

REMINDER

Shredding Event

Saturday—9:00am–12:00pm

May 4th, 2019



What can I bring?

Any financial statements, bank records, canceled checks, credit card statements, medical records, legal documents, payroll information, social security numbers, investment data, address book, addressed mail, etc. *Staples, paper clips and rubber bands are all OK, however, please be sure to remove 3-ring binders, large binder clips, plastics or metals.*

What should I bring my material in?

A paper grocery bag as they are shredding and recycling friendly. Anything else used will be returned to you. The material will be transferred into the secure shred bin for destruction.



Please invite friends, co-workers, neighbors to attend the event!

We always enjoy meeting your guests!

Southtown Office Park
8120 Penn Avenue South
Bloomington, MN

5 Very Common Money Mistakes & How to Avoid Them

1. Living paycheck to paycheck

Too many Americans don't have enough money in savings. According to CareerBuilder, nearly 80% of Americans live paycheck to paycheck to make ends meet. Lest you think this applies only to those who are in low-wage positions, nearly one in ten workers who earn over \$100,000 or more are in the same boat.¹ Pay yourself first by stashing away funds after each pay period. Grandma said there would be a rainy day and let me tell you, the raining days come to each of us. The key is to be prepared.



Gary Webb, RFC®

2. You can't start too early saving for retirement

I've already had several conversations with my almost college-age daughter about retirement planning. She seems less than enthusiastic. I get that. There are many other things she's focused on today. But when she graduates from college, the seed will have been planted, and she'll be mentally ready to sign up for her 401k with her first employer. I have a friend who is in his late 40s. He can probably retire comfortably by 60. Yet he regrets waiting until 30 to begin putting money into a retirement account. What if he had started in his early 20s?

We all know the reason earlier is better—it's the magic of compounding. Those deposits made in our 20s and 30s will have a lifetime to grow. Don't waste the chance to increase your savings now. You'll never get that time back!

3. Do you know where your money goes?

Without a spending plan or budget that tracks income and expenses, you may wonder why there is more month left at the end of your money, and not more money left at the end of your month.

Focus on the essentials—rent, mortgage, utilities. Leave room for your financial goals—repaying debts, retirement, emergency funds. And have some fun by budgeting for lifestyle choices such as recreation, hobbies, vacation, etc. If you are unsure how you might get started, my team can help you develop a spending plan that will help get your financial house in order.

4. Credit cards and personal debt

Credit cards are a fantastic convenience and most have rewards. But don't place yourself in bondage to monthly payments. Pay them off monthly in order to avoid interest charges and nearly never ending payments.

If you feel like you're buried under credit card debt, student loans, and personal debt, you'll need a plan of attack. Let's talk. Just knowing there's a roadmap to debt-free living will be liberating.

5. Those luxury purchases

When looking for a new vehicle, what you don't know can hurt you. It's not just the amount of the car payment: Is an expensive grade of gasoline required? What is the gas mileage? What will it cost to insure? What will the annual license renewal run?

If your car payments fit comfortably into your budget, and you can answer these questions you'll sidestep any surprises that deter your financial goals.

¹<http://press.careerbuilder.com/2017-08-24-Living-Paycheck-to-Paycheck-is-a-Way-of-Life-for-Majority-of-U-S-Workers-According-to-New-CareerBuilder-Survey>

How to Naturally Dye Easter Eggs

Each dye color requires the same process—you just need to substitute the final ingredient to change the color.

Bring 1 quart of water, 1 tablespoon of salt, 2 tablespoons of vinegar, and 2 tablespoons of the respective fruit, vegetable, or spice (to create the color) to a boil.

Let simmer for 30 minutes, and then remove pot from burner. Be sure to strain the dye, and let sit until it's room temperature before dipping your eggs.



dark blue: use blueberries

light blue: use red cabbage

beige: use coffee

orange: use onions

yellow: use saffron or carrot turmeric

green: use parsley or spinach

purple: use red wine

pink: use beets



Attention Snowbirds:

Be sure to call us with your summer address so you are able to receive your mail during the summer months.

Webb Financial Group provides comprehensive wealth management solutions to individuals and businesses. For over thirty-five years, we have helped our clients achieve financial security.

Michael Bischoff, CFP® & COO

Gary Webb, RFC®, CKA® & CEO

Dave Verbeke, Financial Advisor

Tim Greife, Financial Advisor

Leslie Webb, Investment Advisor

Michelle Brennan, FPQP™

Kristi Mattiuz, Contoller

Kierstin Fure, Client Service Associate

Protect yourself with CyberSecurity

Based on the feedback from our recent CyberSecurity seminar, I've decided to share three of the most impactful strategies that were presented that night. Taking a few extra security measures can reduce your chance of being a victim of identity theft or hacking.



Dave Verbeke
Financial Advisor

1. Create a secret email address for your financial accounts. Don't use any identifying information in the address or password. Use a strong password with capital & lower case letters as well as numbers or special characters (!, &, ^, ?, etc). If your main email gets hacked your financial accounts remain secure.
2. Enable 2-step verification on email and financial accounts. Most secure websites will offer enhanced security where you need a code that they text to you when you try to login. You'll need to enter that code in order to gain access. This locks your account to hackers and protects you from unauthorized online transactions.
3. Freeze your credit report with all three reporting agencies. This service is free and is generally more valuable than the pay services they offer. When you use this service, your credit report can't be accessed without your permission. This prevents credit accounts from being opened in your name without your permission.

Take a few easy steps to protect your online security. If you have questions or would like a copy of the presentation please contact your advisor.

investing

D O P R O S P E C T U S G S M V J R N S W Y O E
 I J H G A H D V C K R Z S B Z Z W O E U I D T E
 V S K P I R R S G P R O B A T E I L G M N O C T
 E M T P K T I U T P L E V D M V L L N V V L K S
 R W V L K C Q L E L B J T A Z O L O A N E L L U
 S C D I P Y O L A D N E D I V I D V H E S A I R
 I M V R Y I Q T Q N T B M T B J F E C T T R V T
 F O L V B D I P S A O I U G O B Q R X E A M C I Z
 I N I B Q P P Z T W R I H I C U N O X E S O N C
 C E C N A V R S B S R W T G Q L E J S S N S G C
 A Y I C A F E P S K F D T I I L S K E E T T W O
 T M D V P X R L D F A S H J D M H J I T P A I M
 I A O J F W O A N N U I T Y Q A B T T V O V L M
 O R C O Y G T J B R U A D K A R R K I A R E L O
 N K M S M X H M T E T F S V N K W T R L T R K N
 E E E B L V I W D I A T L N W E M S U U F A G S
 X T S A B N R N Y X O R P A X T I K C E O G O T
 Y F G X O R A F P N N A M V U Q L J E N L I R O
 G U O X N R O T U C E X E A J T O D S A I N J C
 A N J D D A O N I O B W S W R O U X H V O G G K
 R D U Q I N V E S T I N G D W K H M I D H G G I
 J Q N K L T L K C O T S D E R R E F E R P D V L
 S T O C K B R O K E R P O U U O W T K O Y S A I
 E Q H B N O H L C A P I T A L G A I N Z A U Q G

annuity	bear market	bond	bull market
capital gain	capital loss	codicil	common stock
diversification	dividend	dollar-cost averaging	estate
executor	investing	investment portfolio	living will
money market fund	mutual fund	net asset value (NAV)	preferred stock
probate	prospectus	proxy	rollover
Roth IRA	securities exchange	stock	stockbroker
traditional IRA	trust	trustee	will