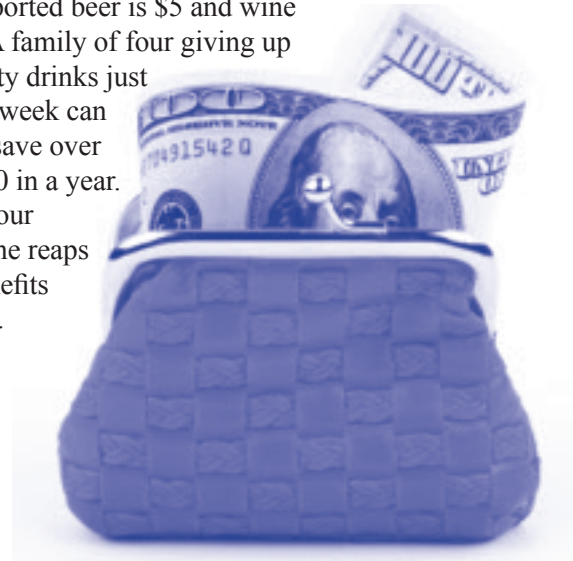
Extra Money in Your Pocket

Here are a few quick ways to add more money in 2018:

- **Stream.** We used to get by with just three TV channels and it was free. Today, cable bills average \$103 per month. However, a typical streaming package includes HBO Now, Netflix, Hulu, and CBS All Access for around \$37 a month. A savings of almost \$800 a year.
- **Shop cell phone plans.** The average family of four's cell phone bill adds up to about \$2,880 a year. But Sprint's prepaid Family Plan— is only \$1,260. Just tell them you want to keep your same phone number and you won't have to change. Savings: \$1620
- A typical family pays \$1,292 in credit card interest a year. **Switch to a 0% balance transfer card** and use that \$1290 to pay down the debt. Citi Diamond Preferred Card offers 0% on transfer for up to 21 months. Citi Simplicity offers 18 months interest free and is the only card with no annual fee, and no late fees or penalties. Wells Fargo Platinum Visa® Card and Chase Freedom Unlimited offer 16 months 0%.
- **Take in a boarder.** According to the U.S. Census, 14.9 million Americans live with a roommate. It may take a little work to find the perfect match but can save you from \$4000 to \$12,000 in living expense. If you don't want to commit fulltime, try renting a room short term through sites like AirBnB. A Daytona Beach local rents two rooms every year for the big race and pockets an extra \$2000 for just one week.
- **Work part-time.** Delivery services such as Instacart.com and Postmates.com allow workers to walk, bike, or drive to deliver goods and food in major cities across the U.S. Just sign up then log on whenever you need to earn some extra cash. Income averages up to \$25 an hour plus tips. Uber drivers make an average of \$15.68 an hour and Lyft drivers \$17.50. You have to budget for gas and wear and tear on your vehicle but you could still earn an extra \$100 or so a week for just a few hours work. If you have a truck and are handy installing shelves or moving furniture you can earn an average \$35 an hour at sites

such as TaskRabbit (itsmycareer.com) SnagAJob.com is a great site for those looking for extra hours ranging from customer service to healthcare.

- **Work from home.** You can earn \$10 to \$15 an hour filling out online surveys at sites such as SuveyJunkie.com and Swagbucks.com Check out more site lists at FrugalForLess.com. Earn \$10 per test session by providing feedback on new websites at sites like UserTesting.com, TryMyUI.com, and Userlytics.com. SideIncomeJobs.com is another option that has a user fee but guarantees you'll make \$100 in your first 30 days. Can you set up websites, write content or create logos? Sell your skills at sites like Upwork.com and Fiverr.com. Sites like Ipsos Panel and PointClub give you cash just for completing surveys. Most surveys pay a buck or two and only take 10 to 15 minutes. PointClub gives points for every single survey you take — plus, the company gives you \$5 just for signing up! You can redeem those points for gift cards to a ton of useful vendors like Walmart, Amazon and PayPal.
- **Quit smoking.** If you smoke a half a pack a day, you can save over \$1000 a year by breaking the habit. The benefits to your health and the health of those affected by your second-hand smoke are priceless.
- **Don't delay.** Generally, if you don't sign up for Medicare Part B by age 65¼, your monthly premium increases by 10% for every 12-month period that you're late. This penalty lasts as long as you have Part B.
- **Drink at home.** You don't have to skip eating out just opt for water and have your beer and wine at home. The average menu price for a soft drink is \$2. An imported beer is \$5 and wine is \$8. A family of four giving up specialty drinks just once a week can easily save over a \$1000 in a year. Plus, your waistline reaps the benefits as well.

