

For Your Benefit

NOVEMBER 2016

Make This Year's Contributions Count

Contributing as much as you can as early as possible allows those assets more time to grow and compound.

For both the 2016 and 2017 tax years, individual investors can contribute up to \$5,500 to either a traditional or Roth IRA. If you're over 50, you can contribute an extra \$1,000. Be aware so that you can take full advantage of your ability to save toward retirement. Contributing as much as you can as early as possible allows those assets more time to grow and compound.

You may also contribute up to \$18,000 to applicable 401(k), 403(b) and 457 plans; SAR-SEP plans, and the federal government's Thrift Savings Plan. The catch-up contribution limit for individuals age 50 or older remains \$6,000.

Keep in mind that contributions generally must be made before you file your tax return in April.

If you have any questions about these limits or your retirement planning in general, please reach out to your financial advisor.



Content provided by Point of View Raymond James

Stress vs. Anxiety and How to Change your Unconscious Stress Habit

Are you stressed? How much? How often? Has your stress become a daily habit? Ask yourself honestly: has it become an excuse as to why and how things are not working out as you would optimally like them to?

How is your stress affecting your work, relationships, career, health? If you had no stress, how would your life appear? Are you more stressed or more anxious? Have you recognized the distinct states within your in relationship to your work life?

Let's define the two states:

Stress: a state of mental or emotional strain or tension resulting from adverse or very demanding circumstances.

Anxiety: a feeling of worry, nervousness, or unease, typically about an imminent event or something with an uncertain outcome.

Stress is inherent in our culture, but the longterm effects create anxiety. We can be anxious about the future, our jobs, a new date, the stock market, etc. We tend to be accustomed to stress, almost like it is a habit. If an event happens that has caused stress in the past, we get stressed. Take traffic as an example. If there is traffic, we tend to get stressed as our unconscious mind tells us to be stressed. It is not the traffic that is stressful, as the cars and the cement are not stressed... Your conscious mind chooses in a split second to respond to the event (traffic) and tells your body to behave and act stressed. The traffic itself cannot induce stress; it is your mind's reaction to the traffic. What happens if an event occurs over and over is that the memory goes into the subconscious and unconscious minds, and before we know it we are stressed from the event and we skip the conscious mind and the decision to become stressed—we just are stressed.

Each person has a unique stress and anxiety pattern. You have the ability to change the pattern by doing simple techniques right as you feel the onset of stress or anxiety. Say you get stressed 57 times a day. Ok, maybe it is more like 9 times a day. If you can repattern your nervous system and how your body responds to stress, you can bring the unconscious stress habit to a conscious stress habit.

1-3 Minute Exercise to Ease Anxiety

A simple, very effective way to help yourself calm down and release anxiety. This is great for anyone anytime anywhere. It also adjusts the nervous system and the jaw.

1. Come into your favorite seated position, with your spine straight. If you are in a chair, bring both feet flat on the floor.

2. Close your mouth and keep your lips closed and begin rolling your tongue in a clockwise direction, pushing your tongue firmly against the inside of your cheeks. Continue for 30 - 90 seconds.
3. Reverse directions and continue for an equal amount of time.
4. Relax and enjoy.

Try this whenever you feel stress or anxiety starting and you can do it 110 times per day. Watch after a few days your stress pattern will completely change as your nervous system relaxes, and then you can choose when you consciously want to be stressed and not—instead of the common unconscious stress pattern.

