

January 2022



Happy New Year! Here at White Pine Wealth Management, we are looking forward to a fresh start! 2021 was a year of challenges, new territory, and finding ways to move forward. We are excited about what this year will bring to the markets, our clients, and our families.

Get out of here!



Many of us have made plans to start traveling again. It's a whole new world out there with Covid. Some countries, including the US, are requiring extra steps to enter and leave, so be sure to look up the specific requirements of the places you visit so you can be prepared well in advance of your trip. Check out the [U.S. Department of State's Bureau of Consular Affairs website](#), which will give you updated information on coming and going from the US and more country-specific information. The [CDC website](#) is a good place to get information about staying safe and being prepared when you travel, too.

To Do lists



There are [so many things to do during the winter](#), it's hard to pick just one. Skiing is one of the more Covid-friendly activities and [this handy guide to the top US resorts](#) will keep you busy for a lifetime. If the weather outside is just a little too frightful for you, [Maine Archives & Museums offers a county-by-county resource](#) for the various museums and collections you can visit in your area. For last minute ideas, you can check out [this calendar of events in Maine](#) to see if anything interesting is going on near you. For other ways to spend an afternoon, like axe throwing or an escape room, [start here for all things fun](#). Be sure to call ahead – Covid may have disrupted normal business hours and access.

Say, what's in this drink?



Let us start by saying that we are shocked (!) it did not make [this list of fantastic winter drinks](#), but if you love espresso and gelato, [affogato](#) is Paige's favorite dessert drink, not just because it's espresso and gelato, but because it's super easy, elegant, and people think it's fancy when you serve it after dinner. She recommends sticking to creamier flavors that have warm, sweet notes like vanilla and caramel, and avoiding flavors with chunks or tartness. Delizioso!

Catching Up

We were hard at work at year-end with tax planning, gifting, and Required Minimum Distributions. But we still had time to enjoy the beauty and wonder of Maine (and Idaho!) in winter. Here are a few pictures of how we spent the holidays.

For our holiday party this year, White Pine Wealth Management made merry at Muse Paint Bar in Portland where we learned how to paint a pine tree and we did our Yankee swap. It turns out we are all artists if you squint hard enough!



On his way to drop off his daughter at school, **Grey** captured this stunning sunrise over Smuggler's Cove in Cape Elizabeth. And can you find him **in this picture?**



Gibson is finding out what REAL snow looks like in Idaho this year. This was her sunrise view a few days before Christmas.



It was a scene out of National Lampoon's Christmas Vacation, but **Paige** finally managed to get her courtyard tree lit in time for the holidays. And her Scrooge & Marley sign is a little nod to her husband's favorite Christmas movie – the Albert Finney version, of course.



Melissa celebrated Christmas in her new home this year!



Teri visited her daughter, who recently moved to Arizona. She has a front-door view of Mt. Graham!



Highlighting Shana Bennett

Dozer Bennett 8 Weeks



Dozer Bennett 20 Weeks



Getting A Christmas Tree



Our newest hire, **Shana Bennett**, has been an great addition to our team. You'll all be hearing from her eventually, and hopefully you'll get to meet her someday at an in-person event when things are back to normal. In the meantime, we decided to ask her some hard-hitting questions so you could get to know her!

Question: You got a puppy this summer because your master's degree, new job, and toddler weren't keeping you busy enough, correct?

Answer: Yes! He is a German Short Haired Pointer named Dozer.

Question: Aside from defending your country and being super tough, what was your job in the Navy?

Answer: I was an Aviation Electronics Technician in the Navy and specialized in radar maintenance and repair. Additionally, I was a certified miniature and microminiature solder technician and performed repairs on electronics.

Question: Did you grow up in Maine?

Answer: We moved around a lot, but you could say I grew up in Yarmouth. A favorite spot of mine was the town library. Merrill Memorial Library is a beautiful, brick building that has been standing since the 1800s. I would ride my bicycle into town, check out a

few books, then stop by Handy Andy's for some penny candy or an ice cream from the window. My brother and I would spend summers fishing along the Royal River and winters skating on Blake Skating Pond.

Question: We're obviously tons of fun, but what specifically made you want to work with us?

Answer: I wanted to work with White Pine because of the people and the culture. When I joined you all, I found a stellar group of individuals who made me feel like a part of the team from day one.

Question: What made you want to work with money?

Answer: It wasn't until I was in the Navy that I learned about the power of compound interest. I've always had a love for numbers and a passion for helping others, and wealth management has the best of both worlds. I've enjoyed it so much so that I am working toward a master's degree in personal financial planning at Kansas State University.

Question: Why did you come back to Maine after the Navy?

Answer: My husband and I are both Mainers through and through. We always talked about moving back to Maine, finding a spot in the woods, and building a home to call our own - and that's exactly what we did!

Question: What was fun this past Christmas for your new (and growing!) family?

Answer: The most fun part of Christmas this year was the magic that my three-year-old son, Corey, brought to the whole season. His excitement was genuine, and he loved going for neighborhood drives to see the houses glowing with lights. His only request of Santa this year was marshmallows and candy canes.

It's not all fun and games...

We have to put on our serious faces now and remind everyone that tax documents will be coming out soon. You can expect to see most tax documents mailed out between late January and mid-March, but occasionally there are delays from mutual fund companies that are beyond our control. If you're on Fidelity.com, you can check the status when you log in. Also, the [2022 contribution limits are available here](#). If you are maxing out your retirement plan, you may need to adjust your contribution percentages in 2022. [HSA contribution limits have also increased](#) in 2022, so make sure you're taking full advantage of your plans. Contact us if you want to discuss how an HSA fits in to your financial plan, now and in the future.

Happy New Year to you and your family! We are looking forward to another great year with you, our wonderful clients. Wherever 2022 takes you, White Pine Wealth Management is honored to help you get there!

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