

OUR NEWS LETTER



6 things you must do when weather delays your flight

Brittany Jones-Cooper January 08, 2018

During the first week of 2018, the East Coast was pummeled with strong winds and several inches of snow thanks to a meteorological phenomenon called a Bomb Cyclone. While millions of New Yorkers and New Englanders rode the storm out huddled at home, I was one of the unlucky travelers stranded in the airport. Over the course of two days, I had three canceled flights and incurred unplanned expenses for lodging and food.

For as much as I travel, this was the first time that I had been stranded in an airport for more than a couple of hours.

The silver lining is that I walked away from this stressful situation armed with some new travel strategies. Here are some tips to remember the next time mother nature gets in the way of your travel plans.

Hold your flight, then call

I talked to five different American Airlines agents on the phone during my two days of delays. It was a frustrating experience until I talked with an agent named Vera, who armed me with one foolproof hack that changed everything.

During snow storms and other periods of inclement weather, seat availability changes from second to second. In some cases you can manage your flight digitally, but other times you may have to jump on the phone and rebook with the airline. This means that a flight you've found on your own may disappear by the time you get through to speak to an agent.

To prevent this, Vera told me to select my desired flight through the app (or desktop if you're on a computer), and go through the booking process. This will hold your seat. Right before you click "confirm," call the airline and have them book it for you. This keeps you from incurring any additional costs.

I used this tactic to secure my final flight back to New York, and was shocked that it actually worked. When I called the reservation line, the agent said, "Wow, there is just one seat left on that flight," and I knew the hack had worked!

Call the right number

After my first flight was canceled in Dallas, I called the generic airline number to rebook my itinerary. While I was hoping to speak with an agent right away, I was met with an automated message informing me of a 2-hour

In Our Newsletter

[6 THINGS YOU MUST DO WHEN WEATHER DELAYS YOUR FLIGHT](#)

[3 YEAR END RETIREMENT REMINDERS](#)

[HOW YOUR FINANCES WILL CHANGE IN 2018](#)

[WHY YOU MAY FEEL SICK AFTER TAKING VITAMINS](#)

[10 FEMALE FOCUSED CHARITIES TO SUPPORT IN 2018](#)

[WAL-MART RAISES HOURLY WAGE TO \\$11 IN WAKE OF TAX OVERHAUL](#)

[HIGH OIL PRICES, THE RETURN OF \\$3 GAS A THREAT TO THE ECONOMY](#)

wait time. Then, out of the blue, an American Airlines employee handed me a card with the phone number to a separate reservations line. Within five minutes I had talked to a human and rebooked my flight.

Even if you're waiting in the customer service line at the airport (which was hours long in my case), don't be afraid to pop up to the front and ask the agent for a number to call. In the case of American Airlines, they had the information readily available, but didn't have time to pass it out to everyone in line. So take matters into your own hands and ask for the best number to call.

Download the apps

After your flight is canceled, some airlines will allow you to rebook your own itinerary. The easiest way to do this is through the app. All of your information is already on file, and it's easy to browse through flight options and update your itinerary. I've done this dozens of times in the past, but during the Bomb Cyclone, the American Airlines app wouldn't let me rebook my itinerary. Still, it can save you a lot of aggravation when it works.

Ask for discounts

Be sure to ask for hotel discounts if your travel is delayed.

Unfortunately, airlines are not responsible for your lodging and meals if a flight is delayed for circumstances out of their control, like weather. Still, many airlines will work with travelers by offering discounts at certain hotels and restaurants. A good airline agent will offer you these discounts – but if they don't, don't be afraid to ask.

Even with the discounts (American Airlines offered me 35% off a nightly hotel room rate), you may still be able to find cheaper accommodations. Personally, I used the app HotelTonight, which is designed to offer the lowest rates for last-minute bookings. I found unbelievable deals on this app, including hotels with free airport shuttles and complimentary meals.

Check your credit card for coverage

It's important to read the fine print if you booked your flight with a credit card.

Many cards have insurance included if your trip is canceled or interrupted. For instance, Chase Sapphire reimburses users if a portion of your trip that you purchased with the card is interrupted. Specifically, the issuer will reimburse you for travel expenses (tickets, hotels) you have to cancel because your trip was delayed. This only applies to pre-paid expenses, not new expenses. If you rebook and reuse your old itinerary, Chase covers the change fee (but not fare difference). The maximum amount you could be reimbursed is \$10,000.

