



MARGARET REMLINGER Welcome to My New Newsletter! Hello:

I am so excited to welcome you to my new newsletter. I have been wanting to create a personal and informative newsletter to connect with

I want this newsletter to reflect how I feel about my business and my

you for some time. . .and now it's here!

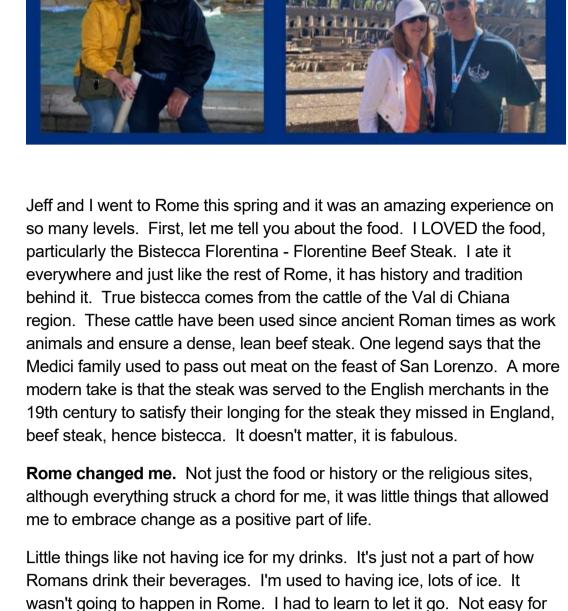
clients. I believe that once you become my client, that relationship is personal. I want to know who you are, how you think and how you see your life; not just because you are my client but because as a person you

become important to me. It's one of the lessons I learned from my father.

Any relationship goes in two directions, and so this newsletter is here to let you know about me and my family as well as offer you some important and informative financial information. It will also have an occasional profile of someone whom I think is worth knowing. And since my husband and business colleague Jeff is our family chef, it will also have some of

Jeff's best family recipes. He's good, try them out. It will come to you quarterly and I hope you will feel free to send me your comments and suggestions for future issues. In this issue I am sharing things I learned on my trip to Rome (and it's not just history!); news about my family and some good information on paying for college - it can be a challenge! There is also a timely article on travel insurance and why it is important as one of my colleagues can attest. So please read through, let me know what you think and please pass it along to anyone you think might be interested in the information or in meeting me. Thank you and all my best,

Margaret I Loved Rome. . . And How it Changed Me!



I realized how much Rome change me when we got home. We were in Ohio for Memorial Day weekend with Jeff's family. I realized I forgot my glasses, which I use every night when I take out my contacts. Frantically I called around to find a 1 hour eye care. Found one, an hour away! I called my eye doctor for the prescription and then realized I would have to drive an hour, wait for the glasses and then drive an hour back. I chose to let it go. I'd deal with no glasses for the 5 days instead of losing family time. I swim, that is my choice of exercise. On my way to the YMCA, I realized I'd forgotten my towel. I could go home and get one but then I would lose time in the pool. That is what the old me would do because I thought I needed that towel to swim. Now I just kept on to the pool and swam. I gave myself that time and I am so glad that I did.

In Italy I also learned to get off the beaten path. A miracle happened in Orvieto in Umbria in 1263 that reaffirmed a priest's lagging faith. When Pope Urban heard about it, he began to build a cathedral on the spot. There is a chapel inside the cathedral that has unbelievably beautiful

frescos that actually inspired Michelangelo. We all want to see the works of Michelangelo but off the beaten path there are just as many wondrous

So yes, Rome changed me. I am much more open to accepting what happens, not trying to control everything. It's better than any souvenir I

me. I know, it seems a bit silly, but it's really just the tip of the ice(berg) (bad pun). It's really about not being in control of everything and just letting go and enjoying the monent It is really freeing. And I brought that

new way of thinking home with me.

and beautiful things to see.

