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ICLES IN THIS ISSUE

New Retirement Contribution Limits for 2023 **January is Financial Wellness Month** The Wellness Corner Please share this newsletter with friends and colleagues who may be interested in this information.

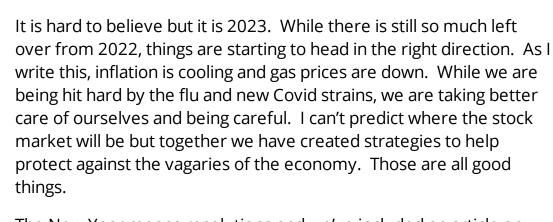
A Message From Mark Mappa

Meet Theresa Parilla Konieczny

Financial Resolutions for 2023

Upcoming Client Events in 2023

From The Desk Of Mark Mappa



write this, inflation is cooling and gas prices are down. While we are being hit hard by the flu and new Covid strains, we are taking better care of ourselves and being careful. I can't predict where the stock market will be but together we have created strategies to help protect against the vagaries of the economy. Those are all good The New Year means resolutions and we've included an article on

some financial resolutions you should be making in 2023; there's also a companion article on how to keep those resolutions. January is also

"Financial Wellness Month" and we have some ideas on how to stay financially healthy. Please read the important information on the new retirement contribution limits for 2023. I want to introduce you to a good friend and client of mine, Theresa Konieczny. Theresa has published a children's book she wrote at age 10!!! Please check out the interview and her Amazon page. My New Year's Resolutions are to eat healthier and exercise more, and to continue to provide you with the best advice and service possible, Happy New Year!

Very truly yours, Mark

Meet Theresa Parilla Konieczny

Publishing a Dream Come True

Imagine writing and illustrating a children's story at age 10 and then having it published 40 years later as an adult. That's exactly what happened to Theresa Parilla Konieczny. The book, "Shape Towns: Can Hexner Find His Home?" was written and illustrated by Theresa as a ten-year-old. But as she grew up, the story was put aside - - career, marriage, children, and parents. Hexner made a new appearance when she began to tell his story to her own children. Throughout the years, her children who are now adults - Joey, 21, and her 19-year-old daughter, Gianna - urged her to take her story and illustrations and publish it. Her husband, Tom, has always been a big supporter of her book. Now, a beloved bed-time ritual that helped uphold her family's "no

an important lesson." Theresa is currently a Senior Director, Human Resources for US

Foods. When not working, she loves to workout, especially riding her Peloton; play tennis with her kids; and take walks with her husband.

answer was a definite maybe. Receiving pictures of parents reading

When asked if there are other children's books in the works, her

her book to their children, as well stories of children bringing her book to school and reading it to their classmates, provides pure joy.

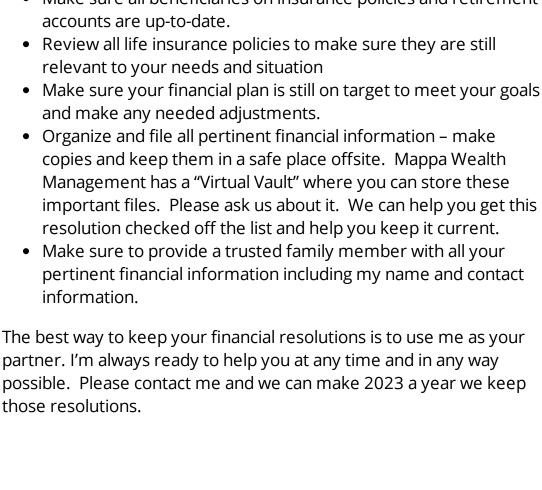
"To imagine that this book, which was in our home is now in other

countries, is surreal." Hery son stated it best, "Gianna and I got to enjoy the story as kids and now lots of others can experience it too!

families' homes, providing fun and connection, across many

Hexner will be worldwide."