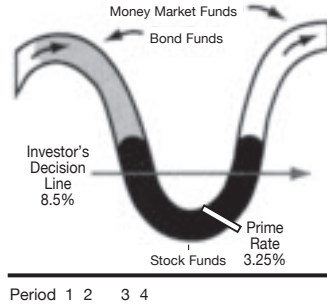




- **Use sites** like RetailMeNot.com, Ebates.com, FatWallet.com and TopCashback.com for discounts and rebates. Those nickels will add up to dollars by years end.
- **Sell your crafts on Ebay or Etsy.** The keys to making money on your handiwork is posting photos that show off your work, giving detailed descriptions and responding promptly to customers.
- **Become a referee.** High school sports officials can earn between \$50 and \$70, while college game pay starts at over \$100. Join your local officials' association to get started. They will provide training, and begin scheduling games.
- **Sing for your supper.** Earnings vary from \$25 to \$200 per practice and performance. Search online ads at sites like choralnet.org for gigs.
- Got a vehicle you don't use much? **Rent it out.** Sites like Getaround.com and Turo.com provide marketplaces where individuals can rent out their vehicles. Rent out your boat at GetMyBoat.com Average earning after expenses for cars is over \$400 per month but boats can fetch thousands.
- **More rental sites** include ShareGrid.com which lets you rent out things like professional photography equipment and CurbFLip.com or JustPark.com for parking space rentals.
- **Ibotta is an easy-to-use cash-back app** that's partnered with more than 50 retailers, just about anywhere you'd do any kind of shopping. Before you buy, just compare the items on your shopping list with items listed on the app. After you purchase, just snap a photo of your receipt and scan the item's barcode to activate your cash back reward.
- **Paribus is a tool that gets you money back for your online purchases.** You can sign up for free and Paribus will scan your email archives for any receipts. If it discovers you've purchased something from one of its monitored retailers, it will track the item's price and help you get a refund anytime there's a price drop. If you are an Amazon shopper, check out ShopTracker.com. Connect your Amazon account and receive a free Visa e-gift card code for \$3 via email within 48 hours — and another \$3 every month you continue to share your purchase history.
- **Fill out a FAFSA.** Every college-bound senior should be filling out the form. You won't know what you qualify for unless you try. Don't forget local scholarships. Being chosen gives that added confidence boost and those \$100 and \$500 checks add up. Check out nearby Rotary clubs, veteran's groups, American Association of University Women chapters, Elks clubs, and church groups. Your school's guidance counselor may have more ideas.
- **Restructure student loans.** If your payment is eating up a good chunk of your income you may qualify for an income-driven repayment plan that sets your monthly payment at an amount that is intended to be affordable based on your income and family size. You can fill out an application at StudentLoans.gov. Don't pay for help with your federal student loans when your loan servicer will help you for FREE. Contact your servicer to apply for income-driven repayment plans, student loan forgiveness, and more.
- **Don't pay for debt and credit counseling.** Contact the Financial Hotline for do it yourself tips on how to take control of your finances.
- **Take advantage of valuable IAS Member Services** such as the Two-Year Tax Review and the Portfolio Review to maximize tax savings and investment performance.