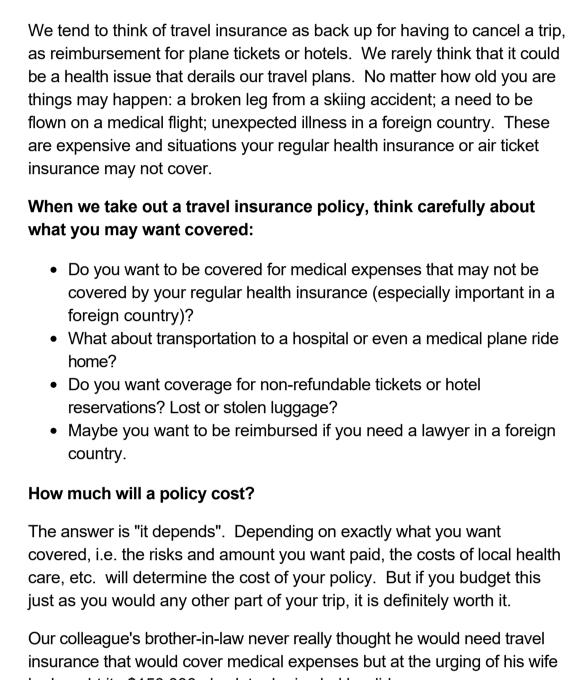
could have brought home.

taken out travel insurance.

I Love Travel **GET TRAVEL INSURANCE**

As you can see, we had a fabulous time in Rome. Travel is wonderful but things can happen. This spring a colleague's brother-in-law wound up having heart surgery in Istanbul. Not exactly how he expected his cruise to end. Everything is fine and he is home and getting better but the bills are now well over \$150,000 which he will NOT have to pay. Luckily he had

he bought it. \$150,000 plus later he is glad he did. Source: http://www.nerdwallet.com/article/insurance/travel-insurance



My family is growing, not in numbers, but as in growing up. It's a

wonderful new time for all of us. Our son Jeffrey is living in Nashville and with a degree in statistics he really wants to work as a sports analyst. He's got a great job but it's not his dream so he is finding his way in through the National Soccer Club and Fantasy Football. And recently started writing articles for a sports blog. It's a great opening to get to where he wants to be. We spent a weekend with him enjoying the music of Nashville and the

soccer game as well. It was my first professional soccer game and I'm

Kaileigh graduated from St. Ambrose University in May, and end of May started at Bellarmine University pursing the Doctorate degree in Physical Therapy. It is a 3 year program. She's a bit further away, and we miss her

Michael has finished his time at the Junior College and is heading to Louisville as well. He will attend The University of Louisville to finish his B.A. in Business. Katherine is a rising 8th grader and competing in club volleyball. Although she misses her siblings tremendously, she is looking forward to having mom and dad all to herself! We are proud of all of

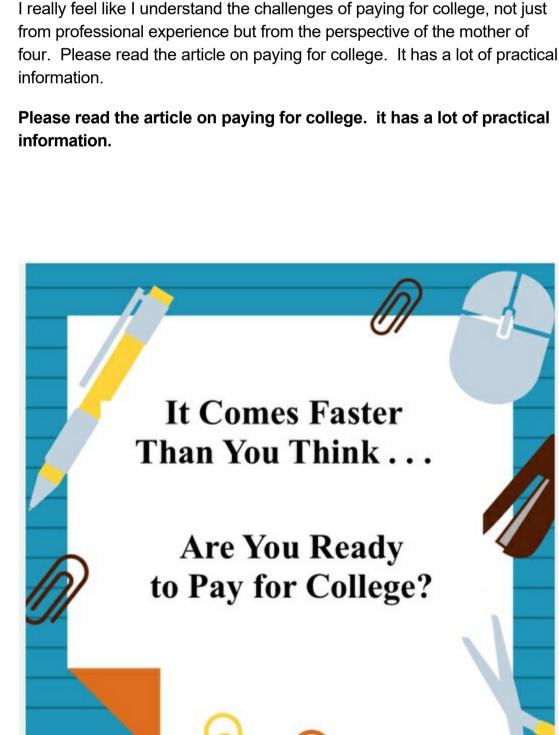
already. We are so proud watching her reach her dreams.

hooked.

them.

