



January 2023



January is the sunrise of the calendar year. Everything is new, including our perspective. What's past is prologue, but it is we who determine the course we will chart in the next 12 months. Resolutions schmesolutions – do they ever really take? At their core, New Year's Resolutions are self-evaluations that suggest some form of change is necessary. Often, it's the subtraction of something in our lives. But does it have to be? We will spend the first issue of 2023 talking about things that bring us joy, the ways we spend our free time, the additions to our lives that make it richer, and what it takes to [add happiness+](#).

National Hobby Month



January is National Hobby Month. Hobbies have [been shown to improve wellbeing and reduce stress](#). Having a non-professional activity to enjoy outside of work is a great way to unwind from the rigors of the workforce, and, unlike your job, you don't even have to be all that good at it. As long as it is something you look forward to doing and it keeps you present, in the moment, and focused on your own personal satisfaction, it's worth doing. It's possible that being bad at your hobbies is a bonus because the pursuit of perfection, success, and precision can actually hamper creativity, dampen our mood, and create dissatisfaction. So, embrace sweaters with one arm hole and cookies that can't be eaten. They are part of the fun. Here at White Pine Wealth Management, we have some rather talented folks who find enjoyment in things that have nothing to do with capital gains.

[Casey McClurkin](#) - My hobbies include (but are not limited to) crocheting and hiking/trail running.

[Melissa Duffy](#) - I love to ski, see live music, and I try to knit. Is holiday decorating a hobby? If so, then that's one I love. Decorating inside and out includes planning, creativity, and some physical labor... and I always look forward to it!

[Gibson Wilkes](#) - Pickleball, golf, and mountain biking

[Matt Emery](#) - Is fathering a hobby? Because that's all I have time for. Reading and exercising when I get a free moment.

[Natalie Munn](#) - My hobby is cooking - learning new recipes and techniques.

[Nancy Mackin](#) - Photography, usually near or around water.

[Gabrielle Nadeau](#) - My hobbies are going to the beach to watch the sunset & having campfires with family and friends during the summer!

[Shana Bennett](#) - I love to get outside. [NAVHDA's Yankee Chapter](#) hosts educational clinics where I can learn and train with my dog, Dozer. Another favorite is [fruit and vegetable gardening](#), then getting creative in the kitchen with our harvest.

[Paige Batchelder](#) - I have *dabbled* in sewing and jewelry making. I also collect vintage tableware, like napkin rings and salt & pepper shakers.

[Grey Terry](#) - Skiing, gardening, and fly-fishing

Resolved



New year, new you. What's wrong with old you? There are a lot of articles out there right now about New Year's Resolutions and why they're the most productive, unproductive, useful, useless, optimistic, pessimistic, hopeful, and tragic must-do waste of time to kick off a new year. It's hard to know who's right. [This anti-resolutions article from 2019](#) suggests you start by writing out the previous year's accomplishments and setting goals, not resolutions, for the coming one. The simple act of noticing where you've been, how far you've come in a mere 12 months, and laying out suggestions for the future can bolster your feelings of achievement and increase your likelihood of future successes. The same publication, two years later, [is suggesting that New Year's resolutions are a good idea](#). We think it just depends on what you find motivating and what you find defeating. If one of your goals is to finally get your finances in order, we'd like to help. We can create a financial plan for you that helps you organize your assets, verbalize your goals, formalize your plans, visualize your retirement, and tell you things like:

- Can I retire?
- What will my annual retirement income look like at a minimum? At a maximum?
- Can I pay for my child's college?
- Can I afford not to buy long term care insurance?
- Am I adequately insured?
- Am I saving enough for retirement? Am I saving in the right places?
- Will my money last? Am I spending too much?

If change and overhaul feel more like pain and upheaval, there's nothing wrong with just being you in 2023. We liked you last year.

Must haves...



Is it high thread count sheets? Or maybe it's farm-fresh eggs. Whatever it is, most of us have a thing or two that we must have, our way, in particular, without deviation. Nothing else will do. [And there's science](#) to back you up. [Treating yourself](#) to the things that matter most to us is [a form of self-care](#), which is a phrase that has been coming up everywhere. The concept is pretty basic – put your air mask on before you help others with theirs. You can be a more effective friend, parent, caregiver, co-worker, and human by making sure you are not totally depleted by the demands of life. And just to throw a little business in here, did you know you can use your Health Savings Account to pay for some pretty transformative things?

