

NEWSLETTER

IN SUPPORT OF
Your Journey PERSONAL WEALTH

GENTIAN
 — FINANCIAL INC. —

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> > > If you were able to listen in to last year's virtual holiday concert, you had the pleasure of meeting Chris' dear friend, singer and songwriter **Josh Kear**. His work resonates with our Gentian family and we wanted to open this quarters newsletter with a few of his uplifting lyrics. - 'A simple change in mindset, can change everything!'

MOST PEOPLE ARE GOOD

Song Written By: David Frasier, Ed Hill, and Josh Kear

"I believe kids oughta stay kids as long as they can,
 Turn off the screen, go climb a tree, get dirt on their hands,
 I believe we gotta forgive and make amends,
 Cause nobody gets a second chance to make new old friends,
 I believe in working hard for what you've got,
 Even if it don't add up to a heck of a lot.

I believe most people are good,
 And most Mama's oughta qualify for sainthood,
 I believe most Friday nights look better
 under neon or stadium lights,
 I believe you love who you love,
 Ain't nothing you should ever be ashamed of,
 I believe this world ain't half as bad as it looks,
I believe most people are good.



TAX CREDITS FOR ENERGY-SAVING HOME IMPROVEMENTS



Am I eligible for a tax credit or is it a tax deduction?

Tax law gets more and more confusing year over year. From electric vehicles to solar panels on a home to a pre-tax contribution to a 401k plan, it is hard to keep straight what is a tax credit vs. a tax deduction.

Typically tax credits are more beneficial than a tax deduction. In this article, we'll explain ways to earn tax credits for home improvements that can make your home more energy efficient.

The Energy Tax Incentives Act of 2005 (2005 Energy Act) created two personal nonrefundable tax credits for home improvements that save energy; the nonbusiness energy property credit and the residential energy-efficient property credit.

The Emergency and Economic Stabilization Act of 2008 (EESA) extended residential energy-efficient property credit from 2008 to 2016, and created a new tax credit for qualified small wind energy property expenses and a credit for qualified geothermal heat pump property expenditures (see below). The American Recovery and Reinvestment Act of 2009 modified the nonbusiness energy property credit as follows:

- The 10 percent credit rate increased to 30 percent
- All energy property otherwise eligible for the \$50, \$100, or \$150 credits is instead eligible for a 30 percent credit, without regard to the \$50/\$100/\$150 dollar limitation
- The credit is extended for one year, through December 31, 2010
- The \$500 lifetime cap (and the \$200 lifetime cap with respect to windows) is eliminated and replaced with an aggregate cap of \$1,500 in the case of property placed in service after December 31, 2008 and prior to January 1, 2011
- New efficiency standards are established for qualifying property

The Tax Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010 extended the nonbusiness energy property credit for

one year through 2011. The Act reinstated the credit as it existed prior to ARRA 2009, but with new efficiency standards. The American Taxpayer Relief Act of 2012 and the Tax Increase Prevention Act of 2014 extended the nonbusiness energy property credit through 2014. The Protecting Americans from Tax Hikes Act of 2015 extended the nonbusiness energy property credit through 2016, but with new efficiency standards. The Bipartisan Budget Act of 2018 extended the nonbusiness energy property credit through 2017. Recent legislation has extended the nonbusiness energy property credit through 2021.

Nonbusiness Energy Property Credit

You may be entitled to the residential energy conservation property credit if you make (1) energy-efficient improvements or (2) install energy-efficient property to your home. The credit is equal to the sum of (1) 10 percent (30 percent in 2009 and 2010) of the cost of qualified improvements, and (2) the cost of qualified residential energy property subject to specific dollar limits. There is an aggregate cap of \$1,500 in the case of property placed in service after December 31, 2008 and prior to January 1, 2011. The lifetime aggregate cap is reduced to \$500 in 2011 to 2021.

