

Hi {Firstname},



ARTICLES IN THIS ISSUE

A Message From Mark Mappa

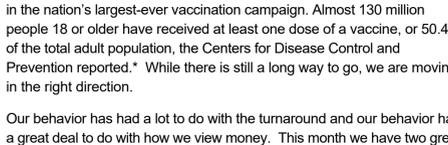
Behavior Affects Our Financial Health

Don't Be Your Own Worst Enemy

Time For A Financial Spring Cleaning

The Wellness Corner: Gardening Saved Us

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



It's been a long winter but spring is finally here and there is good news on the horizon. According to the Chicago Tribune half of all adults in the U.S. have received at least one COVID-19 shot . . . marking another milestone in the nation's largest-ever vaccination campaign. Almost 130 million people 18 or older have received at least one dose of a vaccine, or 50.4% of the total adult population, the Centers for Disease Control and Prevention reported.* While there is still a long way to go, we are moving in the right direction.

Our behavior has had a lot to do with the turnaround and our behavior has a great deal to do with how we view money. This month we have two great articles on how behavior affects our financial life.

With better weather coming, we can all start to get outdoors for long walks, kids' sports and maybe even a baseball game! Last year during the height of the pandemic, gardening was a huge trend. See our *Wellness Corner* on how to keep that trend – and your garden – growing.

Mark

*. <http://www.chicagotribune.com/coronavirus/vaccine/ct-aud-nw-coronavirus-vaccines-us-20210418-xsg6jvpgz>



Financial author Nick Murray says, "Wealth isn't primarily determined by investment performance, but by investor behavior." It is a precept we strongly believe in. As financial advisors, we see the results of clients' emotional behavior all the time. And investor behavior is truly governed by how individuals think about money.

This isn't new thinking. In 2002 Israeli psychologist Daniel Kahneman received the Nobel Prize in economics for his work on how people think about money. His work with Amos Tversky (who died before the award was made) made them the only non-economists to ever receive the prize for economics. Their work changed how we think about how markets operate. Which brings us back to financial behavior.

Financial behavior

Let's look at just two things we see as advisors. Some people who have enough money to live well now and save and invest for the future, find it hard to spend money on things that will bring them pleasure now, whether it's a new car, a longed for trip, decorating their home, etc. The other extreme is people who should be more cautious about spending now but who are not and ignore the need to plan for the future.

Your accountability partner

Changing behavior is not just critical, it's hard. That's where we come in. As financial advisors we are also your "accountability partner". It's our job to hold you accountable to the financial goals you have set based on a realistic portrait of your financial life. That means we help you change your financial behavior by helping you develop better and sustainable financial habits.

- We help design a plan for your future.
- We help create a realistic budget to let you live well now and reach your goals.
- We advise you on investment strategies for the future and decisions about spending in the present.
- We keep emotions out of financial decisions.
- We provide the discipline and assurance to help keep you on track and make this work.

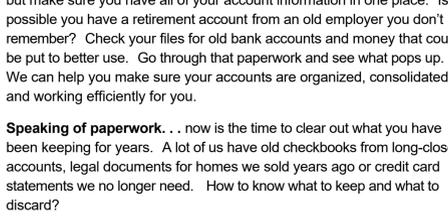
So, if you think you may need to change how you think about money, call us. We will help you create the sustainable habits you need to find the right balance for your financial life.

Don't Be Your Own Worst Enemy



Emotional biases can adversely impact financial decision making. Here's a few to be mindful of.

[Learn More](#)



If spring makes you think of opening windows to let in the fresh air, it may also have you taking a look around to see what needs to be replaced, refreshed or repaired. In other words, it's time for spring cleaning. But what about doing a financial spring cleaning too? **Financial spring cleaning** is about making sure your financial records are in order; it's about getting rid of old, unnecessary paperwork; it's also making sure your review meetings with your advisor are set-up.

Tips for a successful financial spring cleaning.

Review all your financial accounts. Yes, we've discussed this before, but make sure you have all of your account information in one place. Is it possible you have a retirement account from an old employer you don't remember? Check your files for old bank accounts and money that could be put to better use. Go through that paperwork and see what pops up. We can help you make sure your accounts are organized, consolidated and working efficiently for you.

Speaking of paperwork. . . . now is the time to clear out what you have been keeping for years. A lot of us have old checkbooks from long-closed accounts, legal documents for homes we sold years ago or credit card statements we no longer need. How to know what to keep and what to discard?

For small business owners go to: <http://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records>. For the rest of us a quick reference guide is: www.forbes.com/advisor/personal-finance/financial-documents-what-to-save-what

Put Your Stimulus to work. While the stimulus is an unusual situation, you may want to pay off some high interest debt or start an emergency fund. Think about investing in your IRA, 401(K), 403(B), etc. It's a good way to take advantage of an employer's matching funds. You can also budget a percentage of your stimulus for purchasing needed items.

Review your credit score. This is important to do periodically. Mistakes are often made and can adversely affect your credit rating. You can do this annually for free through <http://www.annualcreditreport.com/index.action>.

The Consumer Financial Protection Bureau <http://www.consumerfinance.gov>, confirms that this is the official website that allows you to access each of your credit reports from all three of the major credit bureaus, Equifax, Experian, and TransUnion, at no cost.

Make sure your review meeting with your advisor is set up. Whether it is coming up soon or several months in the future, this is important to put on your calendar.

Remember, we are here to help you with your financial spring cleaning or any other concerns you may have.

Source: <http://www.financiallyalert.com/financial-spring-cleaning-checklist/>



Gardening Saved Us

Gardener's World is a BBC show that has been televised for over 54 seasons. Starring Monty Don, it is a British institution. (It can be streamed here on Prime.) But last year something amazing happened; with bars, restaurants, etc. all shut down because of the pandemic, viewership of this long-running show was the highest it's been in 5 years.

People needed an outlet and a feeling of connection. Being outdoors working in the soil and seeing things grow provided both an escape from quarantine and a connection to nature that helped us through a difficult time.

<http://www.nytimes.com/2021/03/12/realestate/gardening-monty-don-pandemic.html>

Gardening took off here in the US as well. Last year nurseries were wiped out of plants by the end of June and seed companies saw a 30% increase in sales. <http://www.agweek.com/lifestyle/home-and-garden/5071668-Gardening-becomes-essential-for-many-during-pandemic>

The Benefits of Gardening

That connection to nature has all sorts of benefits. It doesn't matter if are planting flowers or vegetables or if you just have some indoor plants on a sunny windowsill, gardening or offers you great benefits.*

It gets you outside in the sunshine and that is both a mood booster and bone booster as we absorb vitamin D.

It can lower your blood pressure. Even moderate exercise is a great way to lower blood pressure. Gardening provides that exercise as you dig in the soil, plant and transplant, and prune back vegetables and flowers.

For families it provides an ideal activity for even the youngest children and fosters a sense of working together to achieve a common goal.

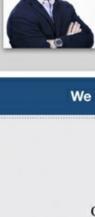
Growing vegetables encourages healthy eating habits in adults and kids. **It can be inexpensive.** Growing plants from seeds is truly economical and easy. **And spend packets** are usually under \$2.00.

Keeping houseplants provides many benefits as well. They beautify our surroundings and lift spirits. They provide a sense of accomplishment as they thrive and grow and they may even improve the quality of indoor air. <http://www.healthline.com/health/healthy-home-guide/benefits-of-indoor-plants#7-benefits>

A wonderful resource for how to get started or improve their knowledge is <http://awaytogarden.com>.

* <http://www.goodhousekeeping.com/health/wellness/a22109/health-benefits-gardening/>

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