The Money Movement Strategy

Prime Rate Chart for Money Movement Strategy



Long-Term Direction: Level
Monthly Change: 0.00%

How It Works

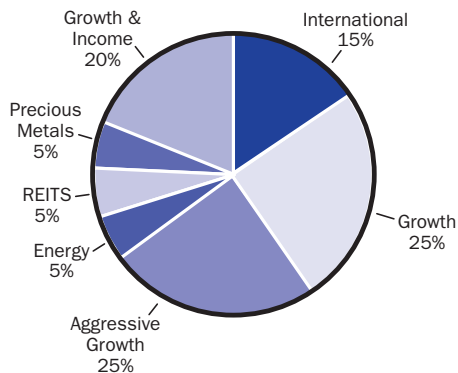
Long-term increases or decreases in the value of stocks, bonds and money market instruments are caused by changes in interest rates, primarily the Prime Rate. Of the three categories of mutual funds — stock, bond, or money market, there is only one type of investment that will give you above-average returns at any given time.

The Money Movement chart represents typical changes of interest rates smoothed out over time. The Investor's Decision Line (IDL) indicates the point at which you should move your money from one type of fund to another. At this time, the IDL indicates stock funds.

Models For Portfolio Management

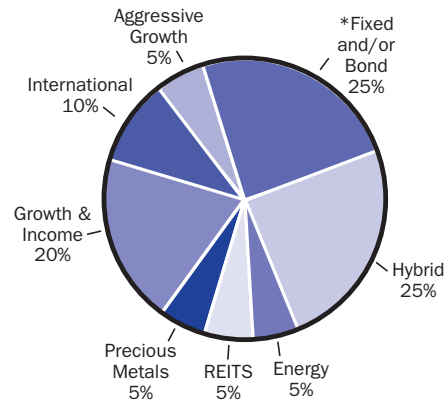
Aggressive

Keep all mutual funds and retirement money in stock funds.



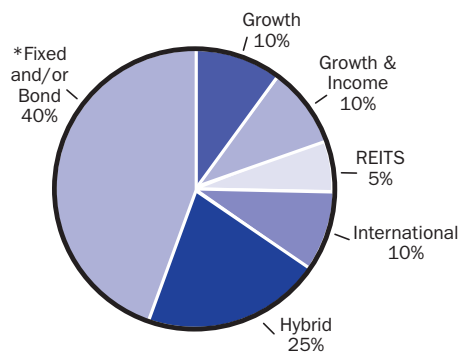
Moderate

Keep most mutual funds and retirement money in stock funds.



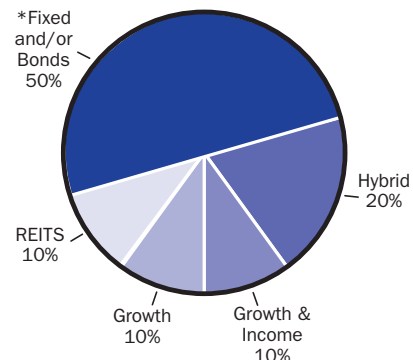
Conservative

Keep most mutual funds and retirement money in stock funds.



Retirees

Note: This portfolio does not follow the Money Movement Strategy! Create the proper mix of Stock, Bond, and money market funds.