Qualified improvements must (1) be made to an existing home, (2) satisfy certain conservation codes, and (3) be expected to remain in use for at least five years. Qualified improvements include:

- Installing insulation specifically designed to reduce heat loss or gain
- Installing outside windows (including skylights) (maximum \$200)
- Installing outside doors
- Installing metal roofs having pigmented coatings specifically designed to reduce heat gain and that meet Energy Star requirements

Qualified residential energy property includes:

- Advanced main air circulating fans used in natural gas, propane, or oil furnace (up to \$50)

(Continued)

TAX CREDITS FOR ENERGY-SAVING HOME IMPROVEMENTS



RESIDENTIAL ENERGY-EFFICIENT PROPERTY CREDIT

- Natural gas, propane or oil furnace or hot water boilers (up to \$150)
- Natural gas, propane or oil water heater (up to \$150)
- Central air conditioners (up to \$300)
- Geothermal heat pumps (up to \$300)
- Electric air source heat pumps (up to \$300)
- Electric heat pump water heaters (up to \$300)

The credit applies to your primary residence only. The tax basis of your home is reduced by the amount of the credit. Special rules apply to apportion the credit if the home is jointly owned. This credit applies to property placed in service after December 31, 2008 and before January 1, 2022.

You may also be entitled to a 30 percent credit (26 percent in 2020, 22 percent in 2021) under the residential energy-efficient property credit if you install a solar hot water system, electricity-generating solar system, or fuel cell property in your home after December 31, 2005 and before January 1, 2022. The maximum credit for any tax year for solar hot water equipment or photovoltaic equipment is \$2,000 (this cap is lifted for solar hot water equipment placed in service on or after January 1, 2009); the maximum credit for fuel cell property is \$500 per .5 kilowatt of capacity. You can include labor costs for onsite assembly, preparation, and original installation of the property. A solar hot water system used to heat swimming pools or hot tubs does not qualify. The tax basis of your home is reduced by the amount of the credit. Special rules apply if the home is also used for business.

The EESA provided a new 30 percent credit (26 percent in 2020, 22 percent in 2021) for qualified small wind energy

property expenses made by the taxpayer during the taxable year. The credit is limited to \$500 with respect to each half kilowatt hour of capacity, not to exceed \$4,000. The credit for qualified small wind energy property is allowed for property placed in service prior to January 1, 2022. Qualified small wind energy property expenditures are expenditures for property that uses a wind turbine to generate electricity for use in a dwelling unit located in the United States and used as a residence by the taxpayer.

The EESA also provided a 30 percent credit (26 percent in 2020, 22 percent in 2021) for qualified geothermal heat pump property expenditures for installations on or in connection with a dwelling unit used as a residence by the taxpayer, not to exceed \$2,000. The credit for qualified geothermal heat pump property is allowed for property placed in service prior to January 1, 2022.

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GENTIAN | TEAM MEMBER SPOTLIGHT

Get To Know **Kristin Ellsworth** | Director of Gentian Capture

Kristin began her work at Gentian in 2014. She has supported Gentian in various capacities, a credit to her personable character, Kristin cultivates client relationships in her role as Director of Gentian Capture. Gentian Capture is an exclusive offering for those interested in capturing the most important stories and times in their lives as a means of legacy preservation.

Before joining Gentian, Kristin worked in the legal community and with non-profit organizations dedicated to children's health, arts, environment, human rights and women's entrepreneurship. Kristin earned her bachelor's degree in Business Management and Communications from Alverno College and her Juris Doctor degree from Lewis and Clark Law School. She has lived throughout Wisconsin, the west coast and currently resides in Hartland. Kristin spends her free time with her husband, three daughters and their energetic dogs. Their family enjoys traveling, backcountry camping in national and state parks, and spending time relaxing in northern Wisconsin. FUN FACTS ABOUT KRISTIN: her favorite season is Spring, she collects California pottery, she enjoys mint-chip ice cream and her favorite color is green! We enjoy Kristin's caring and positive attitude.

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A PLAN FOR ALL SEASONS DATES TO REMEMBER

INFORMATION SECURITY DAY

AUG 5TH

UPDATE YOUR PASSWORDS FOR ALL
ONLINE ACCOUNTS TO KEEP YOUR
PERSONAL INFORMATION SECURE.

