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Firm Update

We cannot believe that the last quarter of the year is already here. Summer flew by and the leaves are changing for fall. A lot has happened this year. We are finally settled in our new office! Stop by sometime to see us and check it out.

The last quarter also marks the time where we all need to begin planning for the end of the year. It is all about being prepared. This can be as simple as making sure to confirm your Thanksgiving travel plans, or making sure that you have scheduled your quarterly tax payment if you are self-employed, or as complicated as starting to make plans to have all of your papers in order to prepare for the end-of-the-year and the upcoming tax season.

The latter one on this list doesn't have to be complicated. Keep an eye out for our Tax Preparation Checklist coming soon to your

email inbox. If you aren't currently on our email list, be sure to add yourself by emailing sheryl@soundfinancialplanning.net

This is also the time to really reflect on the year so far. Have you accomplished your goals? If not there is still time. Not only can we reflect inward on ourselves, but outward as well. Family and friends are so important. We at Sound Financial Planning are not only thankful for our families, but we are also thankful for our business and our amazing clients as well.

So, take the time to prepare for the end of the year, and get ready for the season of thankfulness and fun family traditions. As always feel free to call us if there is anything we can do for you.

Regards
Bill and Tammy

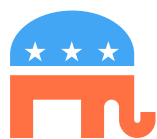
How to Beat Holiday Stress

The holidays are here! For some, that gives warm and fuzzy thoughts of a fat man in a red suit and delicious family dinners. For others, it instills feelings of stress and panic. Pair this with the already colder weather and shorter days, and this can be a recipe for disaster. Some studies have suggested holiday stress and overindulgence help explain the soaring rate of fatal heart attacks in December and January.

Use some of the following tips to stay happy, healthy, and energized this holiday season.

▶▶ GET PERSPECTIVE

One of the first things you can do to lower your stress is lower your expectations. It is okay to not have the Pinterest-worthy table



**PRESIDENTIAL
ELECTION**



TUESDAY, 8 NOVEMBER, 2016

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setting and the Facebook ready family picture. If you can learn to expect some irritations and that some things are just not going to go perfectly, you will dramatically lower your stress levels. It is important to think about the reasons why we celebrate this time of year and keep it authentic. Relax and have a good time!

▶▶ KEEP IT SIMPLE

Most people can feel pressure to overspend during the holidays. Whether it is gifts for friends and family, ingredients for elaborate dinners, or new clothes for every function, the totals can add up quickly, and the damage of overextending can last well beyond the celebration. More and more people are changing their focus from "bigger is better", and finding the joy in a creative or unique gift. It doesn't have to be expensive to have an impact. You can think outside the box while still showing what the relationship means to you. Most importantly set a budget and stick to it.

▶▶ YOU CAN'T DO IT ALL

There are so many events packed into a short amount of time, and it's important to understand that you cannot do it all. The parade will happen again next year. You can't attend five different parties in one night. You do not have to see every light display in town. Pick a few events that are special to you and your family to attend, and do only those. Pick one or two new ones each year to keep it interesting. Remember quality, not quantity.

▶▶ MAKE IT EASY

With all of the technology today, you should start considering doing the majority of your holiday shopping online. You won't even have to change out of your PJs. Just be sure to shop early in the season to allow for shipping and returns if needed. If you have time off available from work, think about taking a day early in December to get all of your shopping done. You will avoid all of the crazy weekend rushes, and the shelves will still be well stocked.

Another good tip is that if you find an item you like, buy it in multiple colors and give it to several people on your list that will never talk to each other – for example, a coworker and your child's teacher. They will never know they received the same thoughtful gift.

▶▶ OUR FAVORITE TIP

Extend your holiday calendar! No one ever said it all had to end in a specific amount of time, so why not keep the good times going, or create more time for yourself? Think about hosting a get together with your family or friends after the traditional holiday season is over. Give yourself some time to relax and other's schedules won't be so packed. Think mid/late January. You can all wear your new gear, and you could even have a gift exchange of items that may not have been your favorite, or that you can't use.