*Fixed Market-Linked CDs

No-Load Mutual Funds*							
Fund Name/Type	Stock Symbol	Buy, Sell or Hold	3 Month % Change	Average Annual Returns as of 02/28/18			Expense Ratio
				1 Year % Change	5 Year % Change	10 Year/ % Change	
Aggressive Growth							
Dreyfus Small Cap Index	DISSX	Buy	-2.06	9.60	13.54	10.86	0.50
Kinetics Paradigm No Load	WWNPX	Buy	9.03	29.98	14.01	6.81	1.64
Needham Growth	NEEGX	Buy	-3.67	4.95	9.34	8.08	1.85
Schwab Hedged Equity Select	SWHEX	Buy	0.38	6.39	8.33	5.34	1.33
Value Line Small Cap Opp	VLEOX	Buy	-0.31	12.76	12.90	9.83	1.21
Growth							
American Century Mid Cap	ACMVX	Buy	-0.12	6.05	13.47	11.34	0.96
Dreyfus MidCap Index	PESPX	Buy	-1.60	9.03	12.31	10.21	0.50
Harbor Mid Cap Growth Inv	HIMGX	Buy	5.08	30.02	13.64	8.51	1.26
Janus MidCap Value T	JMCVX	Buy	-3.20	4.86	10.14	7.66	0.72
Neuberger Berman Partners Inv	NPRTX	Buy	-1.37	8.36	11.27	5.73	0.88
Selected American Shares	SLASX	Buy	3.70	18.62	13.55	7.75	0.97
American Century Small Cap Value	ASVIX	Hold	-1.84	4.98	11.65	10.58	1.25
Growth & Income							
American Century Equity	TWEIX	Buy	-1.42	6.56	11.14	8.43	0.93
American Century Large Value	ALVIX	Buy	-0.30	4.85	11.04	6.99	0.83
Fairholme	FAIRX	Buy	-1.54	-12.57	3.99	3.61	0.83
Parnassus Equity Income Inv	PRBLX	Buy	0.58	12.65	12.74	10.46	0.87
Janus Contrarian	JSVAX	Buy	3.76	5.10	9.28	3.49	0.73
T. Rowe Price Equity Income	PRFDX	Buy	0.59	12.32	11.01	7.78	0.66
Hybrid							
American Century Balanced	TWBIX	Buy	1.74	11.01	8.29	6.97	0.91
James Balanced Golden Rainbow	GLRBX	Buy	-1.70	2.01	4.54	5.59	0.97
Oakmark Equity & Income	OAKBX	Buy	1.44	10.31	9.33	6.82	0.78
Pax Balanced Individual Inv	PAXWX	Buy	1.07	9.68	7.81	5.00	0.93
Permanent Portfolio	PRPFX	Buy	0.98	5.63	2.03	4.10	0.82
International							
American Century Intl Growth	TWIEX	Buy	-1.42	6.56	11.14	8.43	0.93
Artisan International Inv	ARTIX	Buy	1.87	26.46	6.52	3.91	1.18
Matthews China Investor	MCHFX	Hold	10.40	49.47	11.03	6.67	1.18
William Blair Intl. Growth	WBIGX	Buy	2.47	25.24	7.08	3.10	1.43
T. Rowe Price Emerging	PRMSX	Buy	6.48	35.59	7.47	2.51	1.26
Sector Funds							
American Century Real Estate Inv	REACX	Buy	-9.62	-7.84	5.49	5.41	1.14
Cohen & Steers Realy Shares	CSRSX	Buy	-9.78	-7.12	6.56	7.29	0.96
T. Rowe Price Health Sciences	PRHSX	Buy	2.89	17.71	19.60	16.62	0.77
USAA Precious Metals/Minerals	USAGX	Sell	-2.39	-8.18	-9.72	-6.73	1.22
US Global Investors Global Res	PSPFX	Hold	5.86	11.50	-7.31	-6.22	1.85
Bond Funds							
American Century Infl-Adj Bond	ACITX	Buy	-0.78	-0.07	-0.51	2.43	0.47
Fidelity Capital & Income	FAGIX	Buy	0.91	7.29	6.95	0.00	0.73
Janus Flexible Bond	JAFIX	Buy	-1.57	0.59	1.68	4.54	0.70
Loomis Sayles Bond Retail	LSBRX	Buy	0.31	3.59	3.31	5.47	0.91
Pax World High Yield Bond	PAXHX	Buy	-0.39	2.75	3.31	5.51	0.99
American Century Sh-Dur Bd fund	APOIX	Buy	-0.06	-0.25	-0.22	2.02	0.57

* Some funds may be closed to New investors due to demand.

The performance data quoted represents past performance and the principal value and investment return will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Returns shown, unless otherwise indicated, are total returns, with dividends and income reinvested. Past performance is no guarantee of future results.

Since it purchases equity securities, including common stocks, the Fund is subject to the risk that stock prices will fall over short or extended periods of time. The Fund may buy and sell securities frequently as part of its investment strategy. This may result in higher transaction costs and additional tax liabilities.

Mutual funds are sold by prospectus. An investor should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus contains this and other information about the investment company. Please read the prospectus carefully before you invest or send money.

Statistics and information provided by Morningstar.