Your credit card can also help with new expenses. With Chase Sapphire, travelers can request reimbursement up to \$500 for expenses like hotels, taxis and meals caused by a weather or mechanical delay.

The American Express Platinum and Citi Prestige credit cards have similar perks, so be sure to read through your guide of benefits before your next trip.

Buy insurance

The decision to purchase insurance is always personal, but it's worth considering if you're flying at a time when weather can be unpredictable — like hurricane season.

In my case, I opted to buy insurance because I know that flying in December often involves canceled flights. I paid \$15 for my plan with Allianz, which provides \$500 for expenses during a trip delay. While I struggled to rebook my flight back to New York, I spent \$200 on hotels and about \$75 on meals. Now that I'm back home, it's nice to know that I will get all of that money back.

Buying insurance doesn't always pay off, but it sure is sweet when it does.

3 year-end retirement reminders

Jeanie Ahn Senior Producer/Reporter, December 21, 2017

This time of year, with all the extra holiday spending, managing to stay out of debt is an accomplishment in and of itself. But if you've somehow stayed within budget as you're giving to others, don't forget to take care of yourself — especially when it comes to your retirement. On this personal finance episode, I have a few reminders to help keep your retirement accounts in shape.

1) Save more with Individual Retirement Accounts

If you've paid down your high-cost debt and you're able to put away more for retirement this year, you have until next year's tax deadline of April 17, 2018, to put money in an IRA.

I cannot emphasize enough how smart it is to set up a Roth IRA early on in your career. A Roth IRA is a special retirement account that you fund with post-tax income, and withdrawals are tax-free. It makes the most sense if you expect your tax rate to be higher in retirement than it is now (which you most likely are when you're starting out in your career).

For higher earners who make too much to put away in a Roth (the income limit for people married filing jointly is \$186,000), you can still put more retirement money away in a traditional IRA where your contributions are tax deductible and your earnings grow tax-deferred. In other words, you'll be taxed later when you withdraw funds, preferably after age 59 ½ to avoid paying any penalties.

In both types of IRAs, you can put up to \$5,500 per year if you're under 50 years old. For those over 50, the limit is \$6500.

2) Convert smaller 401(k)s to a Roth IRA

When it comes to your 401(k), if you have a small amount in your account from a previous job, convert it to a Roth IRA, advises Ed Slott, a retirement expert and founder of IRAhelp.com. "Take control of your money by moving the funds from your previous employer and take advantage of being in a lower income tax bracket by growing your money tax-free in a Roth," says Slott.

3) Required minimum distribution rules

For people older than 70½, you need to take your required minimum distributions (RMDs) – which means you have to withdraw money from your retirement accounts like your 401(k) and traditional IRA (not your Roth IRA) by Dec. 31 of this year.

It's a little tricky and confusing so you may have to read this twice: If you turned 70½ in 2017, you have until April 1, 2018, to take your first RMD — a little bit of a grace period since it's your first withdrawal.

But if it's not your first withdrawal, Dec. 31, 2017, is your deadline. If you miss it, you could be penalized up to 50% of the amount you should've withdrawn on top of the regular income tax on the distribution.

To try to get out this penalty, you'll have to go through filing form 5329 with your tax return and provide a valid reason for missing the RMD deadline.

So don't put yourself last and take care of these things now. Your future, older, retired self, will thank you.

How your finances will change in 2018

Ethan Wolff-Mann Writer December 12, 2017

As we say goodbye to 2017, we look towards a year of increased uncertainty when it comes for your finances. Usually, the only things that change are the small things, often tied to inflation.

But with tax reform, health care uncertainty, and other changes, this is shaping up to be a year where you should probably be on your toes. So here's what you should be looking out for in 2018:

Inflation adjustments

A few things were set to change in 2018 thanks to inflation adjustments. Tax-wise, the personal exemption was set to go up to \$6,500 from \$6,350 (to \$13,000 from \$12,700 for married couples). Other changes were set to be made to the alternative minimum tax, tax bracket boundaries, and tax credits like the earned income credit.

