



Melissa's Education Update P2



Life Hacks! P3



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A consistent and compassionate source of wisdom and peace in a fast-paced, changing financial world.



*Birds at Cape May
Photo by BTZ3rd*

The Motz Gazette

Inventorying Your Possessions

It is helpful for insurance purposes.

It's great to have insurance against damage and loss, but if you can't show proof of your possessions, it may result in a protracted settlement process with your insurance company.¹

Four Tips for Creating an Inventory. Creating an inventory may take a bit of upfront work, but it can pay future benefits in smoothing the claims settlement process with your insurer as well as increase the potential of receiving the maximum payment possible.

Tip #1 – Make a Video of Your Possessions. A visual record of your possessions is the best proof of ownership. When videoing your home contents, make sure you are methodical and thorough in going through all your rooms and storage spaces. Speak while you are taping to describe each item; include any relevant information (e.g., "this is a signed first edition of "Moby Dick.").

Tip #2 – Document Value of Your Items. Scan or video receipts of the items in your home. Indicate the make and model where appropriate.

If you have artwork or antiques, consider creating a record of any appraisal you may have received on your collectibles.

Tip #3 – Secure Your Inventory. An inventory doesn't help much if you keep it in the house and your home burns to the ground. If your video is digital (highly recommended), consider storing the file in a "cloud" account rather than on your computer, or alternately, on a USB stick stored in a safety deposit box.

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Tip #4 – Keep Your Inventory Updated. Failure to regularly update your inventory may mean unintentionally leaving off expensive new purchases.

Get started by asking your insurance agent if they have an inventory checklist, which may help you remember to include items that you might otherwise overlook.

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Citations.

1 - thebalance.com/making-a-home-inventory-list-for-insurance-4166000 [3/3/19]



Melissa's Education Update

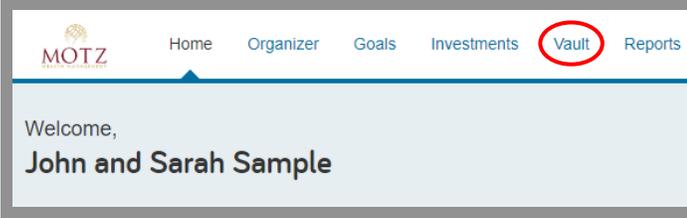
At Motz Wealth Management, we pride ourselves on having a staff with the highest level of experience and education. Motz Wealth Management is committed to providing the educational resources necessary for our staff to remain competitive now, and in the future, so that we can provide clients with the highest level of service. The following list represents seminars attended and courses recently completed by Melissa:

- Senior Investor Issue: Financial Exploitation
- Two-Day National Income Tax Course
- Year-end Planning Strategies
- CFP Board Code of Ethics & Rules of Conduct
- PIMCO Due Diligence Meeting
- Advisor Discovery Forum
- Focus on Growth
- Excel: Beyond the Basics
- CPA Cybersecurity 101
- What CPAs and Financial Planners should know about trusts and estates

Your Motz Personal Financial Website

Did you know that you have an online Vault on your Motz personal financial website where you can store documents to access from any device? Tip: Planning on traveling abroad? Save a copy of your passport ID page in your Vault in case it is lost or stolen. You'll have all the information you need to file a police report and get a replacement.

You can also upload documents to share with our office, such as tax returns and other documents requested by Melissa. The Vault is a simple, secure way of sharing confidential information (e-mail is not recommended for sharing documents that contain information such as Social Security numbers, account numbers, etc.). Upload these documents to the "Shared Documents" folder in your Vault and e-mail us to let us know!



2019 Cyber Security Awareness Training

On May 8, 2019, back by popular demand, we held our second Cyber Security Awareness event at the Hotel Fiesole in Skippack, PA. Our clients loved this event the first time we hosted it in 2016, and the response to this year's event was no different! We had a special guest, Anthony Kazlauskas from TechGuides Inc., who talked about common ways cyber criminals try to trick you, including through phishing e-mails and links on dangerous websites. Anthony explained that the best way to protect yourself is through awareness and by trusting your instincts. For example, you should be cautious of e-mails with suspicious content, hyperlinks, or attachments; hackers will often send e-mails with infected hyperlinks or documents attached. Anthony also identified red flags that could alert you to the danger of a cyber-attack and what to do if you think you may have compromised your information.

FINRA'S TIPS FOR KEEPING YOUR ACCOUNTS SECURE

- ⇒ Use strong passwords and PINs and keep them secret.
- ⇒ Log out of your brokerage account website completely; don't just close or minimize your browser.
- ⇒ If you use apps on mobile devices to access your financial accounts, be sure to password-protect your device.
- ⇒ Read your statements! Check to make sure all transactions shown are ones that you actually made or authorized.
- ⇒ For more tips, visit FINRA's website, www.finra.org.



