



Sustainable Investing E News

Financial Planning Tip - Year End Reminders

Hard to believe that 2011 is drawing to a close. If you haven't thought about taxes all year, now is the time to prepare for the end of the tax year.

Work Retirement Account Contributions. Deferring salary into your work 401(k) or 403(b) is usually the best way to accumulate resources for retirement. You get a tax deduction, the funds grow tax deferred, and you don't even see the money so you don't have to think twice about whether or not to spend it. If your employer matches your contribution, at a MINIMUM you should make sure you contribute enough during the year to get the full match. Ideally, you'll contribute even more, up to \$15,500 (\$22,000 if you are over 50). If you have not contributed as much as you would like, you can defer more from just your remaining paychecks; don't forget to adjust your deferrals back down for 2012.

IRA Contributions and Distributions. You have until April 15th 2012 to make contributions to IRAs for 2011. You can wait until April 1st to take your first Required Minimum Distribution if you turned 70.5 in 2011, but usually you are better off taking it by December 31st. If you have Required Minimum Distributions from an inherited IRA, or are older, you must take your distributions by December 31st.

Withholdings. Check your paystub or quarterly tax payments and make sure you are paying or withholding enough to avoid a tax penalty for 2011. Unless you make more than \$150,000, withholding an amount for 2011 equal to your 2010 liability should prevent a penalty.

Investments If you have been afraid to look at your investments all year, including your work retirement account, now is a good time to do it. Rebalance your account to your appropriate asset allocation. If you have a taxable investment account, you should review your gains and losses in light of your tax situation. By selling a holding for a gain (or loss) before year end, you can have a little control over your tax liability.

Donations. It's been a tough year (few years) for a lot of people, and also for many nonprofit organizations providing much-needed services. Don't forget to support those organizations and causes that you see as helping make the world a better place.

Sustainable Investing - Occupy Wall Street

As "Occupy Wall Street" camps are broken up all over the country, there remains confusion about the movement's goals, leadership, and participants. However, one clear message that has resonated with much of America is that we need to find a way to turn back the increasing inequality in our country. Robert Zevin was one of the pioneers of socially responsible investing since 1967, a leader in the movement to divest from South Africa in the late 1980s, and is the founder of Zevin Asset Management. Robert issued the following "Statement of Support for the Occupy Movement" that articulates views shared by many of us involved in sustainable investing:

In this time of declining living standards and high unemployment, many people feel bitterness and disappointment. And justifiably so, as overwhelming evidence demonstrates the rich have gotten richer at the expense of the middle class, the working poor, and the unemployed. The rising differential between executive and worker incomes and the disregard exhibited by many corporations for their local communities and the environment are symptoms of a financial system which rewards short-term destructive gambling instead of focusing on the long-term sustainability of our economy. As socially responsible investors, we seek the same goals as those protesting. Therefore, we stand alongside the Occupy movement, supporting freedom, transparency, human dignity, and responsibility. We hope that the voices of the 99% will bring much needed changes in government policy to help address excessive corporate greed, greatly weakened environmental and financial regulations, the housing crisis, crumbling infrastructure,

shrinking schools and libraries, and a disappearing social safety net. There is no reason for so many to be unemployed where there is so much to be done.

Upcoming Events and Announcements

Discussion Circle for Women on Finances. December 13th, 6:30-8:30 PM, location TBD, near downtown Boise. At this session we will learn about our individual financial archetypes and how they affect our feelings and behaviors around money. If you are not already on the list and are interested in participating, please [email me](#).

Divorce Resource Workshop. I am working with several other professionals to put together a workshop for women who are divorced or might be getting divorced. It will cover topics including legal issues, financial planning issues, and how to take care of yourself during and after the process. Please [email me](#) if you are interested and I will make sure you get an invitation!

Holiday Wish

May we all pause over the long holiday weekend to be grateful and share. As Forrest Church said, **"Want what you have; do what you can; be who you are."** Happy Thanksgiving.

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November 2011

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