The list is long, but there's a great rundown from the Internal Revenue Service that you should scan. Of course, much of it could significantly change due to the tax bill, which has not been finalized by the House and Senate or signed by President Donald Trump.

Your finances might have a few changes this coming year. (AP Photo/LM Otero, File)

You may have a tax cut

The GOP's tax bill is not very good for lower- or middle-income people in the next decade, but it will likely yield a tax cut for all tax brackets in 2018. According to the Tax Policy Center, a family earning an annual income of between \$48,600 and \$86,100 would get an annual federal tax cut of \$830.

However, it's hard to predict your tax bill. The tax plan is being rushed and is filled with glitches and loopholes, though GOP leaders have said they will iron it out in the conference committee when the House and Senate meet.

You also might have a much higher tax bill

These tax cuts may, however, be neutered for residents of higher-tax states. Your taxes also might change considerably if you're a grad student. People who itemize deductions may find themselves paying more as many deductions have been struck from the new bill.

Estate tax

The estate tax exemption stands to double if the tax bill is ironed out and signed by the president, which would allow \$11 million to be exempted from taxation upon a death. While the previous \$5.4 million exemption only touched about 5,200 families per year, this change will make it so that only the richest of the richest are taxed.

Health care

There is a lot about health care that could change next year. The GOP tax bill removes the tax penalty associated with the Obamacare mandate, which may destabilize the marketplace as it's considered one of the core pillars

that keep the ACA afloat. For the millions of people who get care through the public marketplace, there is a significant amount of uncertainty. However, 2018 plans should be locked in this open enrollment.

Medicare

Nothing major is changing for Medicare, but the tax bill may trigger significant automatic cuts in 2018.

Social Security

Social Security payments will increase 2.0% for 2018, due to a standard cost-of-living adjustment. On average, this comes out to an average monthly increase of \$27 per person. The full retirement age also gets extended by two months to 66 years and four months in 2018. So if you were born in 1956, it's something to pay attention to.

Retirement savings increases

IRA contributions are staying put at \$5,500, but 401(k) contribution limits are increasing by \$500 in 2018 to \$18,500.

So THAT'S Why You Feel Sick After Taking Vitamins



Lindsay Holmes HuffPost January 09, 2018

A daily multivitamin or supplement may give your well-being an extra boost, but if you've ever swallowed one and felt sick right after, you know it's hardly a pleasant experience. It can even make you want to ditch the regimen altogether.

Taking certain types of vitamins may cause a range of gastrointestinal issues, according to Dr. David Poppers, a gastroenterologist at New York University's Langone Medical Center. It isn't unheard-of to experience abdominal pain or discomfort, queasiness or diarrhea.

There are a number of factors that could contribute to these stomach issues when it comes to your vitamins or supplements. Below are a few reasons they may be making you feel ill:

You're taking vitamins on an empty stomach.

Vitamins that are more acidic in nature — like vitamin C or folate — may cause nausea if they're consumed on an empty stomach, Poppers told HuffPost.

“There are some buffering effects when vitamins are taken with a snack or a small amount of food,” he said, adding that some nutrients are even better absorbed when they're taken with some grub. However, some supplements may be better off consumed on their own.

“Fat-soluble vitamins, like vitamins A, D, E and K, unlike some others, may be better absorbed when not taken with food,” Poppers said.

There's a lot of iron in your pill.

Multivitamins that contain a lot of iron (like a prenatal vitamin) or iron supplements themselves can cause nausea, according to Dr. Donald Hensrud, medical director of the Mayo Clinic Healthy Living Program. This is especially true if you're taking them outside of a meal.

“Iron is interesting in that it's best absorbed on an empty stomach, but it's hardest to take on an empty stomach because of the nausea,” Hensrud said. “I tell people that it's better to take it with food than trying to take it on an empty stomach, being miserable and then deciding after that not to take it at all. It might decrease the absorption a little bit but it's better than nothing.”

You're taking vitamins with other medications.

You might want to look to your medicine cabinet.

“Vitamins are like medications in that they can have interactions with each other and other medications you're taking,” Hensrud said. “It's very important to review the combinations with doctors to make sure there are no harmful interactions that could interfere with efficacy.”