You can find "Shape Towns: Can Hexner Find His Home?" on Amazon, BarnesandNoble.com and through BookFinder.com



In 2023 Mappa Wealth Management will be bringing you both important informational events and fun get

togethers.

We will be sending you more details soon.

Please check your emails and our website for Additional information.

New Retirement Contribution

Limits for 2023

UPCOMING





Here are some things to educate yourself about to achieve financial

health (peace of mind or worry).

wellness:

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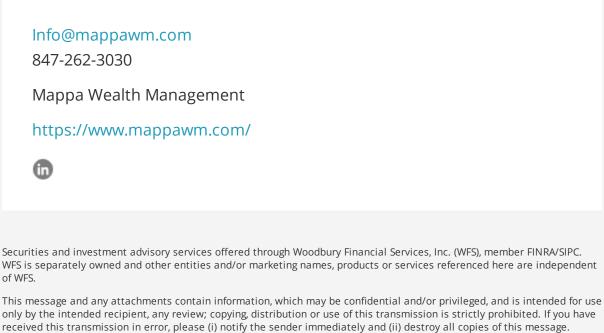
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electronics" rule... but more importantly, created joy, happiness and memories, is a charming children's book. "This whole process has brought me so much joy and happiness," she said as she laughed. Theresa began her career at Deloitte and Touche, as an auditor, then moved into the corporate world within Finance at Kraft Foods where she met Mark Mappa at the Quorum Credit Union on-site office. That was the beginning of a twenty plus year relationship both professional and personal. "Shape Towns" is the story of Hexner who is trying to find his home, that place where he fits in and belongs. "At 10, I didn't realize I had written a story about inclusion and diversity. I wanted to share a story that all kids can feel, and share a delightful story. Now I realize it is a tale that will always resonate with

New Year's Financial Resolutions I know we've been through this before, but it never hurts to go through it again. Here are the Financial New Year's Resolutions I hope you make and keep! Schedule your review dates with me to make sure your financial strategy is on-target to meet your goals. Do this in January for the rest of the year. Review all credit lines, mortgages, credit cards, etc. Make sure I have all your current, pertinent information. • Make sure all beneficiaries on insurance policies and retirement

IRS. Learn More January is **Financial** Wellness

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 Start to plan and save realistically for retirement. Starting early is best, but starting now will make a significant difference. • **Understand the difference** between good debt (a mortgage) and bad debt (overspending on high interest credit cards). It's realizing that no matter what stage of life you are in, it is vital you live within your means. This is a significant issue for me as an advisor, please call me if you have any questions about your financial questions. Sources https://nationaltoday.com/financial-wellness-month/ https://www.forbes.com/sites/lizfrazierpeck/2022/01/19/financialwellness-is-critical-to-your-overall-healthand-financial-literacy-is-thekey/?sh=788181602cdc **Keeping New Year's (Or Any) Resolutions!** Resolutions – easy to make, even easier to break. We all have good intentions as we make those resolutions on January 1st. But by January 31st, many of us have reverted to bad habits – again. Here are some ideas on how to make resolutions that you will actually keep. Carefully consider why you want to make a specific resolution. Ask exactly why you are thinking about making this resolution. Does it sound like something you should do or is it meaningful to you in a particular way? • **Do it for yourself.** Doing something because someone else wants you to is often a recipe for failure. Any resolution should be something that you want to do for yourself. Think about how you will keep the resolution. For example,

if you want to exercise an hour a day, how will you plan your days to be able to achieve your goal. Make small changes to succeed. These are common sense things you can do to help you reach the bigger goal. If you want to eat healthier it makes sense not to keep lots of unhealthy snacks around your home or office. **Be kind to yourself.** We all slip up so expect that you won't be perfect. But when you do slip up, don't beat yourself up, just acknowledge you slipped and recommit. It really works. Sources https://www.rochester.edu/pr/Review/V74N3/pdf/0307_newyear.pd f

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