



Hi (Firstname),



MAPPA WEALTH MANAGEMENT
NEWS AND VIEWS

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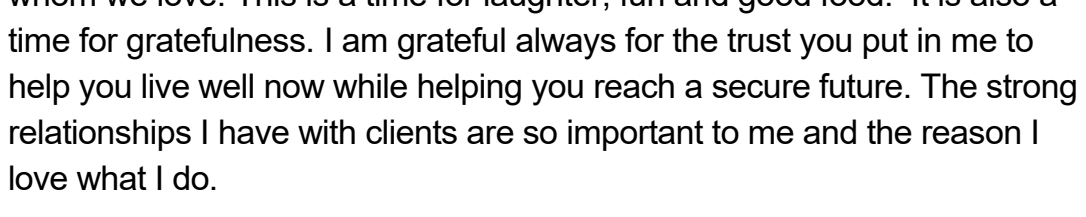
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Please share this newsletter with friends and colleagues who may be interested in this information.



A Message From Mark Mappa

I say it every year but that doesn't make it any less true; I can't believe we are at the end of the year and the holidays are here. It has been a chaotic year for all of us. War in Ukraine, a volatile market, inflation, and a Covid virus that just won't quit. While all of those things are a part of our lives right now, they are not the only part.

There are so many good things we can celebrate this holiday season. Our families, our friends, work we care about and people who love us and whom we love. This is a time for laughter, fun and good food. It is also a time for gratefulness. I am grateful always for the trust you put in me to help you live well now while helping you reach a secure future. The strong relationships I have with clients are so important to me and the reason I love what I do.

In this holiday issue I have a great article on end-of-the-year financial housekeeping matters. Read through it and let me know if you need help with any of them. Going into a new year also means that things may be changing; if you are contemplating taking Social Security, our article can help you maximize your benefits. Since the holidays also mean great food, we have some hints on how to enjoy yourself and still stay healthy.

I look forward to another year that will, I'm sure bring challenges, but nothing we cannot meet together. I am always here for you.

A brief video introducing myself and Mappa Wealth Management that you can forward to your friends, family members, and colleagues who you feel I may be able to help.

Here is how it works:

1. Copy and paste the link below in your email to send to your referral (of course, still feel free to cc me on the email). Or...
2. I will send your referral's name and email to me at mark@mappawm.com and I will send them **the Introduction to Mark Mappa video**.

Click on the link below to view the video:

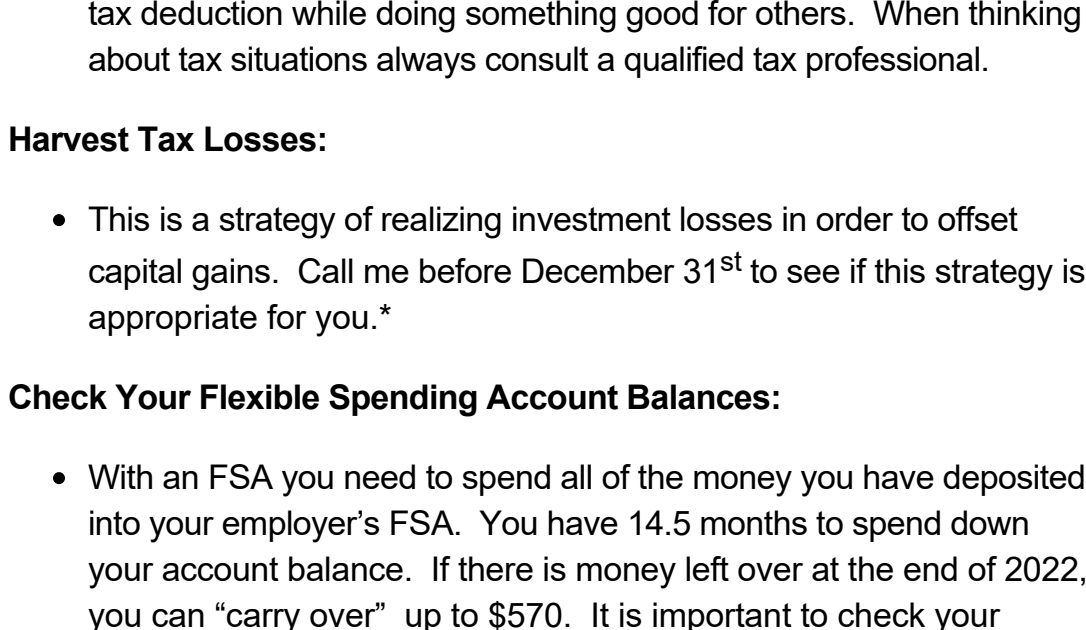
[Introduction to Mark Mappa video](#)

Thank you again for your past and future referrals and introductions.

Enjoy the holidays.

Best regards,

Mark



This is the time of the year when we get our homes ready for the holidays with a little extra sprucing up. It's time to do that with our finances as well. Here are some things you need to think about before the end of the year.

