

~ *Financial Fitness* ~

Duncklee & Nott

Investment & Retirement Planning

December 2015

A Personal Note From Jim

I wish to thank everyone for their kind words, notes, and prayers of healing! I am filled with deep gratitude and appreciation.

Since I last wrote, I have good reason to feel blessed. My battle with prostate cancer continues and is going well. When we chose to be treated in Boston at Dana Farber, we chose the approach that was most aggressive for this disease. The health team called their recommendation 'trimodal', or as we call it, "throw the kitchen sink at you," and in aiming for a cure, I agreed to the process!

Step 1: surgery, was conducted May 25 and was successful. Recovery over the summer was excellent. Then, step 2 (of 3 part treatment) was started: hormone therapy, which has been ongoing since July 30th. Now, I have started step 3 of the treatment plan and will be in the midst of 38 days of radiation therapy at the Alford Cancer Center. All of this is part of the original plan and is going very well! This is an aggressive treatment to provide the best chance for cure... we are right on track! I am feeling well, taking some hours of

extra time each day to pray, staying nourished, resting more, and counting my blessings!

As we celebrate the joys of Thanksgiving and Christmas, let us enjoy the beauty of life all around us and be comforted by prayers of thoughtfulness from family and friends.

On a business note, we are busier than ever! Yes, when the markets or economy get dicey, our help and guidance is often in higher demand and we are thankful for being useful! We understand that you have many different options in the marketplace and are pleased that you have chosen us. We are committed to meeting your needs, if there is anything we can improve on please don't hesitate to let us know. We value your business.

Remember, we can only deal with what we can control: our behaviors, thoughts, and actions. All of this starts with our mindset, and may your mindset be full of gratitude like mine! May you continue to find peace, joy and happiness in the days to come!

Please note: Susie will be out in December and the first part of January recovering from surgery. Please send her good thoughts of healing!



Special points of interest:

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2015 Market Update

After a sluggish start to the year with neither the stock nor bond market witnessing much growth, both stocks and bonds took a brief hit in August and September. October saw a quick rebound, with November returning to the trend of not doing much. So heading into December, it looks like 2015 may be a year where investors should feel lucky to pull out a little gain and hope for a better 2016.

There were several factors that occurred in 2015 that resulted in the flat markets. The emerging mar-

kets witnessed a slow down, especially China which saw a large market correction and a dramatic change in current valuation. The decline in emerging markets has been caused, in part, by a strong US dollar and declining oil prices. In addition to the emerging markets, Europe has still been struggling to recover from the Great Recession. Also, the Federal Reserve has been eyeing better economic numbers and the country has been anticipating a rise in interest rates, where the U.S. has been the bright spot in the global economy. Although recent events in the Middle East have shaken things up, these don't seem to have played a part in market performance.

Where the U.S. has been a strong point globally, we do expect the market to provide more growth at some point.



Retirement Plan Contribution Limits Remain Unchanged

For those of you who have been anxiously awaiting the 2016 contributions limits, here they are: They are all unchanged!

IRA, 401k plan, 403b plan, 457 plan, Simple IRA, SEP IRA, etc., all limits are the same that they were in 2015. This goes for normal contributions as well as age 50 catch up contributions.

Highlights:

Retirement Plans (401/403/457):

\$18,000 + \$6,000 for age 50

IRAs (Roth/Traditional):

\$5,500 + \$1,000 for age 50

Simple IRA:

\$12,500 + \$3,000 for age 50

“Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this.”

- Dave Ramsey

Trust Administration

Many of our clients don't realize that we can help with their trust assets. Although we personally can't be a Trustee for your trust, we do work with institutions that can be a corporate trustee if your trust requires (or desires) a corporate trustee.

Our place is to help guide the investments inside the trust, while

the corporate trustee can administer the Trust and make sure everything is being followed according to the trust document.

If you or family members have Trust assets that you have a question on, please feel free to use us as an asset. Through Ken's CFP® training, he has become familiar with the numerous types of trust



and can help answer any questions you may have.

18th Annual Duncklee & Nott Open Results

Low Score (60)—John Bourque, Jason Cote, Donnie Whitten, Todd Chilton

Longest Drive (Women) - Lynn Chadwick

Longest Drive (Men) - Mike Malley

Putting Challenge—Mike Aitken

Closest to the Pin (#4) - Matt Costello

(#7) - Andy Burgess

(#10) - Jason Cote

(#13) - Lynn Chadwick



Once again we had great weather and a great time. Stay tuned for information on the **19th Annual Duncklee & Nott Open coming up on July 15th, 2016.**

Tech Update—New Account Access Mobile App!

We are excited to announce that Commonwealth has come out with a mobile app to compliment the investor360.net online access!

Nearly every account we manage can be seen on the investor360.net site (MassMutual Deferred Comp and NextGen are the exceptions). Now, you can access the information on a mobile app as well.

Since this is brand new, we don't have a lot of details yet but the app is available for free in the Apple and Amazon App Store, as well as Google Play. Please note, you should get set up with an investor360.net username and password if you would like to use this app.

Additionally, we plan on enhance-

*“When you're finished changing, you're finished”
- Benjamin Franklin*

ments to our website:
www.dnretire.com, coming soon!

Last Chance for 2015 NextGen Matching Contributions!

If you have a NextGen account, don't forget that contributions need to be in the account before year-end to be eligible for the 2015 matching grants.

EVERY account is eligible. All you have to do is contribute and you'll automatically get a 50% match on your contributions up to a \$300 match per account.

So, don't delay. If you are think-

ing of contributing, you should aim to get the money in prior to Christmas to account for mail and



processing time once the contribution makes its way to New Jersey.

Lastly, let us know if you had a baby or are having a baby in the coming year. We can fill you in on all the details of the \$500 Harold Alford Grant for all Maine babies...No deposit necessary!

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December 2015 - Winter News



HAPPY HOLIDAYS!

Dear friends and clients,

May this newsletter find you and your loved ones happy and well! As we do every year, we want to take a moment to say "Thank You" to all who place trust in us. We know it is our privilege to work with you as you plan for life's important events.

We hope that this

newsletter and greeting find you and your family in good health and good spirits. Enjoy this holiday season and take time to appreciate time with friends and family, good health, and everything you have to be thankful for!

Have a great 2016!

