



## NEWS & VIEWS



September 2019

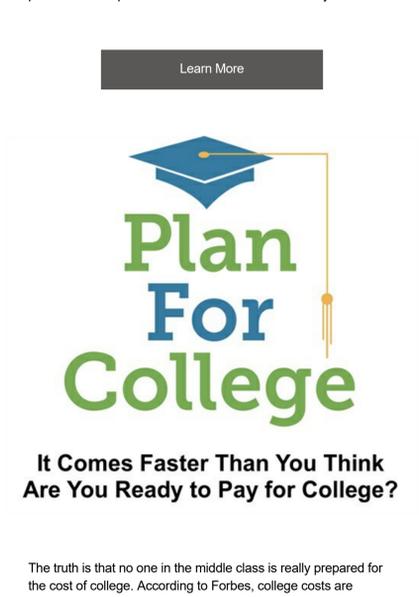
Volume 2, Issue 8

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Please share this newsletter with friends and colleagues who may be interested in this information.

## A Decision Not Made Is Still a Decision



Investors who put off important investment decisions may face potential consequence to their future financial security.

[Learn More](#)

## Plan For College

### It Comes Faster Than You Think Are You Ready to Pay for College?

The truth is that no one in the middle class is really prepared for the cost of college. According to Forbes, college costs are increasing eight times faster than wages.<sup>1</sup>

Seventy percent of today's college students graduate with a significant amount of student loans. According to the Federal Reserve<sup>2</sup> the average graduating student has \$37,172 in student debt with a monthly payment of approximately \$400.

Unfortunately, many parents end up choosing to compromise their financial security by withdrawing from their retirement or by taking on debt that they're unable to handle.

#### Make Your Retirement a Priority

The National Retirement Risk Index from the Center for Retirement Research at Boston College<sup>3</sup> found that over half of working-age households are at risk of not being able to fully meet their retirement income needs.

That's why it is critical to take care of your retirement first. Keep saving, don't use retirement funds or designated funds to pay for college.

There are things you can do to make this easier. Have a family conversation to brainstorm and look at different ways to reduce the costs. Here are some ideas:

- Make college planning part of your overall financial strategy
- Reduce tuition by considering state schools or doing the first two years at a community college
- Be realistic with your children about what you can afford (this may not match what your "family contribution" number may be)
- If your children are younger, consider the prepaid 529 or 529 college savings plans
- Help your children take student loans, but be realistic about the amount of debt they take on
- Let your children be part of the solution, it's a great step toward adulthood. That's the goal, right?

At Mappa Wealth Management, we understand that paying for college is one of the biggest financial challenges for families, especially for those who started late. We can help you manage the costs without jeopardizing your own secure retirement. Call us for an appointment.

1 Forbes, "The Price of College Increasing 8X Faster than Wages", Camillo Maldonado, July 24, 2018  
2 Board of Governors of the Federal Reserve System, "Report on the Economic Well Being of U.S. Households – May 2016-2017".  
3 The Center for Retirement Research at Boston College, 2019; <http://crr.bc.edu/special-projects/national-retirement-risk-index>

## BULLETIN BOARD

### Our Schedule of Events for 2019

#### Up Coming Events:

**Sept 11 End of Summer Party**  
Open House: 5:00 PM – 8:00 PM  
Ballast Point  
212 N. Green Street, Chicago, IL 60607

**Sept 26 "Fall Fun Celebration**  
Open House: 4:00 PM – 7:00 PM  
Grandpa's Place  
1868 Prairie St.  
Glenview, IL 60025

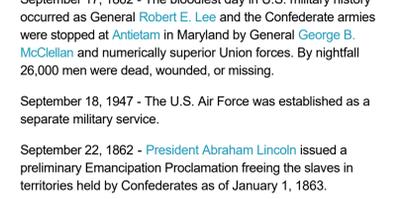
**Oct.22. Special Presentation**  
**EVEREST:  
The Unexpected Journey**  
(Details to Follow)

**Nov 13 Town Hall Event**  
(Details to Follow)

For additional information visit our Website: [www.mappawm.com](http://www.mappawm.com) or contact: Tanya Widner 847-262-3032 [tanya@mappawm.com](mailto:tanya@mappawm.com)

**BOOK OF THE MONTH**  
*A Path to Financial Peace of Mind*  
By Dwayne Burnell

In this fascinating book, financial educator, Dwayne Burnell, MBA challenges the status quo by questioning the common financial messages we hear everyday. His strategy ignores conventional media and "common wisdom". Mark recommends it highly to learn a new way of thinking about money and finance.



### It's Fall. It's Fun. It's Football.

It's fall, the season of orange and yellow leaves, clear crisp weather and football. Quarterbacks are making passes, running backs are rushing, kickers are aiming for the goal posts and tailgating is in full swing. Whether your favorite team is your college alma mater or your hometown professionals, break out the nachos, sit back and enjoy.