Your Required Minimum Distribution (RMD):

- If you have reached age 72, (or 70 ½ prior to 01/01/2020) you will need to take an RMD from your traditional IRAs. I can help you determine the correct amount, so please call me.

Review Your Retirement Contributions:

- If your plan is employer sponsored, make sure you have contributed enough to take advantage of matching contributions. You have until December 31, 2022 to make any additional 401(k) contributions including catch-up if you are 50 or older. NOTE: The 401(k) limits rose to \$20,500 in 2022 so make sure you have made that limit.
- For IRAs the deadline is April 15, 2023 for contributions and catch up contributions if you are 50 or older.

Donate to Charity:

- We all have a cause or charity we feel is important to support. Now is the time to think about donating to the cause or charity and gain a tax deduction while doing something good for others. When thinking about tax situations always consult a qualified tax professional.

Harvest Tax Losses:

- This is a strategy of realizing investment losses in order to offset capital gains. Call me before December 31st to see if this strategy is appropriate for you.*

Check Your Flexible Spending Account Balances:

- With an FSA you need to spend all of the money you have deposited into your employer's FSA. You have 14.5 months to spend down your account balance. If there is money left over at the end of 2022, you can "carry over" up to \$570. It is important to check your balances before the end of the year.

Review Your Credit Report

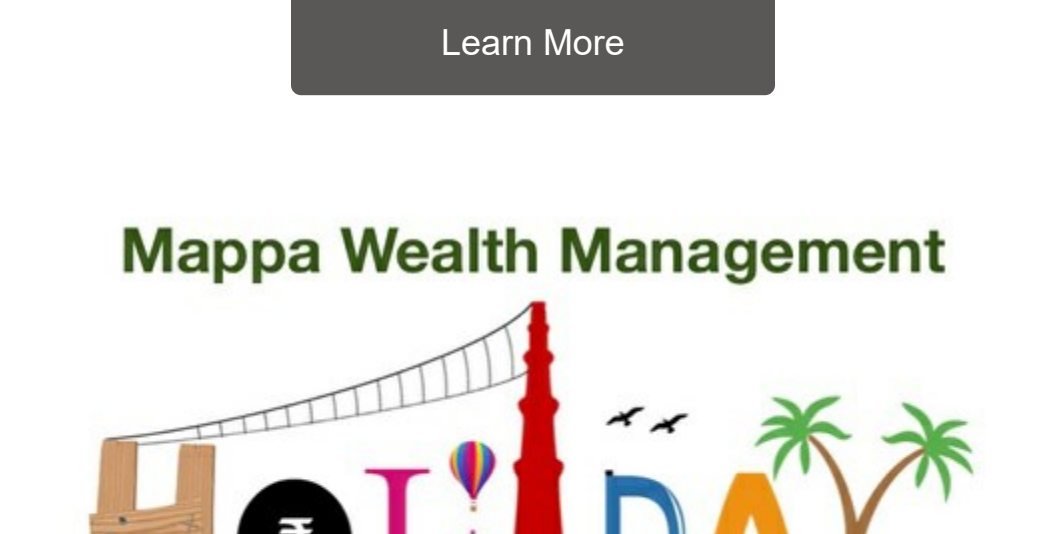
- Each of the major credit bureau's allow you one free audit each year.

All of us put things off but December 31st is a natural deadline to make sure we do what needs to be done financially. If you have any questions, please call me.

Source:

<http://creativeplanning.com/insights/year-end-financial-planning/>

* Always consult a tax professional about tax issues.



In 2023 Mappa Wealth Management is pleased to bring you both important informational events and fun get togethers. We will send you more details as we get closer to the actual dates.

So check your emails, read the newsletter and go to our website for more information. In the meantime please save these dates:

January 25, 2023 Family Love Letter

March 9, 2023 Social Get Together

April 26, 2023 Social Security Event

June 22, 2023 Social event

August 10, 2023 Social event

September 13, 2023 Town Hall meeting

October 18, 2023 Educational Topic TBA

November 16, 2023 Pre-Holiday Client Event

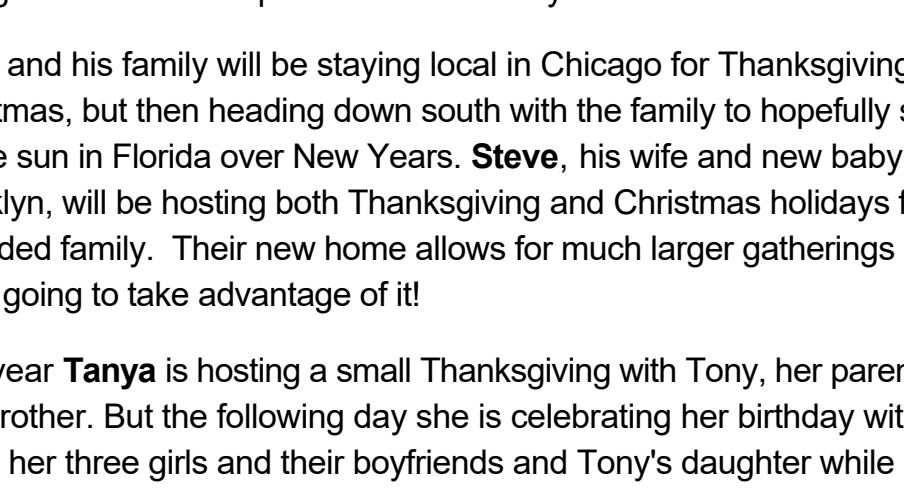
Social Security: Maximizing Benefits



There are other ways to maximize Social Security benefits, in addition to waiting to claim them.