TAX DEADLINE

SEPT 15TH

THIRD QUARTER ESTIMATED
TAX PAYMENTS ARE DUE.

THINGS TO DO

- **Register with SSA.gov:** Check your earnings history for accuracy and review your expected benefits – doing this regularly should ward off error. If you're close to retirement age, talk with us about when and how you should file to maximize household benefits.
- **Safeguard Your Estate:** Let us help you check the beneficiaries of your IRAs, insurance policies, trusts and any other accounts, and update information that is no longer relevant. Ensuring your plan protects you and your family in the case of an unexpected event is our main focus.
- **Call a Family Huddle:** Legacy planning is more than sharing wealth. It also includes passing down family values and history to the next generation. Host a family meeting to have an open conversation about the traditions that can help create a living legacy. We are happy to host you and your family right here at our Gentian Hall.

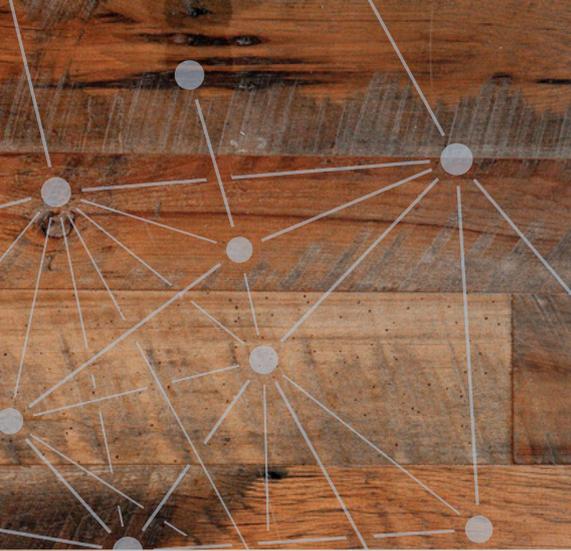
□ **Update your Professional Team:** Let us know about major life changes you've experienced and how your financial plan may be affected. These changes include marriages, births, deaths, divorces, a sudden windfall and more.

□ **Mind the College Deadlines:** Many colleges and universities have registration and tuition payment deadlines in the summer months. If you have a 529 plan, make sure to reach out to us to discuss qualified expenses and payment plans you may need.

□ **Review Insurance Needs:** Periodically access and update coverage to ensure proper protection, especially if you've experienced any major life events in the past 12 months. Any questions on what to do? We are happy to help!



TRAVEL TREND | Enjoy Wide-Open Spaces: When it comes to summer vacation, Americans are gravitating toward nature travel. That's the scoop on 2021 from Trafalgar, which has seen an uptick in bookings for tours of national parks. Travelers are also looking to stay in nontraditional spaces such as treehouses and domes, an Airbnb survey shows.



Connecting The Dots

There's a clear link between health and wealth, between incomes and outcomes. Turns out, they're two sides of the same coin. One is incomplete without the other. Health and enough wealth (what's enough differs for everyone) are vital for a life of contentment. Money alone doesn't cut it.

Studies indicate that people are happier when they are healthy, productive, in a committed relationship and financially secure. Research on Blue Zones - areas with a disproportionate population of centenarians - bears this out too. Surrounding yourself with loved ones; living a life with purpose; light exercise; stress management; and healthful eating seem to be the ticket to a long, healthy, happy life.

Invest in good mental and physical health as a form of human capital - a major factor in accumulating household wealth. It's like the old saying: An ounce of prevention is worth a pound of cure. So it makes sense to prioritize health and well-

being since poor health has financial repercussions too. Medical issues are a major source of bankruptcy in this country. Conversely, longer lifespans mean we'll need to prepare a larger nest egg to sustain your lifestyle in retirement.

Money alone may not be enough to foster long-term total mind, body and portfolio well-being, but it is an important aspect. Wealth is about what it can do for you and your loved ones.

Financial security enables you to better enjoy life. Having control over day-to-day finances, being able to absorb a financial shock, being on track towards financial goals is the basis for financial well-being in practical terms.