Life Hacks

What is a life hack?

Life hack: noun: informal: a usually simple and clever tip or technique for accomplishing some familiar task more easily and efficiently (Life hack, n.d.).

Oily spots on clothing ~ Keep a little baking soda handy for removing oily spots off clothing. Depending on the size of the spot, place enough baking soda on the spot to cover it completely. Wait 30 seconds to a minute, then dust off the baking soda. This has worked for Karen for articles of clothing that have already been washed and dried. For best results, Karen recommends doing this prior to washing. If the spot is stubborn, pour a little white vinegar on top of the baking soda; watch the area bubble up, rinse, and rewash the item as directed on the label. Good luck!

Free and easy fire-starters ~ Save your toilet paper roll and the lint from your dryer when you clean your filter. Stuff the TP roll with the dryer lint.

Take away the guessing to which cords are plugged into your electric strip ~ Save the plastic tab that keeps rolls and bread bags closed. Use a permanent marker and write what the plug is (for example, TV, light, etc.). Clip the tab on the cord where it is plugged into the electric strip.



Personal Notes



Melissa— It is hard to believe a year has passed since our last Motz Gazette. We have seen a year of growth in our business giving me the opportunity to work with several wonderful new clients. We are seeing a number of our clients' children beginning to work with us as well. It gives me great satisfaction to work with my clients and their children. Speaking of children, mine are doing well. My daughter, Alissa, is still living in Philadelphia. She and her boyfriend are real foodies and I love going into the city to meet them at different restaurants to enjoy so many different types of cuisine. Alissa does not have a car and uses Uber to get to and from work each day. It is much more economical than driving her own car. Unfortunately, she was in an auto accident in July. She is doing okay, still working, but suffering from back and shoulder pain from her injuries. My son, Dan, is doing well. As many of you know, he lost around 175 pounds as the result of bariatric surgery at the end of July in 2017. He has changed his habits and continues to keep the weight off. He had successful excess skin removal surgery this past May. He is healing nicely. The weight loss and related change in habits has really been life-changing for Dan. He



has gone back to college where he has maintained excellent grades. He has decided to major in biotech and is very passionate about his studies. My Mom is still residing at Peter Becker, in full skilled care. Although she is no longer able to walk, her health is very stable. She turned 94 in April. We are blessed to still have her with us. My husband, Doug, is doing well, enjoying his job and all the challenges it brings his way. We lost our cat of 15 years, Bailey, back in 2017. It took some time to feel ready to welcome a new pet. I am happy to say we adopted a new kitten from a rescue at the end of June this year. His name is Yeti and he has captured our hearts. He keeps us laughing with his antics and he is very affectionate. All in all, a wonderful addition to our family. We have been traveling a bit this year. I got to spend a month working remotely in Gainesville, Florida, over the month of January. I got to spend a couple of weeks out in southern California for two conferences, one in February and one in April. We took a trip to Europe in September to cruise the Mediterranean for 12 days. It was the trip of a lifetime for us. I have renovated all 3 bathrooms at our home in Cape May. They really turned out well, so I am feeling much more confident with decorating and working with contractors. Our next renovation projects will be at our home in Harleysville, starting with landscaping and hardscaping our front lawn and driveway. I will let you know how it turns out. I have never felt better, and am enjoying walking for exercise, either at the beach in Cape May, or on the trails around our home. Life for me is one adventure after another. As long as my curiosity and love of learning continues, I imagine life will never be dull. I look forward to serving you for many years into the future.



The highest compliment I can be paid is the trust you exhibit when providing me the names of friends and associates who might also benefit from my services.



Have you followed us on Facebook yet?

Motz Wealth Management



Jennifer — Happy fall! It has been a while since our last Motz Gazette! We've been busy getting Karen up to speed since she joined our team in May. I hope you've had a chance to meet her and welcome her to the office.

I had a fun summer with my family. We got a pop-up camper and went on our inaugural trip over Labor Day weekend. We had so much fun! We were glad we had the camper when we woke up to thunderstorms on Monday morning. We at least had some shelter from the pouring rain, and it's much easier to pack up a camper in the rain than it is to pack up a tent.

Sammy and Ryan started school at the end of August. Sammy is in 3rd grade and Ryan is in 1st. They both like their teachers and have been enjoying school so far. I started my new "school schedule" again this year, so I'll be in the office Monday through Friday from 9:30 - 3:00 through the end of the school year. It's a great schedule as it allows me to get the kids on and off the bus during the week.

I hope you have a wonderful fall and I look forward to seeing you in the office!