[Learn More](#)

Mappa Wealth Management



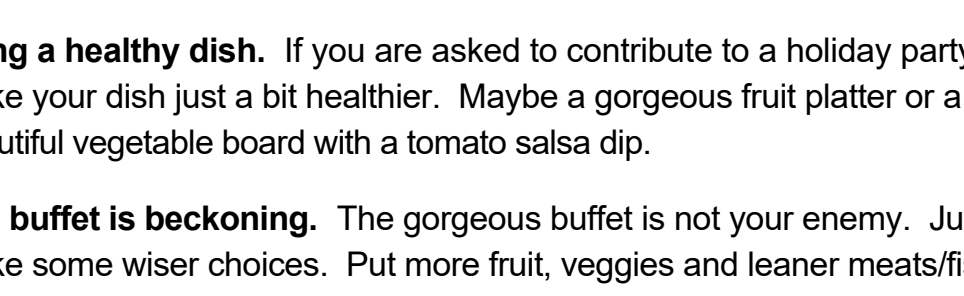
How All of Us Are Celebrating!

All of us at Mappa Wealth Management are excited for the holidays and we are celebrating! **Mark** is spending Thanksgiving with all the trimmings with family here. Then they are heading to Florida in late December through New Years to spend the end of the year in warmer weather.

Brett and his family will be staying local in Chicago for Thanksgiving and Christmas, but then heading down south with the family to hopefully soak up the sun in Florida over New Years. **Steve**, his wife and new baby Brooklyn, will be hosting both Thanksgiving and Christmas holidays for extended family. Their new home allows for much larger gatherings and we're going to take advantage of it!

This year **Tanya** is hosting a small Thanksgiving with Tony, her parents and brother. But the following day she is celebrating her birthday with her mom, her three girls and their boyfriends and Tony's daughter while decorating for Christmas. They can't wait for Christmas, which is a big event at their house. **Sandy** and her family are staying local for Thanksgiving and Christmas. They are both hosting and making the rounds between family and friends.

Whatever your plans are, all of us wish you wonderful holidays!



You Can Enjoy the Holidays and Still Eat Well!

It's that time of the year – the holiday food season! Between holiday meetups, family get togethers, parties, gift baskets at the office and all that cookie baking, healthy eating often takes a back seat to holiday treats. But it doesn't have to be that way. Here are some tips to enjoying the holidays while staying healthy.

No food is off the table – literally. The worst thing you can do is deprive yourself of something you really like. Eat those favorites wisely, however. Take a smaller portion (not so much stuffing, a half piece of pie) and eat it slower. It takes 20 minutes for the brain to know you are full. So take the time to savor the flavors and textures. You'll find a little goes a long way to keep you satisfied.

Bring a healthy dish. If you are asked to contribute to a holiday party, make your dish just a bit healthier. Maybe a gorgeous fruit platter or a beautiful vegetable board with a tomato salsa dip.

The buffet is beckoning. The gorgeous buffet is not your enemy. Just make some wiser choices. Put more fruit, veggies and leaner meats/fish on the plate. Fill in with the heavier carbs (pastas and sweets. It's an easy way to eat all the things you want without overindulging.

Be careful of "holiday cheer". Drinks with friends, punch bowls of mulled wine, holiday toasts, even hot chocolate and "mocktails". We don't usually think of liquid and calories, but all of these and more contain tons of calories and alcohol can make our thinking no so wise. Again, a good rule is for every holiday drink, down eight ounces of water. It will keep you hydrated and give you a feeling of fullness.

Keep moving. With all the extra socializing, it is easy to let your fitness routine slip. DON'T! Keeping active will keep the pounds off and keep your overall health good.

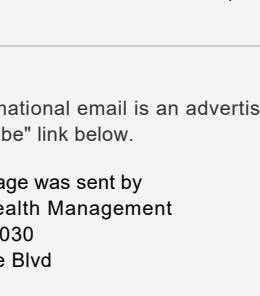
Sleep, sleep, sleep. One of the results of poor sleep is weight gain, along with fuzzy thinking and general poor health. Try to maintain a regular 7 to 8 hour a night sleep routine (and not just the holidays).

The takeaway? Moderation. You can enjoy the holidays and all the temptations. Just do it moderately. You'll probably enjoy them more.

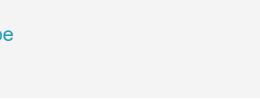
Source:

<http://www.cdc.gov/diabetes/library/features/holidays-healthy-eating.html>

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