** IAS Owners and employees may hold a position in any of the listed funds.

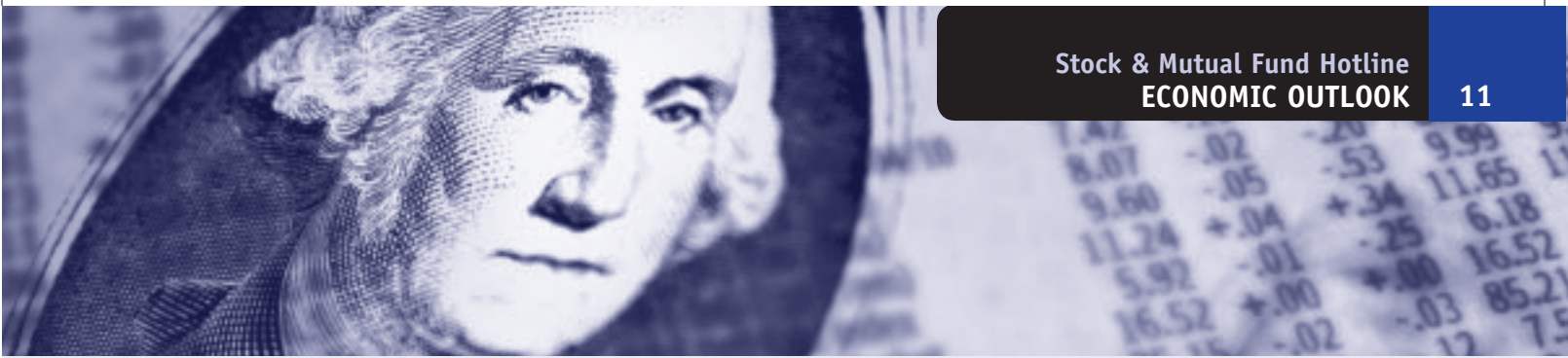
Maximize the Advertising Power of Social Media

As social media channels continue to grow in popularity, more small businesses are using them to communicate with current customers and reach new ones. These days, a website just isn't enough. You also need to develop a robust social media presence. In under an hour, you can set up accounts at sites such as Facebook.com, Twitter.com, Snapchat.com and Pinterest.com. Most sites require you to establish a personal account before you create a business account. Here are a few tips to help you get started:

- 1** **Share Valuable Content.** Your posts should be interesting or helpful to your target market. Share posts that announce new products, new promotions, sales and upcoming events or answer frequently asked questions. Helpful tips, industry news and updates will prompt your clients to share with their friends. Also, when possible, use a photo or short video to relay your message.
- 2** **Engage Your Audience.** Ask questions or post polls that will get a response from your followers. Here's a few examples:
 - Would you rather see our business open an hour earlier or an hour later?
 - What new product/service would you like to see us offer?
 - Do you want to be greeted when you enter our business?
 - Do you want a text or private message reminder about routine maintenance or sales?
- 3** **Make the most of your Profile page.** When you set up your page, choosing "local business" will enhance geotagging which will help your followers see your location easier. You can also add your hours, contact info, link to your website and a short description of your firm. Be sure to use your best photos. According to HubSpot, content with photos gets 94% more views and is 40 times more likely to be shared.

- 4** **Respond to everyone.** If someone responds to a post, you need to "like" it and respond with a comment if applicable. Answer questions as soon as practical and be sure to thank everyone who leaves a positive review. You must also handle negative comments politely and professionally. If a simple "I am sorry you were dissatisfied, we are working on a solution to serve you better" isn't enough, promptly engage the follower offline in private messaging.
- 5** **Reserve your Business Name across all Social Media Channels.** Your business name and logo should be prominently displayed. To create your online branding, make sure your website and social media accounts share a similar look and theme. You can add social media buttons to your website to make it easy for clients to find your social media accounts.
- 6** **Do Hashtag research for content ideas.** Hashtags are used to categorize posts, so users can search a specific hashtag to find posts about a particular topic. To find out what types of articles are working, just put the pound sign (#) before the topic you want to check on. You can also ask clients to use a specific hash tag when they post about your firm. For example a restaurant owner could add #BestDonuts and #RuthiesKitchen in every post about their diner.
- 7** **Utilize Dashboards and Analytics to Track your Success.** Each social media channel has tools to measure performance. Getting 'likes' and comments is nice but another important aspect is your click through rate (CTR). This is how many people actually click on your posts and end up on your website. Look at your data to see what type of posts get the most response and what days and times your audience is most active. Then you can target similar themes and times when you post.