Pam — Fall is probably one of my favorite seasons. I love the cooler air, the changing colors of the leaves, and anything pumpkin! This year has gone by so quickly. In March, Bill and I took a trip to Pinehurst, NC, to watch Matt's college team compete in their spring break tournament. We even snuck in some time for a personal round at Pinehurst. What an incredible resort! In May, we headed to Greensburg, PA, to watch them compete in the NCAA Regional tournament. It just so happened that the tournament coincided with graduation, so photo ops in cap and gown were done on the golf course, instead of on campus. I can't believe how quickly these four years went. While it was strange not to have the closure of commencement, it seemed quite fitting for Matt. We are now officially finished with college tuition payments! Tyler is still living in Phoenixville and enjoying his job with a local investment firm.

Bill and I played a lot of golf this summer. My golf game has improved quite a bit this year. I finally added a new driver to my bag; it was a game changer!

We have been enjoying life with our pup. She will be two in October and is probably one of the most relaxed, easygoing dogs I have ever come across. We have been blessed.



Karen — This spring and summer may have brought us more rain than most would like. I, however, have enjoyed the seasonal temperatures that remind me of when I was a child. I feel we have had an actual spring season and some comfortable summer nights. My husband and I enjoyed a few summer trips; OCNJ with Todd's side of the family and Virginia to visit friends to help us celebrate my milestone birthday, in which we had a beautiful surprise fall-like weather weekend. Todd and I are hoping to get in a fall weekend trip for just the two of us. My twin sister, Kim, and I are planning a Chesapeake Bay gathering with family for a belated joint birthday celebration in October.

Our son, Ben, has been busy with his new job working at TD Bank in Philadelphia. He is enjoying his city lifestyle and preparing to move to a new and better apartment. Since Todd works in the city, he is able to check in with him during their bi-weekly lunches.

Meanwhile, our back yard has been very entertaining with regular sightings of wildlife. It was a treat to spy a Cooper Hawk. As for the turkeys, this year's brood count for new jakes and jennies is 9 additions to the flock. I was almost close enough to pet Bambi, but Zoe, our dachshund, scared him away. When the weather got hot, we did not spy the foxes too often but Zoe let us know when they were in the woods near us. The hound nose knows! Evie, our kitty, lets us know when the birds are close enough to make her teeth chatter. You really can hear them chatter! I hope everyone took time for themselves this summer. I'm now excited for the fall weather. It is almost time to pick out your Halloween costumes! Zoe already has hers!



Motz Favorites

Karen's Ro-Tel Chicken Breasts

~~Prep for several meals at one time~~

This is a super simple starter for flavorful, moist chicken that is a quick dinner or can be used in any recipe that calls for cooked chicken. I make several different meals at one time and stock my freezer with next week's meal. *Directions are for an electric pressure cooker but can be adjusted for a slow cooker; you will just need to adjust the cooking time so the chicken reaches an internal temperature of 165 to 170 degrees.*

Ingredients:

- 2 split chicken breasts (skin removed)
- 1 or 2 can(s) of Ro-Tel tomatoes, any variety according to your taste.
- Salt and pepper to taste

Directions: Using a pressure cooker, place chicken in the pot, add salt and pepper to your liking, and pour the can(s) of Ro-Tel tomatoes on top. The chicken should be almost covered. Lock the lid in place and make sure the vent is set to the *Sealing* position. Select the *Poultry* setting or pressure cook for 15 minutes. When the pressure cooker indicates cook time is complete, release the pressure using the quick release method. Dinner is ready! Enjoy the chicken breast with a side of vegetables and roasted red potatoes.

Another option is to remove the chicken to a cutting board and shred the chicken from the bone using 2 forks. The shredded chicken can be added to salads, soups, or any recipe that calls for cooked chicken. Enchilada "tacos" is one of my favorites (no oven required). In a skillet, add enchilada sauce and shredded chicken; heat through, then stir in 1/2 cup of plain Greek yogurt or sour cream. Serve on hard or soft taco shells with all your favorite taco fixings. Some of my go-to toppings are corn, black beans, scallions, shredded cheese, and a dollop of plain Greek yogurt.

In addition to the chicken, you now have a pot of extra special chicken broth that makes a great base for soups. Strain the tomatoes and set aside. Add to the pot of broth: 1 cup of corn and seasonings of your liking. Blend with immersion blender or in small batches in your blender (be careful of the steam). Place the shredded chicken and another cup of corn into the pot. Select the *Sauté/Brown* setting on your pressure cooker to bring to a boil. Reduce heat and stir in 1/2 to 1 cup of half and half or milk. Serve with chopped chives, scallions, shredded cheddar and/or crispy bacon on top. You can even put back the tomatoes you removed. Enjoy! *From the kitchen of Karen Zartman*



Do you have a recipe you would like to share with the Motz Wealth Management community? Email the ingredients, directions, and a picture (if possible) to Admin@MotzWealthManagement.com and your recipe may be featured in the next edition of the Motz Gazette!



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