



faith . discipline . patience

skv  three things



An estimated 10,800 Americans will turn 65 years old each day this year. **1 every 8 seconds.** This is the 10th of 19 years of baby boomers turning 65. (source: GAO) In 1955, the S&P 500 was about 35. 65 means signing up for Medicare, some senior discounts at restaurants, hotels, travel deals.... and only a little more than a year away from Social Security “FRA”. Full retirement age is 66 and two months if you turn 65 this year. The IRS may also have a birthday gift or two –check out the “Credit for the Elderly” provisions. And if feeling older, don’t fret...*turning 65 is like turning 18 celsius!*



Speaking of IRS...when will you get your “tax stuff” from us? Forms 1099 will be due to be mailed no later than the IRS deadline of **February 18th, 2020.** By the way, remember the IRS will not call you. Ever. Or email you. Do not fall for bogus IRS calls or emails trying to scam you out of money, or information. Neither will Social Security or Medicare. “*Yeah but the caller id said ‘IRS’....?!*” It’s a trick! You have to up your diligence. Today’s crooks are much more creative and believable than the ole’ “Nigerian Prince...” emails. Sorry, you did not win a free cruise. Be wary of unsolicited calls from “tech support.” And don’t let your guard down because call from a local area code. “*In 70% of reported fraud cases, telephone was the method of initial communication used by scammers*” (source: Federal Trade Commission) Only take calls from friends, family and me, Corlis, Vik or Robin! 😊



I am working on an SKV brochure....thought I should include a section entitled “*What we do/How We Earn our Fee*”:

Quantifying Goals, crafting a plan	20%
Coaching clients to continue work the plan through all cycles of the economy and all the fads and fears of the market	80%
Analyzing current events	0%
Timing the market	0%
Interpreting the economy	0%
Identifying consistently top performing funds	<u>0%</u>

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Total

100%

As always, I'm honored and humbled you have given me the opportunity to serve as your financial advisor. We endeavor to *"treat our clients as family. To provide genuine caring service to every client, every day"* If we fall short, let me know. *MHK*

FAITH

DISCIPLINE

PATIENCE

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