

January 2019



Greetings!

We hope you are having a fantastic New Year so far! Did you make any New Year's resolutions, and if so, are you sticking to them?

Did you know, the first people to make New Year's resolutions, as well as celebrate the new year, were the ancient Babylonians, some here around 4,000 years ago. The new year, however, began in mid-March when the crops were planted. They held a huge religious festival called Akitu where they crowned a new king or reaffirmed their loyalty to the reigning king. They also made promises to the gods to pay their debts and return borrowed objects; both of which are considered forerunners of our New Year's resolutions. If they kept their word, their (pagan) gods would bestow favor on them for the coming year. If not, they would fall out of the gods' favor, which is a place no one wanted to be.

It was the ancient Romans who established January 1 as the beginning of the new year, circa 46 B.C. when emperor Julius Caesar tinkered with the calendar. January is named for Janus, the two-faced god whose spirit inhabited doorways and arches. The Romans believed that Janus symbolically looked backwards into the previous year and ahead into the future. They offered sacrifices to Janus and made promises of good conduct for the coming year.

For early Christians, the first day of the new year became the traditional occasion for thinking about past mistakes, while resolving to do and be better in the future. This tradition has continued through today, although not necessarily in religious form. Rather than making promises to the gods, most people now make resolutions to themselves and focus on self-improvement. As many as 45% of Americans say they usually make New Year's resolutions, but only 8% are successful in achieving their goals. Despite this record, people still continue to make resolutions. After all, we must continue this 4,000 year tradition!

We'd love to hear your New Year's resolutions! Feel free to drop us a line or share with us on social media:

Facebook: <https://www.facebook.com/fraziwealth/>

Twitter: <https://twitter.com/JFraziwealth>

LinkedIn: <https://www.linkedin.com/in/jeremyfrazie/>

As always, it's a pleasure to serve you and your family.

Sincerely,

References:

<https://www.history.com/news/the-history-of-new-years-resolutions>

MARKETS IN BRIEF

As of Jan. 7, 2019

Stock Index Performance

Index	Week	YTD	12-mo.	2018	5-yr.
Dow Jones Industrial Avg. (23,433)	1.65%	0.50%	-4.41%	-3.48%	9.93%
S&P 500 (2,531)	1.90%	1.03%	-5.22%	-4.39%	8.89%
NASDAQ 100 (6,422)	2.22%	1.49%	-1.40%	0.04%	13.99%
S&P 500 Growth	1.81%	0.86%	-1.34%	-0.01%	10.96%
S&P 500 Value	2.00%	1.22%	-9.30%	-8.97%	6.45%
S&P MidCap 400 Growth	1.48%	0.30%	-11.68%	-10.34%	6.45%
S&P MidCap 400 Value	3.23%	2.34%	-10.81%	-11.90%	6.14%
S&P SmallCap 600 Growth	1.79%	1.12%	-3.75%	-4.09%	7.88%
S&P SmallCap 600 Value	3.60%	3.12%	-11.03%	-12.68%	5.87%
MSCI EAFE	1.43%	0.98%	-14.55%	-13.79%	0.91%
MSCI World (ex US)	1.24%	0.82%	-15.30%	-14.20%	1.07%
MSCI Emerging Markets	1.80%	1.09%	-9.42%	-8.71%	4.97%
MSCI World	0.25%	-0.07%	-17.09%	-14.58%	2.11%
S&P GSCI	3.20%	3.36%	-12.01%	-13.82%	-13.45%



SPECIAL REPORTS



Pursuing Freedom in Retirement

Is 100 the new 60? To help you discover the lost energy of your youth, download *Pursuing Freedom in Retirement*. You'll gain know ledge and advice from some of the finest minds in fitness and finance from around the country that will help YOU answer this question: How can we help make 100 the new 60?

[Download Now](#)

FIVE IMPORTANT RETIREMENT DATES

For most people, a "retirement date" is simply the day they stop working. But there are several key dates to keep track of on your road to retirement. Here are five of the most important.



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PENALTY-FREE WITHDRAWALS (401K)

When you turn 55, you can start

Age
55

making **penalty-free withdrawals** from your 401(k). Withdrawing money before this is possible, but usually results in fines. That said, it's best to avoid withdrawing money at this stage, because chances are you will need it **later in life**.

Age
59.5

PENALTY-FREE WITHDRAWALS (IRA)

This is when you can make penalty-free withdrawals from **both your 401(k) and IRA accounts**. Again, it's recommended that you hold off making withdrawals unless you plan on retiring right away.

Age
62

SOCIAL SECURITY BENEFITS

This is the earliest you can receive **Social Security benefits**. That said, your benefits may decrease if you take them this early.

Age
65

MEDICARE

Age 65 is when you can **sign up for Medicare**. Tip: Applying three months before you turn 65 may help you **save money on certain costs**, like prescription drug coverage. Age 65 is also when people born **before 1943 reach their full retirement age**.*

Age
70.5

REQUIRED MINIMUM DISTRIBUTIONS

This is when you must take **required minimum distributions**, or RMDs, from any pretax retirement account like your **401(k) or IRA**. This means you must start withdrawing money from these accounts to help fund your retirement. If you fail to withdraw at least the minimum amount, you may be required to **pay a penalty**.