Economic Outlook

—By Russ Colbert

The current recovery started in June 2009 and has been one of the longest in U.S. history. The current recovery has had a GDP growth of around a 2.2% annual growth rate. It has been a slow recovery, but it has started to improve over the past year. We are seeing strength improving in the labor markets. Unemployment claims are the lowest since 1973. Payrolls are growing at a strong pace, especially in the civilian employment and small business employment area. We believe the overall GDP for 2018 should come in around 3.0. That could improve as the year goes forward.

We are seeing capital goods orders increasing, excluding aircraft and defense. For example large trucks are up almost 20 percent. Home building is set to grow this year in spite of an increase in interest rates or limits on mortgage interest and property tax deductions.

An improving economy means higher interest rates. We expect as many as three 1/4 point rate hikes this year. Interest rates are currently very low. Housing has remained strong in the past despite rising interest rates that have occurred many times in history. The existing home and new home sales were higher in 2017 than they were in 2016 in spite of rising mortgage rates. The new tax law will make it harder for builders and home buyers in high tax states, but should have a positive effect on low tax states such as Florida, Texas, Arizona, and Nevada.

The U.S. economy is accelerating and the potential for a recession any time soon is very slim. Corporate earnings growth for this year is accelerating and looks very promising even with higher interest rates.

Corrections are inevitable and hard to predict. This is especially true when risks to the economy remain low and the stock market has many undervalued stocks. That is how we see it today. Corporate earnings look strong for this year. Even many of the political opponents of the tax cuts are saying it should lift economic growth over the next few years.

Monetary policy remains loose. The Banks are in good financial shape, and deregulation will increase their ability to lend more and stimulate the economy.

The rise in protectionism remains a possibility, and we think better deals will be cut to keep the good parts of NAFTA in place. The tariffs recently announced do not offset the tax cuts that were passed. We think there is more smoke than fire with this and have to see how far it goes. We still think we should have strong growth this year and that GDP will likely come in at 3% or better.

If you have any questions or need a free portfolio review to keep you on track with your investments or retirement plan, please call me.

Russ Colbert
 Senior Portfolio Manager
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Mr. Market Gives Us a Reminder

A long running Bull market can lead to investor complacency, which can sometimes result in unintended consequences. That's why we feel its import for every investor to carefully and realistically consider their investment time horizon and propensity to tolerate large swings in the value of their investments. Although the financial markets offer no guarantees and have a long history of surprising us, a solid understanding of one's personal financial situation and risk tolerance can go a long way in helping construct an investment portfolio that reflects one's short and long-term investment goals, and that can survive the inevitable ups and downs in the market.

Prior to the correction that started in late January of this year, the major domestic stock market indexes had gone more than 15 months without a 5% pullback, which is quite an admirable run. Recently, Mr. Market gave us a reminder that in fact the stock market does move in both directions ... and sometimes it can move quite rapidly. From January 26th through February 8th, a total of 9 trading sessions, the S&P 500 Index® fell 10.2%. Included in that period was a particularly dramatic day that saw the Dow Jones Industrial Average® lose more than 1,175 points, the largest single day point decline in history.

As of this writing, the S&P 500 Index® has recovered roughly half of the decline it suffered in that 9 session period and is up 1.62% year-to-date.

It's never been our focus to try to manage investment portfolios by trying to time the ups and downs of the market, and this rapid decline and partial recovery help support our reasons for not doing so. Often times by the time it becomes evident that a market correction, or even a Bear market, is underway, much of the damage may already be done, and moving out of the market may prevent us from participating in the recovery.

Knowing that markets are volatile and unpredictable, and that there will be both Bull and Bear markets, we

suggest focusing on building diversified portfolios of high quality, low cost investments that are appropriate given the items regarding one's personal situation mentioned in the first paragraph.