Some research suggests that multivitamins could cause side effects when taken at the same time estrogen levels are elevated (which could happen with birth control), Hensrud added. Talk with your doctor about *all* medications you're taking — including those added nutrients.

The timing of when you're taking vitamins might be off.

“It's important to discuss with an expert the timing of these vitamins,” Poppers said. “They can complement each other and they can also sometimes interfere with the absorption of one over the other.”

For example, iron is better absorbed when taken with vitamin C, Poppers explained. Taking iron with calcium, however, may have the opposite effect.

The label on your vitamins should provide directions for taking them, along with details on ingredients, manufacturing and the percent daily value for that nutrient. Check the information before taking it to see what else you should know.

Additionally, both Poppers and Hensrud emphasize that it's imperative you chat with your doctor before starting a daily vitamin or supplement routine, and alert them if you're experiencing any side effects. People can typically get their recommended daily amount through a proper diet. Most people don't need a ton of added nutrients unless they're deficient, Hensrud said.

A simple blood test conducted by a physician can determine what vitamin deficiencies you might have, and your doctor can recommend the best course of action based on that, Poppers explained.

“Like most things related to your health, taking vitamins can be very complex,” Poppers said.

10 female-focused charities to support in 2018

Lindsay Tigar Lifestyle January 06, 2018

Is 2018 the year of the girl? Nope. Every year is the year of the girl, the woman, the boss lady, the inspiring entrepreneur, the talented chef, the science-lover, the powerhouse females who move the world. If your New Year's resolution is to make an impact on the lives of women domestically and internationally, through education, health, and awareness, consider investing your time, money, heart, and energy to one of these 10 female-first charities. Regardless of what speaks to your spirit, any contribution will go a long way, not only for these women and girls but also for the generations to come.

1. Days for Girls International

While you may have been given a pack of tampons or pads when you took sexual education classes in middle school or high school, the majority of young girls around the world aren't given the same access to feminine hygiene products. That's where Days for Girls International comes to their aid, by providing a free, dignified solution for lasting access to these necessary items, as well as important female-specific health information. In addition to making their lives more sanitary, this also helps them to not miss school because they have their periods.

How to help: For just \$10, you can provide a girl with a "Days for Girls" kit that lasts for three years. This same kit will keep her from missing up to three months of school, providing her with a stronger education and brighter future. You can also donate essentials — like soaps, fabrics, undergarments, plastic bags — or join a sewing team that pieces together must-haves for the girls.

2. NightLight

Operating as both a business and a nonprofit, in an effort to help provide employment to women escaping sex trafficking and commercial sexual exploitation, NightLight works from Thailand and Los Angeles to Boston and Missouri. Not only does it help give these women vocational opportunities, life-skills training, physical, emotional, and spiritual development, but it saves them from a scary cycles of abuse too. Considering the scale of global human trafficking, NightLight's efforts are making huge differences in the lives of women and young children who are sold into this industry.

How to help: Go shopping! By buying the goods made by women rescued from the human trafficking industry, you directly affect and contribute to the enrichment of their new lives.

3. Girls Inc.

Adolescence is complicated. And for young women who are navigating this tricky journey without a solid support system, it can be that much more exhausting and scary. Girls Inc. partners with school and centers through 82 local organizations to mentor girls at this pivotal age, helping to stimulate the pro-girl mentality with research-based programming that breaks the cycle of poverty.

How to help: Depending on how much you are able to contribute, you can make a significant difference in the life of an at-risk girl. While \$250 will help a girl attend 30 hours of a pre-college program in science and technology, \$500 will pay for a six-month tuition to Girls Inc. For an even more hands-on approach, you can also apply to be an ambassador.

4. Classy

Deciding which female-first charity to donate your time or money to is a lot like narrowing down what matters most in your heart. With Classy, you don't have to choose, and instead, you can contribute to several with one click. Here, thanks to trusted and safe fundraising technology for nonprofits, it's easy to dedicate your birthday, an anniversary, or a "just-because" moment to help women in need.

How to help: Set up a free profile and start designing your goal and cause

5. GirlForward

There's nothing scarier for a young girl than been displaced from her family because of illness, tragedy, or war. For the unimaginable number of adolescent girls who have been separated from those they love and are now considered refugees, GirlForward aims to help them break through language barriers and escape poverty and limited education, all while building relationships with positive role models.