Health can be dependent on money, it gives you better access to insurance, quality of care and, more important, quality of life, particularly as we age. So how can we take care of our true well-being? There are lessons to be learned and steps to take to enrich our lives on all fronts. Here's what we mean.

Chris's Favorite Tips for Learning

In health as in investing, certain habits lay the groundwork for a stronger future. We're sharing a few keystone habits to refine as you carry down the path of life long learning:

- >> **Exercise** | It boosts energy, mood and brain function.
- >> **Read** | Gaining knowledge could inspire you to further develop skills and strengths.
- >> **Wonder** | Being curious and taking time to sit still and ponder, leads to new ideas and clearer thinking.
- >> **Take (intelligent) Risks** | Cultivate the ability to act in the face of fear or failure. You'll learn from your mistakes, and smart risks also mean you may gain when the only thing in your way is your own insecurity.



Sweat the Small Stuff

Yes, we know the famous book tells you otherwise, but when you ignore some of the small things, they tend to add up.

Health problems, even minor ones, can overshadow other aspects of your life, making daily living more challenging, creating financial stress and taking a toll on your happiness. The same is true for finances. A quick latte here and there adds up.

Avoid the Bench

Change makes many uncomfortable. Making major lifestyle changes or breaking habits seems unnerving. But doing nothing shouldn't be the answer. Sitting on the sidelines only hinders forward

momentum. Get healthier one small step at a time. Whether it's taking the stairs instead of the elevator, or snacking on fruits and vegetables instead of processed snacks. The same is true with saving and investing. You risk not having a fully funded, secure retirement if you allow daily headline news to sway you from your vetted financial plan. Like an apple a day, saving a "dollar a day" in the form of 1% of your salary (and bumping up each year) can help you steadily get closer to your short and long-term goals.

Get and Stay on Track

None of this happens overnight. Discipline and perseverance over time, along with good coaches and support can get you there! Self-control, discipline, the ability to maintain your course of action - developing good habits health-and wealth-wise is really what we are talking about here. Pursuing a balance of wealth in conjunction with health is what one might call a smart choice.

Denial and Disconnects

Studies show that we're only human when it comes to looking at our health and wealth objectively. To us, perception is reality, but there's often a gap between the two.



Or as behavioral finance would call it, overconfidence. We want to think of ourselves as successfully defying any odds, having been smarter or faster than others. It's why people tend to still have concentrated positions in their company stock within their 401(k)s; even after being told it adds to their risk of loss.

Check-in for Checkups

You already know you need regular medical screenings and preventative tests to maintain good health. The same holds true for the health of your portfolio. We have specialized software that gives you a holistic, custom picture of your overall financial health. Your quarterly, bi-annual and/or annual financial checkups are just as important as routine physical exams to help us "diagnose" any issues. These check-ins also serves as a good benchmark to evaluate progress and adjust your plan when and if needed!



FINANCIAL



37%
TAX RATE

The top federal income tax rate in 2021.

36% **DEBT-TO-INCOME RATIO**

Ideally, it should be lower than 36% for favorable lending rates.

ASSETS-LIABILITIES= NET WORTH

Total Net Worth. An annual net worth statement can help track changes.

25%
SAVINGS

Everyone's savings rate is different, but higher-percentage savers (15% toward retirement and 10% for other goals) save on borrowing costs and may be able to achieve goals more easily

Numbers To Know!

WE KEEP A TREASURE TROVE OF MEANINGFUL DATA IN OUR HEADS: OUR HEIGHT, AGE, COMPUTER PASSWORDS, DEBIT CARD PIN, SALARY. BUT THERE ARE SOME NUMBERS WE DON'T OFTEN THINK ABOUT. HOW WELL DO YOU KNOW THESE ESSENTIAL NUMBERS THAT HELP GAUGE YOUR FISCAL AND PHYSICAL FITNESS?

720-850
CREDIT SCORE

The range of "excellent" FICO credit scores, which lenders use to check your creditworthiness and offer comparable rates on loans. Check yours annually, particularly for signs of fraud. Only about 1.2% of Americans have a perfect 850 credit score, according to Experian.