Most diversification strategies include dedicating some portion of a portfolio to Bonds and/or Bond funds (I've touched on this subject a couple of times in previous issues). Bonds rarely, if ever, hold the upside potential of stocks, and their performance can frustrate some investors when the stock market is soaring, but they can nonetheless play a valuable role in a portfolio. In addition to paying dividends on a regular basis (many bond funds pay dividends monthly) that can be reinvested or directed to other areas of the portfolio, Bonds can help mitigate the damage to a portfolio during stock market corrections and Bear markets. Limiting damage during rough periods can help keep an investor's head in the game, allowing them to stay focused on the big picture and helping ensure that they'll be there to participate in the eventual recovery.

During the nine session period mentioned above when the S&P 500 Index® fell 10.2%, the Barclays U.S. Aggregate Bond Index®, which is commonly recognized as the go-to index to gauge the performance of U.S. Investment Grade Bonds, fell 1.3%. Somewhat disappointing that it fell at all, but clearly a 1.3% decline is less damaging and potentially easier to recover from than a 10.2% decline.

If you have questions or comments about this article or how your current situation might be affected by recent events, please feel free to call Ted Black, CFP® at 888-878-0001, extension 103.

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From the Financial Hotline

Call, fax or e-mail for answers to all your financial questions.

Q: Where can I get more info on Social Security's Ticket to Work program

A: Social Security's Ticket program supports career development for people ages 18 through 64 who receive Social Security disability benefits (SSI or SSDI) and want to work. The Ticket program is free and voluntary. It helps people with disabilities move toward financial independence and connects them with the services and support they need to succeed in the workforce.

You can call the Ticket to Work Help Line at 866-968-7842 or 866-833-2967 (TTY) Monday through Friday, 8 a.m. to 8 p.m. ET. Ask a representative to send you a list of service providers or find providers on your own with the Find Help tool online at <https://choosework.ssa.gov/findhelp> Federal officials gave states the green light to impose work requirements on Medicaid recipients as a condition of their receiving benefits.

Q: Are Medicaid recipients now required to have a job?

A: In January of this year, the Centers for Medicare and Medicaid Services (CMS) gave the option to states to apply for permission for this first-ever work requirement in the 52-year history of Medicaid.

Under the new policy, states could ask adults who are able to work to get a job, go to school, get job training or volunteer in the community. The emphasis is "able" to work. The elderly, disabled, pregnant women, children and those unable to work due to extenuating circumstances would be exempt.

The consensus is that working and getting involved in community activities may improve the health of Medicaid recipients. Further, there are already similar work requirements for other welfare programs and in the Supplemental Nutrition Assistance Program (SNAP) also known as food stamps.

To date, several states have applied to take advantage of this policy change and institute work requirements including Arizona, Arkansas, Indiana, Kansas, Kentucky, Maine, New Hampshire, North Carolina, Utah, and Wisconsin.

Q: My wife and I are going through a divorce. I have agreed to relinquish ownership of our residence by giving her a Quit Claim Deed. How do I remove my name from the mortgage?

A: Unfortunately, you can take your name off the deed but only the lender can take you off the mortgage. Therefore, you will need to contact the lender and ask them what they require to remove you from the obligation of repaying the loan. Probably, the lender will require the loan to be paid in full or, your wife may choose to refinance the loan on her if she meets the income and credit requirements. Another option is to sell the home to pay off the loan.

Q: I was in the hospital in 2017 and missed taking my Required Minimum Distribution (RMD). I did take the withdrawal in February, 2018. Is there any way to avoid the penalty?

A: The IRS penalty for failing to meet your RMD in a given year is 50% of the shortfall. You did the right thing taking the RMD as soon as you realized the mistake. The IRS will waive all or part of the penalty if the owner of the IRA or other affected retirement savings plan shows that the late or insufficient RMD resulted from an error or extenuating circumstances and you present a plan to remedy the error. You will need to complete lines 50 to 53 of Form 5329 as instructed and a letter of explanation. You may enter the amount of the 50 percent tax you want the IRS to waive, but you must pay any remaining tax that applies. Then attach the letter of explanation with your Form 5329 to your tax return (Form 1040) requesting a waiver, do not pay the excess accumulation penalty up front. Instead, follow the instructions for requesting a waiver in the Instructions for Form 5329. If the IRS does not honor your waiver request, you will be notified.



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