

One family wants to get through a dark tunnel. Dad can make it in 1 minute, Mom in 2 minutes, son in 4 minutes and daughter in 5 minutes. Only 2 people can go through the tunnel at one time moving at the speed of the slower one. Can they all make it to the other side if they have a torch that only lasts 12 minutes and they are afraid of the dark?

Look for the answer in our next newsletter!

See below for the answer to last month's brain teaser...

A dad offered to pay his son \$5 for every correct answer on his math test. His son said he would pay his dad \$8 for every incorrect answer. There were 26 questions on the test and no money was exchanged. How did this happen?

Answer: The son answered 16 questions correctly and missed 10. This means he owes his Dad \$8 * 10 for \$80 and his Dad owed him \$5 * 16 for \$80 so it was a wash.

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If you ask someone who the "world's greatest investor" is, the answer more often than not may be "Warren Buffett." That honor has never formally been awarded to him, and many other names might be in the running for that hypothetical title, but one thing is certain: the "Oracle of Omaha" is greatly admired in investing circles.

Warren Buffett is often a voice of reason in volatile times. Through the years, the Berkshire Hathaway CEO has dispensed many nuggets of investing wisdom. Like Ben Franklin's aphorisms in *Poor Richard's Almanac*, they are grounded in common sense and memorable. Here are some particularly good ones, culled from recent articles posted at Bloomberg, TheStreet, and Zacks Investment Research:

"The most important quality for an investor is temperament, not intellect. You need a temperament that neither derives great pleasure from being with the crowd or against the crowd."¹

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How Millennials Can Get a Good Start on Retirement Planning

Some simple steps may make a major financial difference over time.

If you are younger than 35, saving for retirement may not feel like a priority.

After all, retirement may be 30 years away; if your employer does not sponsor a retirement plan, there may be less incentive for you to start.

Even so, you must save and invest for retirement as soon as you can. Time is your greatest ally. The earlier you begin, the more years your invested assets have to grow and compound. If you put off retirement planning until your fifties, you may end up having to devote huge chunks of your income just to catch up, at a time when you may have to care for elderly parents, fund college educations, and pay off a mortgage.

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