

Have you taken your RMD? (Required Minimum Distribution)



If you are 70 ½ or older, you are required to do this by year end. The penalty is stiff for forgetting an RMD. If you don't take your required minimum distribution, you could pay Uncle Sam half of what you should have taken out. It is very important that you make sure you not only take the RMD, but also that it is the correct amount.

HOLIDAY OFFICE HOURS

- November 28 & 29 - Thanksgiving [Closed]
- December 24 - [Closing at noon]
- December 25 - Christmas [Closed]
- December 31 - [Closing at noon]
- January 1, 2020 - New Year's Day [Closed]

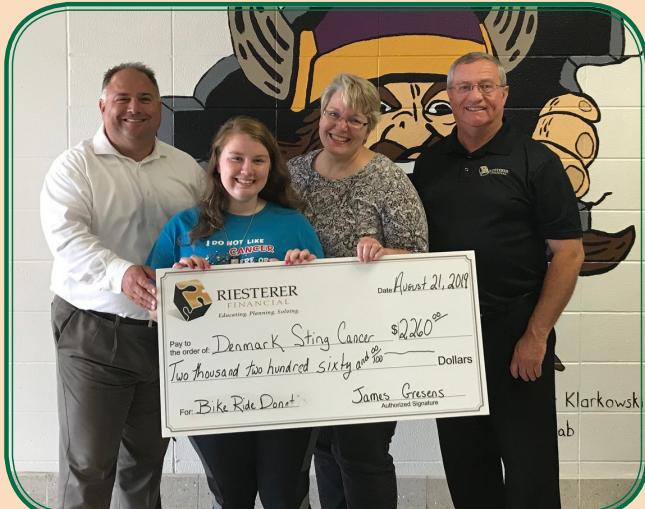


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New Office Hours

Our office will close at 3:30 pm on Fridays.



12th Annual Motorcycle Ride & Benefit

The 12th Annual Motorcycle Ride & Benefit was held on Saturday, July 27, 2019 with approximately 60 participants!

The group went on a scenic ride, stopping at Mineshaft in downtown Hartford for lunch. On the way back, we took an ice cream break at Kelly's Country Creamery south of Fond du Lac.

Left: Riesterer Financial recently presented a \$2,260 donation to Denmark Sting Cancer.

A MESSAGE FROM... *Ruth Wasmer*

Hello! I'm Ruth Wasmer, and I recently became a health insurance advisor at Riesterer Financial. Many of you have already worked with me (in person or by phone) in my previous role as the customer service representative for Riesterer Financial's health insurance department.

My health care knowledge includes experience with a hospital system, as well as a regional health insurance company. I am a licensed life and health insurance agent and help clients find health plan solutions that work, including Medicare plans as well as individual/family health plans for short or long-term needs. I can also assist clients with dental, vision and hearing coverage and final expense plans. My approach to relationships is based on respect and compassion, with a goal of providing clients the information they need to make important choices about their health care.

My husband, Tony, and I enjoy traveling and spending time with our children and grandchildren. My interests include writing, gardening and reading.

If your family member or friend is changing jobs, losing health coverage or becoming Medicare eligible soon, I would be happy to review their health plan options. Please reach out to me at Riesterer Financial, at 920-894-7835, or rwasmer@rfsadvisors.net.



Ruth Wasmer

Apple Butter Spice Cake

Ingredients

Topping

- 1 cup packed brown sugar
- 1 teaspoon ground cinnamon
- 1/2 teaspoon ground nutmeg
- 1/2 cup chopped pecans



Enjoy!

Cake

- 2 cups all-purpose flour
- 1 teaspoon baking powder
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1/2 cup butter, room temperature
- 1 cup white sugar
- 3/4 cup apple butter
- 1 teaspoon vanilla extract
- 1/2 cup whole bran cereal or wheat germ
- 1 cup sour cream
- 2 eggs, room temperature

Directions

1. Preheat oven to 350 degrees F (175 degrees C). Grease a 9x13-inch pan.
2. Prepare the topping by mixing together the brown sugar, cinnamon, nutmeg, and chopped pecans.
3. Sift together the flour, baking powder, baking soda, and salt.
4. Beat butter and sugar together in a large bowl with an electric mixer until light and fluffy; add eggs one at a time, thoroughly beating each egg into the butter mixture before adding the next. Add apple butter, vanilla, and wheat germ or bran cereal. Add sifted dry ingredients alternately with sour cream; mix well after each addition.
5. Pour half the batter into the prepared pan; sprinkle with half of the topping. Pour remaining batter into pan and top with the rest of the topping.
6. Bake in the preheated oven until a tester inserted in the center comes out clean, about 40 minutes.



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