The Kids are (Almost)

Launched



The truth is that for middle class families saving to be able to pay all the costs of a college education is difficult. According to the National Center for Education Statistics, in 2020/2021 average tuition and fees at public 4year institutions were \$9,400 (freshman year), about 10 percent higher than in 2010/2011. For private non-profit institutions average tuition and fees were \$37,600, about 19% higher than in 2010/2011. Many families and students rely on loans to pay for tuition. According to the Federal Reserve Bank the average loan amount (combining both private and public colleges) is \$28,950. Unfortunately, many parents end up choosing to compromise their own

financial security by withdrawing from their retirement or by taking on debt

Don't panic, there are many things you can do to make this process easier. Most importantly make this a family plan. Have a conversation to brainstorm and look at different ways to reduce the costs. Here are some

Most important, don't sacrifice your own retirement planning to pay

Reduce tuition by considering state schools or doing the first two

If your children are younger, consider the prepaid 529 college

 Be realistic with your children about what you can afford. NOTE: this may not match what your "family contribution" number may be. It

savings plans. Remember most states allow an income tax deduction for 529 contributions. So if you're in the "paying for college" mode and need to use your cash flow, contribute the funds to the 529 THEN have the 529 pay the tuition to ensure you get your state

NOTE: Under the new tax law, beneficiaries of 529 plans may rollover any remaining funds into Roth IRAs tax and penalty free for

Help your children take student loans but be realistic about the

Let your children be part of the solution, it's a great step toward

I can help you manage the costs without jeopardizing your own

http://www.federalreserve.gov/publications/2022-economic-well-being-of-

Make college planning part of your overall financial strategy.

that they're unable to handle. This is usually the wrong thing to do.

ideas:

for college.

years at a community college.

may actually be lower.

income tax deduction.

distributions after December 31, 2023.

amount of debt they take on.

adulthood. That's the goal, right?

secure retirement. Call me to discuss.

http://nces.ed.gov/fastfacts/display.asp?id=76

us-households-in-2021-student-loans.htm

Sources:

of Jeff Remlinger.

From the Kitchen

Ingredients 2 heads of romaine lettuce 4 boneless chicken thighs 1 lemon cut in half 3 tablespoons extra virgin olive oil plus a little more 2 ounces Parmigiano Reggiano freshly grated Salt Pepper Crusty bread

Jeff is my husband, business colleague, great dad and our family's

I'm going to share one of our favorites in each issue. Since it's summer

chef. He loves cooking and we love eating so it is perfect.

and it's hot, this delicious salad is perfect for summer dinners.

Simple Grilled Romaine and Chicken Salad

Serves 4

Instructions

each with part of the root end. 4. Clean and oil your grill grate, and place chicken on the oiled grate. 5. Brush both sides of the lettuce with olive oil. 6. When the chicken reaches 160 degrees take them off and put the lettuce halves directly on grate. 7. Press down on the lettuce to make sure it gets a good sear.

8. 2-3 minutes and then flip lettuce for another 2-3 minutes.

9. Sprinkle kosher salt and pepper on the lettuce, and lay the chicken

10. Drizzle the 3 tablespoons of olive oil, and squeeze the lemon halves over top. Then sprinkle the Parmigiano Reggiano over everything and

1. Salt and pepper the chicken thighs and allow to come to room

2. Light your charcoal or pre-heat your gas grill to medium high.

3. Slice your romaine lettuce heads vertically, so you will have 4 halves

temperature while you prep everything else.

along with any accumulated juices on top.

serve. **ENJOY!**

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