- Therapeutic massage
- Acne treatments
- Sleep studies
- Acupuncture
- Counseling
- Fertility assistance
- Vitamins & Supplements
- Chiropractic work
- Sunscreen
- Weight loss treatments
- Naturopathic medicine

Being specific about the things that matter to you and making sure you have them is a great way to kick off the new year. Here at White Pine Wealth Management, we all have our druthers, but more than that, we have what we call non-negotiables. What are yours? [How do you take care of you?](#)

White Pine non-negotiables:

[Casey McClurkin](#) - [Saucony trail running shoes](#)

[Melissa Duffy](#) - [Linen sheets for summer](#), flannel sheets for winter

[Gibson Wilkes](#) - Real glass wine glasses, [really good windshield wipers](#), and Starbucks coffee, black!

[Matt Emery](#) - [Smartwool socks](#)

[Natalie Munn](#) - I *must* use [apple products](#) in my personal life. iPad, iPhone, Apple Watch, Air Pods..

[Nancy Mackin](#) - Flannel sheets in the winter is a must!

[Gabrielle Nadeau](#) - I NEED to have good smelling laundry detergent, not the cheap stuff that doesn't smell clean!!!

[Shana Bennett](#) - As a curly girl, I never skimp on quality hair products. My current go-to is the [Verb Ghost](#) line. [Bamboo pajamas](#) are also a must, they are perfect for sensitive skin and so incredibly soft.

[Paige Batchelder](#) - Admittedly, I'm particular about everything. But the hills I will die on are:

1. [My sheets must be percale](#)
2. Skim milk is just cloudy water. Make mine 1% or higher please.
3. [Oxford commas](#)

[Grey Terry](#) - Coffee, black only.

Explore Maine – Camden



Most of us think of Camden as a summer destination, but winter is actually a [pretty nice time of year to visit](#). From the [Camden Snow Bowl](#) (boasting the only ski area in Maine with views of the ocean) to the [Farnsworth Art Museum](#) (technically in Rockland), there are some really great things to do over a long weekend, or just a day trip. It's about a 90 minute drive from Portland, and did you know that it is where the US National Toboggan Championships are held every year in February? [Swans Island blankets](#) and bedding is a delicious luxury worth splurging on, and don't forget to check out at least a few of [the fantastic restaurants](#) in the area after you're done shopping. [It's a beautiful little town](#) that is well worth the drive. Let us know what you love about Camden!

Class Act...



Living in these parts during the winter, it's easy to stay inside for three months and only poke your head out of the groundhog hole sometime in late April. But there are lots of things to do that will get you out and about, moving, creating, learning, and socializing. Consider checking out the programs in neighboring towns where you may meet people you wouldn't normally run into. Many programs are geared toward specific age groups and competency levels so you don't feel totally out of your element if you're trying something new. Click on the towns below to see the community programming offered. Namaste.

- [Bath](#)
- [Biddeford](#)
- [Brunswick](#)
- [Cape Elizabeth](#)

- [Cumberland & North Yarmouth](#)
- [Falmouth](#)
- [Freeport, Durham & Pownal](#)
- [Gorham](#)
- [Kennebunk](#)
- [Kennebunkport](#)
- [Kittery](#)
- [Portland](#)
- [Saco](#)
- [Scarborough](#)
- [South Portland](#)
- [Topsham](#)
- [Wells](#)
- [Westbrook](#)
- [Yarmouth](#)
- [York](#)

Pampered Pets...



[Science has shown the impact pets can have on our happiness.](#) Life's just better when there's a little woof in our waggle and some meow in our merriment. Tonka, Kashi, Hampton, Tilly, Sage, Dozer, and Max all wish you a Happy New Year!





Reminders...



The calendar might say 2023, but the IRS is still clinging to 2022. The filing deadline for 2022 taxes is April 18th, 2023. Fidelity will begin releasing tax documents mid-January through February. If you have not received documents by the end of February, please get in touch with us so we can check on it. You also have until April 18th, 2023, to make IRA and Roth IRA contributions for the 2022 tax year.

Making Memories...

Below are a few pictures of the team making merry at our holiday party and ringing the bell for the Salvation Army.











Our office will be closed in observance of New Year's Day on Monday, January 2nd, a NYSE holiday. We will officially kick off 2023 on Tuesday January 3rd. Our office is also closed on Monday, January 16th in observance of the NYSE holiday [Martin Luther King, Jr. Day](#). We will resume regular business hours on Tuesday January 17th.

We hope the new year finds you hopeful, healthy, and excited for what is to come. Wherever 2023 takes you, White Pine Wealth Management is honored to help you get there.



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