How to help: Any donation will go a long way to provide the community support and cost to lift up a refugee girl. You can also apply to become a mentor, where your patience, expertise, and kindness will change (and possibly save) a life.

6. I Support the Girls (ISTG)

Not only do homeless women have to battle the innate struggle of surviving on the streets without a warm place to lie, but they are also consistently victims of rape and other crimes. Without access to feminine hygiene products or bras, they are often left without a way to support some of their most specific needs. That's where the appropriately named I Support the Girls nonprofit comes to their aid, helping homeless women restore their dignity and self-respect with access to menstrual products and undergarments, like bras. It believes a woman should never have to choose between feeding herself and personal health.

How to help: For just \$25, you can provide bras and products for one homeless woman, while \$65 takes care of three. You can also host a drive in your community where other women can help contribute.

7. Women's Bean Project

The business model of this nearly 30-year-old company that sells gourmet dry food helps empower women through employment. It believes all women should have the power to transform their lives, so the company specifically seeks those who have been chronically unemployed and teach them valuable life and professional skills to help them, much like healthy crops, stand tall and and proud.

How to help: When you shop at its many retail or online stores, or Amazon, you directly affect the women employed through the company's six- to nine-month transitional program. Eligible women are 100 percent impoverished and, historically, haven't had a job longer than a year in their life. You can also donate directly, with various contributions resulting in tangible results: \$1,000 gives 15 women one month of financial literacy classes, while \$500 gives 15 women one month of weekly one-on-one individualized career development. A mere \$20 gives one women a weekly life-coaching class for a month. For no cost, you can also volunteer as a mentor to get women back on their feet and thriving.

8. Breast Cancer Research Foundation

The risk of breast cancer is uncomfortably high for most women, making it an important disease to continuously fight against. BCRF is the highest-rated breast cancer organization in the U.S., whose mission is to not only prevent this condition but cure it.

How to help: Your \$25 funds 30 minutes of research, and \$800 funds a full day. You can also contribute by attending a BCRF event or creating a fundraiser on your own. When you're shopping, keep an eye out for Shop Pink products too.

9. One Love Foundation

Eight years ago, college senior Yeardeley Love was killed by her ex-boyfriend weeks before her graduation. As a tribute to her life, her family and friends sought to help the one in three women and the one in four men who will be in a violent relationship in their lifetime. In fact, women between the ages of 16 and 24 are three times more likely to experience this type of crime. By educating, empowering, and motivating young people throughout the country, the foundation is aiming to make a social change.

How to help: In addition to shopping at the online store, you can also host an "Escalation" workshop at a school or community center, where women can better spot the signs of an unhealthy relationship.

10. Watts of Love

When you first enter your home, what's the first action you take? Switch on your lights, right? Not even a choice you give a second thought to, but imagine if not having this source of energy posed a threat to your life. Watts of Love provides solar light to those living in poverty, eliminating the use of kerosene that's responsible for burns and health problems, as well as encouraging the cycle of poverty, due to its high cost. Though this company helps more than women, it's traditionally mothers and children who suffer the most.

How to help: Just \$50 provides light for a family of seven, while every dollar itself gives around \$4.78 in annual savings to each family member. You can also join the organization on its light missions, with trips happening throughout Central America, Southeast Asia, and Africa.

Wal-Mart Raises Hourly Wage to \$11 in Wake of Tax Overhaul

Bloomberg January 11, 2018

Wal-Mart Raises Hourly Wage to \$11 in Wake of Tax Overhaul

Wal-Mart Stores Inc. is boosting its starting hourly wage to \$11 and delivering bonuses to employees, capitalizing on the U.S. tax overhaul to stay competitive in a tightening labor market.

The increase takes effect next month and will cost \$300 million on top of wage hikes that were already planned, the world's largest retailer said Thursday. The one-time bonus of up to \$1,000 is based on seniority and will amount to an additional \$400 million. The company is also expanding its maternity and parental leave policy and adding an adoption benefit.

"Tax reform gives us the opportunity to be more competitive globally and to accelerate plans for the U.S.," Chief Executive Officer Doug McMillon said in the statement.

