



MAPPA WEALTH MANAGEMENT
NEWS AND VIEWS

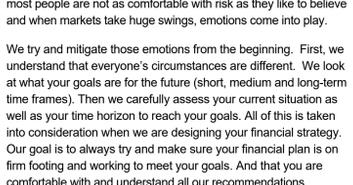
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In This Issue

- Risk, Emotion and Financial Planning
- Resources For The Sandwich Generation
- Women's History Month
- MWM Website News
- We Recommend: Book Review
- The Wellness Corner
- March Madness Is Upon Us
- Bulletin Board: Events for 2020

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



Risk, Emotion and Financial Planning

March Madness is upon us and while the office brackets are fun and exciting, taking unnecessary risks with your financial future is assuredly *not* fun and exciting. As financial advisors who are also fiduciaries, we take the idea of risk very seriously. Investing, whether in stocks, bonds, real estate, etc. always carries risk. Our job as financial advisors is to understand just how comfortable you are with the inevitable downward swings in all markets. That's called risk tolerance. Our experience tells us that most people are not as comfortable with risk as they like to believe and when markets take huge swings, emotions come into play.

We try and mitigate those emotions from the beginning. First, we understand that everyone's circumstances are different. We look at what your goals are for the future (short, medium and long-term time frames). Then we carefully assess your current situation as well as your time horizon to reach your goals. All of this is taken into consideration when we are designing your financial strategy. Our goal is to always try and make sure your financial plan is on firm footing and working to meet your goals. And that you are comfortable with and understand all our recommendations.

Not Reacting to Volatility Emotionally

Volatility is a normal part of the economy and we try to prepare clients for those downturns. This is when having a trusted advisor is critical. When market forces beyond anyone's control are at play, causing more than a little concern, all of us at Mappa Wealth Management are here to help you look at the situation in a more pragmatic way. We help you to stay focused on your goals and remind you of how your strategic plan will help you reach them.

One of our most important functions is to keep emotions out of your financial plan. Reacting emotionally to market volatility can be a road to a debacle. Since we were thorough and thoughtful about your financial strategy, we probably don't need to make any drastic changes when the market takes a turn.

Our relationship is a partnership, it is not just about dollars and sense, it is about our commitment to you, your family and your business.



Resources For The Sandwich Generation

There are lots of positives to adulthood. You make your own money, you make your own rules, and you make your own decisions. But with that freedom comes responsibility too, and some are harder than others. Particularly difficult is the obligation of what's known as "the sandwich generation," people who are caring for aging parents and children simultaneously. When we have kids, we quickly become experts on how to juggle our new normal. But even though we've had our parents in our lives for ages, caring for them is typically something very new. The job requirements range from healthcare to financial planning to estate law to home handyman...and that's not even a full list.

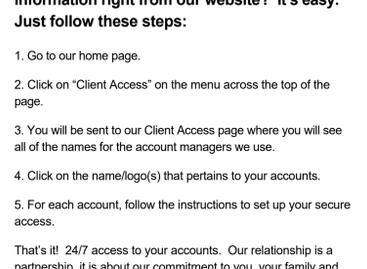
Having worked with many clients who've suddenly found themselves in the sandwich generation, there are some resources that can help as long as you know where to look.

First, take some time to explore these government resources:

- **Benefits.gov** - Visit the official benefits website of the U.S. government, with information on more than 1,000 benefit and assistance programs.
- **The Administration on Aging** - The Federal advocate agency for older people and their concerns.
- **Food and Drug Administration (FDA)** - The FDA's database covers every drug approved by the agency, listing active ingredients, purpose of the medication, dosing recommendations, side effects and conflicts.

These are good places to start your education. Once your parents are further along in the aging process, you may also want to take a look at this guide from Transamerica, **Caregiver's Resources**, that provides more advanced resources for when elderly folks begin to become less independent.

Being right in the middle of a generational sandwich is no easy task. Let's connect and together we can develop a plan that makes good sense for you and your family.



In March we celebrate the social, economic, cultural and political achievements of women. This year, in particular, we remember the women, the suffragists, who fought for the right of American women to vote.

The **suffrage movement** began in 1848 when a "women's rights convention" was held in Seneca Falls, New York. While not the first meeting in support of women's rights it is considered to be the meeting that launched the suffrage movement. Over the next 50 years, under the leadership of Susan B. Anthony, Elizabeth Cady Stanton, and other women's rights pioneers, suffragist supporters circulated petitions, lobbied congress and state legislators, made speeches, protested, and went to jail to pass a constitutional amendment allowing women to vote.

Finally, after a hard-fought series of votes in the U.S. Congress and in state legislatures, the Nineteenth Amendment became part of the U.S. Constitution on August 18, 1920. It states:

"The right of citizens of the United States to vote shall not be denied or abridged by the United States or by any State on account of sex."

American women have been in the forefront of social movements for generations, including civil rights for all women, men and children.* Take the time to thank the women in your family who do so much for all of us.

* womenshistory.org: The National Women's History Museum, The Woman Suffrage Movement.