HEALTH

60 to 100
HEARTBEATS

The normal range of heartbeats per minute. Rates consistently above or below may warrant medical attention.

<100 mg/dL
TRIGLYCERIDES

Triglycerides measure fat found in blood and are an indicator of heart health. Less than 100 mg/dL is ideal; 200 or above is cause for concern.

<100 mg/dL
BLOOD SUGAR

Fasting blood glucose should be <100 mg/dL; higher numbers indicate a risk of diabetes..

77.3 YEARS
LIFE EXPECTANCY

Average life expectancy for American, though it depends on a lot of factors. Life expectancy impacts decisions for annuities, long-term care insurance and other investments.

120/80
BLOOD PRESSURE

Regular blood pressure indicates good heart health. Significantly higher or lower numbers could indicate medical problems.

<200 mg/dL
CHOLESTEROL

High cholesterol is generally considered a serious risk factor for heart disease, according to the American Heart Association. it's important to get periodic blood tests and an annual physical. Genetics play a large role as well.

Sources: webmd.com, heart.org, mayoclinic.org, yahooofinance.com, washingtonpost.com, cdc.gov - Raymond James WorthWhile Magazine -

Ask The Team: WHAT'S THE NEXT THING ON OUR CALENDAR THAT YOU'RE EXCITED FOR?

"This Fall my girlfriend and I are looking forward to a spooky Halloween weekend in Salem, Massachusetts. Fortunately, we probably won't have space in our carry-ons to bring our costumes from last year!"

MIKE



"On August 21st of this year I will have the opportunity to run & crew for a friend of mine in the legendary Leadville 100, one of the highest altitude ultramarathons in the world!"

ZACH



"One of my favorite weekends of the year...volunteering at Irish Fest on the Summerfest Grounds. Come see me August 20-22nd!"

ANGIE



"I'm excited to see my family and my homeland... (Pictured here is all but one.) My family... a little bit of crazy, a little bit of loud and a whole lotta LOVE!!"

LISA

"Couldn't be more excited to take my kids on their second camping trip ever and first with our ENTIRE extended family! Will be chaos and I welcome it!"

JENNY



"We are looking forward to camping trips together as a family... Governor Dodge and Devils Lake State Parks for 2021."

KEN



"Our Summer is filled with activities and travel! We are enjoying our Wisconsin weather but also look forward to spending time in Aspen-CO, Lake Erie -PA and another visit to the Apostle Islands in Northern WI."

ASHLEY



"I look forward to this again next year! But in all seriousness... I'm really looking forward to spending time with family, playing a little golf and this thing called the Ryder Cup in Kohler, WI :)"

CHRIS

"I'm looking forward to my annual Ryder Cup golf weekend in September. This is the 9th year where 16 of us, all of whom I went to high school or college with, will get together for 3 days of golf in the Wisconsin Dells area."

PETER



"I'm looking forward to traveling to Montana with my family later this summer to celebrate our 30 year wedding anniversary!"

KRISTIN



"I am looking forward to our family Dells Get-Away with our boys and their families and continuing the tradition we started with our boys when they were growing up."

JULIE



"Most looking forward to our first family vacation since before covid lockdowns. Back to the Pier at Sharky's near my in-laws in Florida. "

RYAN

WHAT IS AN HSA EXACTLY?

A health savings account (HSA) is a savings vehicle established to set aside funds tax free to pay for health care expenses. HSAs allow individuals who have high-deductible health plans (HDHPs) to save money for health-care expenses tax free. They are becoming increasingly more common, not just to save for health care expenses now but also as a long-term, tax deferred savings vehicle.

Am I Eligible HSA?

Generally if you are covered under an HDHP, you are eligible to establish an HSA.

What qualifies as an HDHP?

In 2021, a qualifying HDHP (1) has an annual deductible of at least \$1,400 for individual coverage or \$2,800 for family coverage, and (2) limits annual out-of-pocket expenses to \$7,000 for individual coverage or \$14,000 for family coverage.

Who can contribute?