The move comes three years after Wal-Mart last announced it was raising wages, spending \$1 billion in 2015 to lift starting hourly pay to \$9 and then to \$10 for most workers the following year. The increase cut into profit and was criticized by some longer-tenured employees as unfair to them. Since then, many states have enacted minimum wage laws, meaning that a "sizable group" of its 4,700 U.S. stores already pay \$11 an hour, according to spokesman Kory Lundberg.

Wal-Mart, the nation's largest private employer, has fought in recent years to improve its image in the U.S., as it weathered criticism over its treatment of employees. With the wage increase and bonus payment, the company seeks to even its pay gap with resurgent rival Target Corp., while simultaneously sending a high-profile thank you to the U.S. government for slashing the corporate tax rate.

Lower Unemployment

The nation's unemployment rate has also plummeted from 5.7 percent to 4.1 percent over that time, creating a battle to recruit and retain cashiers and shelf stockers.

Even with the wage bump, many workers will struggle if they're the sole breadwinner. A rate of \$11 an hour translates to \$22,000 a year for a typical 40-hour week, without paid vacation time. The federal poverty level for a family of four is about \$24,600, according to the U.S. Census Bureau.

The wage hike follows Target's October decision to up its minimum hourly wage to \$11, which it will further boost to \$15 by the end of 2020. Costco Wholesale Corp. and other retail chains like TJX Cos. have also raised wages in recent years.

Publicity Wave

Wal-Mart's decision makes it the latest corporate titan to plow expected tax savings into employee payouts. Boeing Co., AT&T Inc. and Wells Fargo & Co. have all made similar announcements in recent weeks. Wal-Mart said it's "early in the process of assessing potential additional investments" it could make.

Wal-Mart also is coming off a resurgence in same-store sales in recent years, giving it more of a cushion to boost pay. Last quarter, the Bentonville, Arkansas-based company posted its strongest U.S. sales gain in more than eight years.

The one-time bonuses will range from \$200 to \$1,000, depending on how long workers have been with Wal-Mart. The idea is to reward employees who won't benefit from the new starting wage.

The company also will provide full-time hourly workers with 10 weeks of paid maternity leave and six weeks of paternal leave. Parents who adopt kids will get the same benefit, along with \$5,000 to help cover the costs.

High Oil Prices, the Return of \$3 Gas a Threat to the Economy

January 10, 2018

Crude oil prices are well over \$63 a barrel, and some experts believe the next stop is \$70. Over the past year, crude prices have been as low as \$44, which has kept gasoline prices relatively low. If \$70 becomes the new normal for a long period, \$3 a gallon gas prices are just behind it. That cannot be good for the economy in almost all cases.

The price of an average gallon of regular nationwide is \$2.50, up from \$2.36 a year ago. The increase is not nearly as much as the jump in crude. However, since the prices move in close to lockstep, gas prices will rise soon.

Gas prices are already above \$3 in some places in the United States. This includes California, Hawaii and Alaska. Oregon has a few pennies to go to breach the \$3 level. The price in New York, Pennsylvania and Connecticut are also close. Gas prices are still relatively low in states near the refineries south of Houston on the Gulf Coast. For example, the average price for a gallon of regular in Texas is \$2.25. No matter how high gas prices go, the distribution across the country will be very uneven.

Among the things that could tighten supply is OPEC keeping production levels low or a major supply interruption elsewhere. Friction between the United States and large oil producer Iran could cut supplies. Some of this comes from the president's comments about relationships between the two countries. His comments about North Korea also have raised the specter of an ugly international incident that could spike oil prices. As a matter of fact, the president may represent the single greatest upward pressure on crude. On the other side of the equation that determines prices, a strengthening global economy will move demand for crude higher.

It has been about 30 months since U.S. gas prices last hovered just below \$3. Economists expressed concern then that consumer spending could be threatened. This is particularly true for people who need to drive any substantial distance each day, and worse in the high gas price states. Since consumer spending is over two-thirds of gross domestic product, the current strong American economy faces a gas price risk.

Oil needs to move up less than \$10 for gas to reach \$3, and then problems with the American economy to become much more likely.

Dental Coverage
for as
low as
\$15
a month!

**Click Here for more
Details
OR
Call 1-800-739-4700**
