

ALERTS for Season of Giving and Thanksgiving:

1. Recently one of our clients sent a check to a granddaughter for her birthday. The child posted a picture of the check on Facebook with the account and routing numbers fully visible for all the world to see! Needless to say, they had to change their bank account and shared the story so we would all learn something new in our technological world!

2. Remember to get receipts that say “no goods or services were provided in exchange for your donation” or something close to that to substantiate deductibility for the IRS on your taxes. Check this link for more rules on [charitable deductions](#).



3. Often the fundraising requests you get in the mail are deceptive. I recently read the back of one and found that 90% of the funds raised would go to the professional fundraising company or “public education in conjunction with fundraising.” So be careful. Use [Charity Navigator](#) to check on charities you can trust.

4. Give yourself a present and be sure to review your Medicare Advantage and/or drug coverage before the deadline of December 7. You might save some money and/or get better coverage for your needs.

Some things I Did Not Know:

*Sports researchers have found that the more hours a week a person exercises, the **higher the risk for tooth decay!** Probable reason is that exercise reduces the production of saliva which is used to shield tooth enamel from decay, so brush with fluoride toothpaste before a workout.*

*The magazine, Current Biology, reports that the first night in strange surroundings, part of the left hemisphere of **your brain stays alert** and sensitive to sounds while you are sleeping. This may be to become aware of threats and can explain why many people sleep poorly the first night away from home.*

Chocolate may help reduce heart disease risk! A study of over 55,000 adults by a Boston Medical Center revealed that people who ate a one-ounce serving of chocolate each week had a 17% lower rate of atrial fibrillation compared with those who ate one-ounce or less a month with dark chocolate being the best choice. (I will have no problem filling this requirement!)

Cleaning kitchen sponges does not work even with boiling water or in a washing machine with bleach according to the Institute for Precision Medicine. Germ reduction is modest and those that survive are the resistant and grow rapidly. Replace weekly!

Pet Corner

According to researchers at Scholastic, about 1/3 **fewer children are now reading books for fun** than they were in 2010. One of the ways I give back is taking my blind therapy dog, Toto, to the West Bend Library for the Reading with Rover program. Children age 4 to 9 return weekly or monthly for their scheduled time to read aloud to Toto or one of the other "Rovers." It's fun to see their progress and increased self-confidence from month to month.

Statistics show that **pets in the US are gaining weight**. About one third of cats and dogs are overweight, an increase of over 150% in the past 10 years, resulting in more weight related health issues. Example: When we adopted our other basset, Triple, he was 20 pounds overweight, not good for a long, low dog. We were able to get him down to his best weight, but due to carrying that extra weight for years, his back was weakened and he slipped a disc requiring emergency surgery. Just like in people, extra weight is unhealthy and costly.

So many homes have pets these days that **mobile vets are increasingly in demand**. Euthanasia in the home is also more popular providing a less stressful option for both the pet and owner when the time comes. We have used the service 4 times. Sadly, we recently called Mobile Vet to come to our home to euthanize Hope, our 16 year old Maine Coon cat. The cat tree and toys are here waiting for a new kitty; maybe next year.

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Mail Tips:

1. Reduce email clutter with UnRoll.me is a tip from Kiplinger. You can unsubscribe from ones you don't want or have the ones you want to keep combined into a single email each day.

2. A new, free US Postal Service offer called Informed Delivery will send a daily digital preview with images of the mail you will receive each day. To sign up, go to InformedDelivery.USPS.com.

A Few Year-End Items of Interest

FSA: November is a great time to review Flexible Spending Account balances. You may have to use the money in an FSA within the plan year unless your employer offers an alternative option.

Most Social Security recipients won't be seeing much, if any, of the 2% cost-of-living adjustment (COLA) on Social Security benefits announced for 2018. All or most of the increase, which is roughly \$25 for the typical recipient receiving an average \$1,250 monthly benefit, will be eaten up by an the increase in Medicare Part B.

*Happy
Thanksgiving*

From All of Us at Liberty Financial Group