The whole team at Mappa Wealth Management is looking forward to a great season.

### Events in history that took place this month

September 1, 1939 - At 5.30 a.m., Hitler's armies invaded Poland starting [World War II in Europe](#).

September 2, 1666 - The Great Fire of London began in a bakery in Pudding Lane near the Tower. Over the next three days more than 13,000 houses were destroyed, although only six lives were believed lost.

September 2, 1864 - During the American [Civil War](#), Atlanta was captured by Sherman's Army. "Atlanta is ours, and fairly won," General [William T. Sherman](#) telegraphed [President Lincoln](#).

September 2, 1962 - Soviet Russia agreed to send arms to Cuba, leading to the [October Missile Crisis](#) after the shipments were discovered by the U.S.

September 2, 1963 - Alabama Governor George Wallace forcibly halted public school integration by encircling Tuskegee High School with state troopers.

September 5, 1997 - [Mother Teresa](#) died in Calcutta at age 87.

September 8, 1883 - The Northern Pacific Railroad across the U.S. was completed.

September 8, 1974 - A month after resigning the presidency in disgrace as a result of the Watergate scandal, [Richard Nixon](#) was granted a full pardon by President [Gerald R. Ford](#) for all offenses committed while in office.

September 9, 1776 - The United States came into existence as the Continental Congress changed the name of the new American nation from the United Colonies.

September 11, 2001 - The worst terrorist attack in U.S. history occurred as four large passenger jets were hijacked then crashed, killing nearly 3,000 persons.

September 13, 1814 - The Battle of Fort Henry in Baltimore Harbor occurred, observed by [Francis Scott Key](#) aboard a ship. He watched the British attack overnight and at dawn saw the American flag still flying over the fort, inspiring him to write the [verses](#) which were later coupled with the tune of a popular drinking song and became the U.S. National Anthem in 1931.

September 16, 1620 - The Mayflower ship departed from England, bound for America with 102 passengers and a small crew.

September 17, 1862 - The bloodiest day in U.S. military history occurred as General [Robert E. Lee](#) and the Confederate armies were stopped at [Antietam](#) in Maryland by General [George B. McClellan](#) and numerically superior Union forces. By nightfall 26,000 men were dead, wounded, or missing.

September 18, 1947 - The U.S. Air Force was established as a separate military service.

September 22, 1862 - [President Abraham Lincoln](#) issued a preliminary Emancipation Proclamation freeing the slaves in territories held by Confederates as of January 1, 1863.

September 25, 1789 - The first U.S. Congress proposed 12 Amendments to the Constitution, ten of which, comprising the [Bill of Rights](#), were ratified.

September 29, 1789 - Congress created the United States Army, consisting of 1,000 enlisted men and officers

## Your Team of Financial Professionals

**Mark A. Mappa, President**  
MFS, CFP®, ChFC, CLU, RFC, CFS, CIS, CES  
2700 Patriot Blvd, Suite 250, Glenview, IL 60026  
847-852-4293  
[mark@mappawm.com](mailto:mark@mappawm.com)

**Brett Gardiner, Private Wealth Manager**  
2700 Patriot Blvd, Suite 250, Glenview, IL 60026  
847-852-4293  
M: 847-712-7388  
[brett@mappawm.com](mailto:brett@mappawm.com)

**Steven J. Wilhusen, Financial Advisor, CLU, ChFC**  
401 N. Michigan Ave., Suite 1200, Chicago, IL 60611  
312-805-7869  
[steve@mappawm.com](mailto:steve@mappawm.com)

### We Offer Personalized Strategies in:

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- Tax Planning

\*Offered through Quorum Federal Credit Union. Working with MWM for over 18 years

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Email: [info@mappawm.com](mailto:info@mappawm.com)  
Website: [www.mappawm.com](http://www.mappawm.com)

## IT'S ABOUT PARTNERSHIP

Mappa Wealth Management is your long term partner for navigating financial and life decisions. We help you achieve the best life possible and work with you to make this happen. We bring clarity to complex financial concepts by taking time to explain our approach and making sure you're actively involved in cultivating your personalized financial plan. Working with you in anticipation of life's transitions, we can help make sure you're financially prepared for challenges ahead.

Committed to integrity and transparency, as fiduciaries we take pride in upholding the highest ethical standards. Our clients' best interests are always our number one concern. We're here when you need us, in good times and bad. Acting as your voice of reason, we can help assess important life decisions by offering an objective, well-researched and competent opinion. We're devoted to your financial well-being.

With passion and dedication, Mappa Wealth Management strives to positively impact the lives of our clients every day. For us, it's always about partnership.

[info@mappawm.com](mailto:info@mappawm.com)  
847-262-3030

Mappa Wealth Management  
<http://www.mappawm.com/>



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