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TRT PLANNING

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Lasting relationships come down to—you guessed it—kindness and generosity.

Of all the people who get married, only three in ten remain in healthy, happy marriages, psychologist Ty Tashiro points out in his book *The Science of Happily Ever After*, published in 2014.



How do they do it? Over four decades, psychologist John Gottman has studied thousands of couples to find out what makes relationships work. His 1986 “Love Lab” research with colleague Robert Levenson at the University of Washington measured physiological cues such as heart rate during a couples interview and followed up with them six years later to see if they were still together. Results suggested a combative nature

in how the unsuccessful couples reacted toward each other, while successful couples expressed a warm and affectionate behavior, even when they fought.

His follow-up observational study of 130 newlyweds in 1990 made a critical discovery — Couples who had divorced after a six-year follow up were observed to have less than half the intimate connections on

average of observed physical and verbal interactions compared to couples still together after six years.

Much of it comes down to the spirit couples bring to the relationship. Do they bring kindness and generosity; or contempt, criticism, and hostility? The lesson from the research is clear: If you want to have a stable, healthy relationship, exercise kindness early and often.

www.theatlantic.com/health/archive/2014/06/happily-ever-after/372573/

Another Benefit of Eating Breakfast



Breakfast revs up the metabolism and provides us with energy. It may also reduce our chances of craving snacks in the afternoon. According to a new study published in *Circulation*, the journal of the American Heart Association, breakfast may lower your risk of a stroke or heart attack.

A Columbia University research team gathered 39 years of data on the nutritional components of the American diet and their meal schedule.

Americans who consistently started their days with breakfast tended to have good overall health and a lower risk of type 2 diabetes, high blood pressure, bad cholesterol levels, and obesity.

Look for protein as well as complex carbs, natural sugars, and adequate fiber instead of a donut or pastry.

wellandgood.com/good-food/scientific-study-on-breakfast

New Uses for Your Old Smart Phone

When you get a new phone, think again before tossing out the old one. You could recycle it, but you could also keep it around and get further use from it in a variety of ways.

That old phone could become a lightweight alarm clock thanks to its clock app.

It could serve as a camera - you could transmit the images taken via Wi-Fi or through USB.

Amazon Fire TV, Apple TV, and Roku will allow you to use a smartphone as a Wi-Fi TV remote.

A wired adapter and a phone mount could give an old car or truck a touchscreen user interface for music and podcasts.

Use it as a dedicated music player in your bedroom or kitchen, with a Bluetooth speaker to improve sound quality.

Set it up as an emergency 911 phone (ready and positioned to dial).

Skype or FaceTime users with good Wi-Fi connections could make an always-on FaceTime or Skype interface.

If you take basic precautions, your old phone can have a productive afterlife.



While the specs might no longer be bleeding edge, an old phone can still be useful, especially with good Wi-Fi access.

If an old smartphone still turns on, it's probably just about as powerful and capable as a late-90s desktop. Some apps help you "donate" computing resources to science - choose a project, hook it up to your local Wi-Fi, and help science progress into the future!

pcmag.com/feature/351781/11-uses-for-your-old-smartphone

Young Jackfruit is Catching on as a Meat Substitute.



Young green jackfruit, which has not yet ripened to sweetness, has a texture very much like pulled pork or chicken. This year may see a “jackfruit wave” as Starbucks, Trader Joe’s, Whole Foods, and other retailers are either using it in packaged foods or offering it on shelves.¹

Canned in water or brine, young jackfruit can be used in countless dishes that ordinarily call for meat: wraps, pot pies, burritos, tacos, sandwiches, dumplings – you name it.

The “jack of all fruits” is versatile enough and substantial enough that most meat eaters will never know that “pulled pork barbecue sandwich” has no pork in it at all. If you are watching your weight, you will be pleased to know a cup of jackfruit has only 150 calories.²

1 - livekindly.co/starbucks-debut-new-vegan-bbq-pulled-jackfruit-wrap

2 - myajc.com/lifestyles/food--cooking/jackfruit-fibrous-meat-alternative

If Your Debit Card Gets Cloned ... Responses to a Worst-Case Scenario

You find out a crook is using your debit card for ATM withdrawals.

Or, someone has used your personal information to open a new credit card.

What do you do?

There is much you should do as soon as possible.

As a first step, call one of the three credit bureaus (Equifax, Experian, TransUnion) and request a free, 90-day fraud alert; call one bureau, and it will alert the others.

Request fraud alerts and extra security or passwords for your bank, investment, and credit card accounts.

Change your PINs and online passwords.

Soon after these moves, turn to the Federal Trade Commission (identitytheft.com) and fill out their identity theft affidavit, which can generate written

form letters for you to mail to banks and credit bureaus.

These letters can either request credit freezes or extended fraud alerts.



Mail these letters with a copy of the FTC affidavit and subsequently file a police report (this will aid the banks and credit bureaus).

Keep checking your credit card, investment and bank statements for unexpected charges or other activity at least monthly for at least 6 months following the incident.

1 - cleveland.com/business/index.ssf/2017/05/when_someone_is_opening_a_ccoun.html

It Happened In ... **February**



February 3rd 1913 – The 16th Amendment to the U.S. Constitution was ratified, granting Congress the authority to collect income taxes.

February 6th 1895 – Legendary baseball player George Herman "Babe" Ruth was born in Baltimore, Maryland.

February 12th 1847 – American inventor Thomas Edison was born in Milan, Ohio. His popular quote: "Genius is one percent inspiration and ninety-nine percent perspiration."

February 19th 1473 – Astronomer Nicolaus Copernicus was born in Torun, Poland.

February 28th 1994 – NATO conducted its first combat action in its 45 year history as four Bosnian Serb jets were shot down by American fighters in a no-fly zone.

<http://www.historyplace.com/specials/calendar/february.htm>



2018 Tax Cuts & Jobs Act Highlights

HR1 substantially increased standard deduction amounts in 2018 from \$6,500 to \$12,000 for individuals and from \$13,000 to \$24,000 for married couples. Many itemized deductions in the Internal Revenue Code beyond home loan interest and charitable donations remain, but plenty of others were eliminated.

Kelly Phillips Erb provided some highlights on how Schedule A 2017 and 2018 itemized deductions will be affected in her **December 20, 2017 Forbes** article:

Medical and dental expenses can be deducted from Schedule A and the threshold for 2017 and 2018 has been lowered to 7.5% of Adjusted Gross Income from the 10% floor that existed previously.

State and Local Tax deductions remain in place, but the total amount claimed for all state and local sales, income, and property taxes together may not exceed \$10,000. This deduction is not available for foreign real property.

Mortgages taken out after December 15, 2017 used to buy, build or improve homes (acquisition indebtedness) are limited up to \$750,000 while

those taken out before December 15, 2017 are still grandfathered to the \$1,000,000 limit. For tax years 2018 through 2025, there is no deduction available for interest on home equity indebtedness, and in 2026, the acquisition indebtedness mortgage cap goes back up to \$1,000,000, no matter when you took out the mortgage.

Unreimbursed employee expenses such as travel, mileage, job search, home office, and other miscellaneous job expenses are no longer available for employee-related deduction on Schedule A. **Business owners who file a Schedule C can continue to claim business-related deductions.**

Charitable donations remain deductible, with a few changes: In 2018, taxpayers can't deduct payments made in exchange for college athletic event ticket or seating rights at a stadium. Also, the percentage limit on charitable for cash donations by an individual taxpayer to public charities and certain other organizations increases from 50% to 60%. **Beginning in 2017, no more exceptions to the substantiation rule means taxpayers must get a receipt for all donations.**