You, your eligible family members, or others who wish to do so can make contributions to your HSA. If you're employed, your employer may also make contributions to your HSA. Contributions may be made directly or through salary reduction under a cafeteria plan (if offered by your employer). However, no contributions can be made to your HSA once you retire.

How are contributions taxed? (Triple tax benefit) (Tax deduction, tax deferred on earnings, if distributed for qualifying medical expenses – Tax free)

Individual contributions you make to your HSA that do not exceed the maximum contribution limit are tax deductible on your federal income tax return. Because you deduct these contributions "above-the-line" when computing your adjusted gross income, you can deduct HSA contributions even if you don't itemize. You can also deduct contributions made by a family member on your behalf. If your employer makes contributions to your HSA, these are excludable from your gross income. Any contributions made through a cafeteria plan are treated as employer contributions. However, you cannot deduct employer contributions to your HSA.

How are distributions taxed?

You can withdraw money from your HSA for qualified medical expenses for yourself, your spouse, and your dependents. Distributions from an HSA for qualified medical expenses are distributed tax free. However, distributions for nonqualified expenses are considered taxable income and are subject to an additional 20% penalty tax.

TIP: The penalty for nonqualified expenses does not apply if the distribution is made as a result of the beneficiary's death or disability or when the beneficiary reaches age 65.

How much can you contribute? (As of 2021)

- Individual - \$3,600
- Individual with family plan - \$7,200

After age 55, you can contribute an additional catch-up contribution of \$1,000. If your spouse is also 55 or older, he or she may establish a separate HSA and make a catch-up contribution to that account.

What happens to funds remaining in your HSA?

> *At the end of the year*

One of the advantages of HSAs is that HSAs do not have a "use it or lose it" provision. Funds remaining in your account at the end of the year are not forfeited and can continue to accumulate tax free year after year until withdrawn.

> *If you change jobs*

An HSA is portable. Because the account is yours, you can keep it and continue to make contributions even if you change employers or leave the workforce.

> *If you divorce*

If all or part of your interest is transferred to your spouse as part of a divorce settlement, it will not be considered a taxable transfer, and the transferred interest will continue to be treated as an HSA.

> *If you retire*

Although you can no longer open or make contributions to an HSA once you reach age 65 and are enrolled in Medicare, you can take tax-free distributions from your account to pay for medical expenses. You can withdraw funds from your account for nonmedical purposes without owing a penalty (although the amount you withdraw will be subject to income tax).



Podolak



Ashley Neuworth



Angie Zylka



Decent



Lisa Sheridan



Kristin Ellsworth



Book Discussions (Virtual)



Chocolate & Cheese Tasting (Virtual)



Kindness Rock Painting (Virtual)

WHAT IS LADIES & GENTIAN?

Check it out this month!

Ladies & GENTIAN! (formerly known as the Gentian Women's Group) is one of the extra special things we offer to ladies only! We get creative in order to make this time together fun, educational and interactive.

WHEN: Bi Monthly
WHERE: Virtual

Gentian truly cares about the **WHOLE YOU** which is why we value this group so much! Wealth, health and social connection is the basis for this safe environment. Pictured at left are just **SOME** of the gatherings we've held this year!

We'd love to see some new faces so please, mark your calendars for these upcoming dates and spend some time with the lovely ladies of GENTIAN!

UPCOMING DATES

Aug 26th (Thurs)
@ 10-11am cst
Let's Learn: Essential Oils

Oct 20th (Wed)
@ 10-11am cst





GENTIAN — CALENDAR —

WHAT'S COMING UP!

The Inside Look

HAPPY
Labor Day
Mon, Sept 6th

Tues, Oct 5th | FALL
Forum
@ Bluemound County Club

Thurs, Oct 28th
HEALTH

OFFICE CLOSED

Markets and office will be closed in observance of Labor Day.