These are just a few ways that you can be intentional with your time this season, reduce stress, and take the time to enjoy family and friends. Don't let the deadlines, obligations, and chaos of the holiday season distract you from what truly matters.

▶ Continuous Improvement

NAPFA '16
SPRING
CONFERENCE
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INNOVATE.
CONNECT.
ENERGIZE.

NAPFA SPRING CONFERENCE May 2016 Phoenix, Arizona

Tammy attended the NAPFA Spring conference. There was an interesting panel of CEO's from the big custodial companies TD Ameritrade, Schwab, and Fidelity. It was inspiring to hear how passionate they each are about supporting Registered Investment Advisors and propelling us further in our fiduciary success over the brokerage industry.



FUNDAMENTALS OF FINANCIAL LIFE PLANNING: MONEY QUOTIENT TRAINING CLASS

August 2016 Portland, Oregon

This conference is about the philosophical foundation and the academic theories that have shaped the development of financial life planning. This was the third time Bill attended this three-day seminar because there are always new things to learn. He will be retiring from the Money Quotient board at the end of this year, after serving for more than a decade.

GET TO KNOW US:

What is your favorite holiday recipe?



Bill Morrissey

Sharon, my wife, makes a wonderful Seafood Paella for the holiday's that is a different experience from traditional holiday fare. It has vegetables, rice, chorizo sausage, salmon, mahi-mahi, crab, clams, mussels, and several other types of fish.



Tammy Prouty

My favorite holiday recipe is jalapeno cranberries. I like a freshly made dish as opposed to canned whenever possible. The flavor of the cranberries is accentuated with the spice of the peppers and it smells wonderful.



Sheryl Jakel

My favorite holiday recipe is cranberry and white chocolate chip cookies. My family's most requested holiday cookie. Every holiday season I make multiple batches of these cookies with my kids.

Get the recipes at soundfinancialplanning.net/recipe

Gifts That Keep on Giving

More people are refocusing their values and priorities, and leaving behind the expensive gift-giving of the past. With a greater focus on hearth and home, there are more get-togethers with family and friends, more handmade gifts from the heart, and more homemade cookies with the kids. As we are contemplating gifts for those we hold dear, we may wonder what could make their lives easier, or enhance their comfort or well-being? Here are some financial gift ideas for every generation.



CASH

Not that you would need to gift this much, but the 2016 annual federal gift tax exclusion is \$14,000 per individual and \$28,000 for a married couple. You can add a personal touch to any amount by putting a special note or letter with the money, or by gifting your donation along with a unique piggy bank to encourage them to save on their own as well. Cash alternatives are also a great option: U.S. savings bonds, funding a college savings plan, or

putting money into a child's Roth IRA.



BOOK

Print, digital, audible, subscription. It can be on any subject and in any format. You could even consider a subscription to the Wall Street Journal, magazine, or newspaper. You could buy them a book about planning for their future, enjoying their successes, or even a biography about an inspirational person that you admire. Take a minute to write a personal note in it and it will be something they will cherish for years to come.



PERSONAL FINANCIAL PLANNING

You can gift the service of having a personal financial plan done for someone you love. This will not only provide them with direction, but also an integrated strategy to manage their overall financial life over time. This may do more than "make money" for them - it may help them pursue lifelong wealth.

INVESTMENT



When it comes to learning about investing some have found the easiest way is by actually doing it. Your child will have some skin in the game, making him or her very interested in paying attention to the details for future prosperity. There are a slew of options out there to choose from such as stocks, bonds, and other investments that you can open up in their name. This is a great way to provide a gift now while teaching them about investing.

The future is uncertain, but more and more people are taking the time to celebrate the present with those they care most about. It is important to remember the sentiment behind the holiday season and help those you love plan for tomorrow. Giving any type of financial gift can help preserve family assets, provide options for future care, and perhaps most importantly, bring your loved ones peace of mind. Now that is a gift that keeps on giving.



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