DID YOU KNOW...

You can access all of your account information right from our website. It's easy. Just follow these steps:

1. Go to our home page.
2. Click on "Client Access" on the menu across the top of the page.
3. You will be sent to our Client Access page where you will see all of the names for the account managers we use.
4. Click on the name/logo(s) that pertains to your accounts.
5. For each account, follow the instructions to set up your secure access.

That's it! 24/7 access to your accounts. Our relationship is a partnership, it is about our commitment to you, your family and your business at all times.

To access our website click here <http://www.mappawm.com/> or on the MWM logo at the top of this newsletter.

weRecommend

The Last Amateurs: Playing for Glory and Honor in Division I College Basketball
John Feinstein

As we said, March Madness is here and if you love college basketball, then you will love this book. Feinstein is one of our great sportswriters and he loves the sport. He went in search of college basketball players with the passion and integrity it once inspired and found the Patriot League. As one of the NCAA's smallest leagues, none of these teams leaves college early to join the NBA and none of these coaches gets national recognition or endorsement contracts. The young men on these teams are playing for the love of the sport, of competition and for their schools.



Walking: Easy, Inexpensive, Very Healthy

We all know we should exercise more. After all it's not just good for the body, it's good for the mind as well.

One very simple way to take care of yourself is walking. It's easy to fit into your schedule, all you need is good pair of sneakers, plus it's free! The benefits of walking are numerous. According to the Mayo Clinic Health Blog,* thirty minutes of brisk walking, five to six times a week can:

- Enhance and elevate your mood
- Lower blood pressure
- Prevent heart disease
- Help maintain a healthy weight
- Strengthen bones and muscles
- Improve balance and coordination

Just slip on your sneakers and slip out the door for some fresh air, you'll be amazed how much better you'll feel.

* <http://www.mayoclinic.org/healthy-lifestyle/fitness/in-depth/walking/art-20046261>



March Madness is Upon Us!

2020 March Madness NCAA Tournament Schedule

As we write this, it is still too soon to work out our March Madness brackets, but we thought that we'd give you a heads up on the schedule, straight from NCAA.com, is the March Madness schedule, including the Final Four and championship game in Atlanta.

- Selection Sunday—March 15, 2020.
- First Four — Tuesday and Wednesday, March 17-18, 2020
- NCAA Tournament Round 1 — Thursday, March 19, and Friday, March 20, 2020
- NCAA Tournament Round 2 — Saturday, March 21, and Sunday, March 22, 2020
- Sweet 16 — Thursday, March 26, and Friday, March 27, 2020
- Elite 8 — Saturday, March 28, and Sunday, March 29, 2020
- Final Four — Saturday, April 4, 2020
- 2020 NCAA championship game — Monday, April 6, 2020

MWM Events and Firm News.

Events For 2020

Mappa Wealth Management is planning for a year of interesting and informative educational events as well as fun social evenings. Check here and on our website for more information about upcoming events.

- Events planned for 2020**
- April 7th: Educational Event
 - July 28th: Post Democratic Convention Update
 - August 20th: Social Event
 - September 10th: NFL Opener Viewing Party
 - November 5th: Post Election Update
 - December 3rd: Client Holiday Party

For additional information visit our Website: www.mappawm.com or contact: Tanya Widner 847-262-3032 tanya@mappawm.com

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We Offer Personalized Strategies in:

- Investment Management
- Retirement Planning
- Wealth Management
- Insurance Solutions
- Comprehensive Financial Planning
- Estate Planning
- Tax Planning

Our Concierge Services

To help our clients meet their financial objectives, Mappa Wealth Management offers you, a full array of concierge services. These professionals complement the broad range of financial services that Mappa Wealth Management provides.

Mortgage Brokers Credit Unions* Mortgages Lines of credit Personal loans Banking services	Insurance Brokers Health Life Property & Casualty	Attorneys Wills Trusts Estate planning Legal services
Mappa Wealth Management		
CPAs Tax return preparation Tax planning IRS audit assistance	For Business Owners Business evaluation Buy/Sell agreement Payroll services	

*Offered through Quorum Federal Credit Union. Working with MWM for over 18 years

Contact us for more information about our concierge services
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MAPPA WEALTH MANAGEMENT THE BEST OF BOTH WORLDS...

A Truly Powerful Partnership for Our Clients
Mappa Wealth Management is your long term partner for navigating financial and life decisions. We help you achieve the best life possible and work with you to make this happen.

- We bring clarity to complex financial concepts by taking time to take our approach
- We help make sure you're financially prepared for the challenges that may be ahead
- Committed to integrity and transparency, as fiduciaries we take pride in upholding the highest ethical standards
- Our clients' best interests are always our number one concern

Personal Service along with National Resources
When you choose Mappa Wealth Management you choose a firm that offers you highly personalized service and the benefits of a powerful national partnership through Woodbury Financial, a network of some of the top independent financial firms in the nation.

- You get:
- Highly personalized service and support from an experienced advisor who is a member of your community and understands your needs
 - A broad array of national resources to help develop creative solutions to your financial needs