FALL FORUM

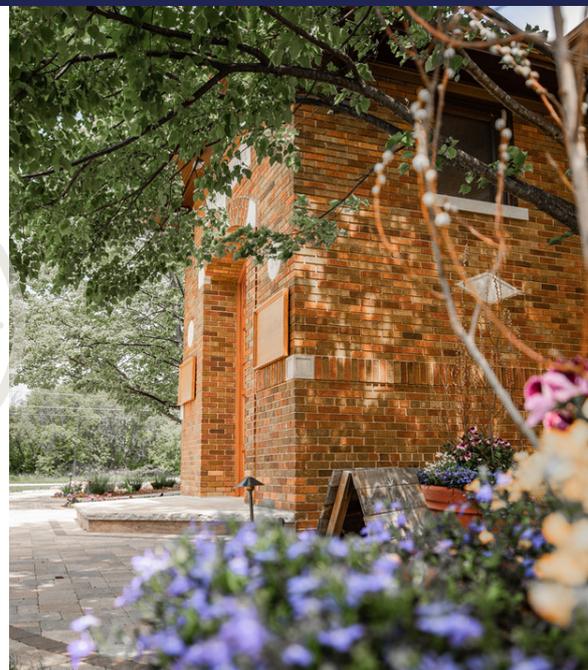
We are excited to gather at Blue Mound Country Club to review markets, share insights and enjoy your company in person! (Live Stream Available)

HEALTH & WEALTH

Join us (via Zoom) as Michelle Norris prepares us to head into the Holiday Season armed with tips for staying healthy as we celebrate!

OTHER IMPORTANT DATES

- Sept 12th | Grandparent's Day
- Sept 22nd | Autumn Begins
- Oct 11th | Columbus Day
- Oct 31st | Happy Halloween
- Nov 2nd | Election Day
- Nov 7th | Daylight Saving Time Ends





AUTONOMOUS

Closer Than You Think!

Self-driving vehicles to be launched on Lyft network by Argo AI and Ford by 2022

A partnership between Argo AI, Lyft and Ford has been formed to commercialize autonomous ride hailing. The trio aims to develop an autonomous ride-hailing service that includes self-driving technology, alongside a vehicle fleet and a transportation network to build a scalable business.

The plan is to deploy Ford's own self-driving cars, with safety drivers on board, in Miami, Florida, later this year as part of the Lyft network. The collaboration is then looking to provide passenger rides in Austin, Texas, in 2022.

Users of the Lyft service in specified areas of Miami will be able to select a self-driving vehicle for a ride. Through the first deployment phase, the collaboration will work out the future scaling operations for the project, and once agreements between the parties have been finalized, the aim is to deploy around 1,000 autonomous vehicles in various locations on the Lyft network over the next five years.

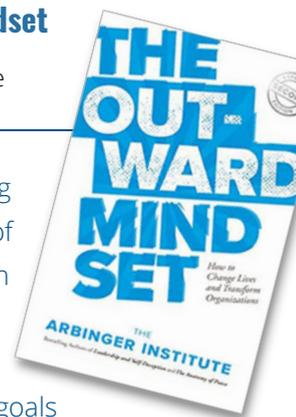
The collaboration's main goal is to design, develop and then scale its autonomous vehicle deployment service by utilizing market and safety data to define where self-driving technology is best suited to safely serve customers.

Article by Callum Brooks-Jones for Autonomous Vehicle International shared by Raymond James

RECOMMENDED READ | Q3

The Outward Mindset

The Arbinger Institute



Without even being aware of it, many of us operate from an inward mindset, a single-minded focus on our own goals and objectives.

This book points out the many ways, some quite subtle and deceptive, that this mindset invites tension and conflict. But incredible things happen when people switch to an outward mindset. They intuitively understand what coworkers, colleagues, family, and friends need to be successful and happy.

“ *The Market Had a Bad Day. Quick...Don't Do Something!* ”

AS WE AGE, DO WE NEED LESS SLEEP?

According to the 'National Institution on Aging', it is considered a myth that older adults require less sleep than younger individuals. Many older adults have a hard time getting the sleep they need, but that doesn't mean they need less sleep. The amount of sleep that a person needs can decrease from infancy to adulthood, but this trend appears to stop around age 60. The National Sleep Foundation guidelines advise that people over 65 should get seven to eight hours of sleep each night.