*The Social Security Administration defines your full retirement age as *"the age at which a person may first become entitled to full or unreduced retirement benefits."* As mentioned, you can start receiving Social Security benefits at age 62, but the amount will be reduced. On the other hand, if you wait until your full retirement age, you will receive the full amount of benefits to which you're entitled. Visit www.ssa.gov to learn more about your specific retirement age.



LIFESTYLE TIPS

Restorative Yoga - Long and Easy Stretching

Whether you have been curious about yoga, but have never tried it, or if you're a seasoned yogi and are looking for something new, restorative yoga has something for everyone. This gentle yoga uses props like blocks, blankets, and straps. Stretches and poses are held for a longer period of time, which can yield many benefits. Here are a few ways that restorative yoga can be beneficial for many people:

- It can help with neck, low back, hip, and shoulder pain
- It can help with insomnia
- It is widely practiced by all ages and modifications are available
- It can relax the mind and help with anxiety
- It may help to cope with serious illnesses and life events
- It may improve respiratory and circulatory function

Check your local yoga studios or gyms to enroll in a restorative yoga class. If you can't find one, there are online yoga courses you can try. It might be a stretch worth taking (ask your doctor if yoga might be right for you).

Tip adapted from www.mindbodygreen.com:

www.mindbodygreen.com/0-5289/15-Reasons-Why-You-Should-Try-Restorative-Yoga.html



RECIPES

Perfect Pizza Popovers

6 Servings

Ingredients:

- 3 - 4 Tbsp. butter or olive oil to grease pan
- 4 large eggs
- 1 Cup milk
- ¼ Cup pre-made pizza sauce

- 1 ½ Cups flour
- ¼ tsp. salt
- ½ tsp. onion powder
- ½ tsp. garlic powder
- ½ - 1 tsp. pizza seasoning (depending on taste)
- 1 Cup shredded mozzarella (or try blending provolone, Asiago, or jack to total 1 cup)

Directions:

1. Preheat oven to 375°F. Grease a large, 6 cup popover pan (or a mini, 12-cup popover pan) with the butter or oil. Place the pan in the oven for 3 minutes to melt the butter. Once melted, remove the pan and spray the edges with cooking spray to prevent sticking.
2. Using a medium-sized mixing bowl, beat the eggs, milk, and pizza sauce. Add in the dry ingredients and mix all until combined. Pour batter evenly into the popover pan. First, bake at 375°F for 10 minutes, then reduce to 350°F. Bake for 8 additional minutes (about 18 minutes in total).
3. Once you remove the popovers from the oven, immediately add the cheese inside of the popover. Put the popovers back in the oven for about 5 minutes until puffy and golden. Let them cool a few minutes and enjoy! Note: If desired, sprinkle with fresh Parmesan and drizzle with olive oil.

Recipe adapted from [Recipe4Living](http://Recipe4Living.com)
www.recipe4living.com/recipes/pizza_popovers.htm



JUST FOR FUN

Monthly Riddle - Don't miss out on a chance to win LUNCH ON US!

Congratulations to last month's riddle winner, Betsy Eddy!

January Riddle:

What do you tell someone you didn't talk to on New Year's Eve?

Last month's riddle:

I come with many colors, so beautiful and bright, I turn so many houses into a beautiful sight. What am I?

The answer to last month's riddle: Christmas Lights

Email us with your answer; if it's correct, you'll be entered into a drawing amongst other correct winners. We will announce the winner in next month's newsletter, so keep those answers coming. We will draw one lucky winner to win lunch on us!

Monthly Quote

"History repeats itself, but in such cunning disguise that we never detect the resemblance until the damage is done."

- Sydney Harris

Fun Facts | Interesting, Amazing, Strange, Funny, and Weird

Job openings declined to about 6.9 million in November, but there are still about 800,000 more jobs than there are workers.

-CNBC

According to the SBA, small businesses employ nearly half (47.5%) of all workers in the United States.

-Small Business Trends

December 26, 2018 marked a historic day- more than 500 stocks in the S&P 500 finished positive (that's

not an error: there are currently 505 stocks in the S&P 500), and 99.8% of them were up on Dec. 26.
The one single company that dropped was Newmont Mining Corporation.
-*Bloomberg*

The US playing card company, Bicycle, manufactured cards to give to all Prisoners of War in Germany during WWII as a Christmas present. These cards, when soaked in water, revealed an escape route for the POWs. Decks of these cards are said to have helped at least 32 people escape.
-*Business Insider*

Recessions are nothing new for the economy- since 1854, we have experienced 33 of them, lasting an average of 17.5 months.
-*Marketplace*

Thirty-two percent of college graduates end up in a career that didn't require a college degree.
-*The Wall Street Journal*

Frazie Wealth Management

701 Chillicothe St. Portsmouth, OH 45662
740.354.9585

jeremy@fraziewm.com

www.fraziewm.com

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****Indices mentioned are unmanaged and cannot be invested into directly.****

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