

NOV
DEC
2022



securemoney
strategies

IN THE KNOW

NEWS YOU CAN USE

Think You're Too Smart to be Scammed?

Financial scams are more prevalent than ever with consumers losing more than \$5.8 billion in 2021 – an increase of more than 70%.¹ The uncertainties of the day have made it easier to manipulate and con people; it's why financial fraud spiked during the pandemic². It's not all bad news, however. If you know what modern cons look like, you can easily avoid them.

1. IMPOSTER SCAMS

Imposter scams involve someone posing as a person you trust – the government, tech support or even a family member. Always be suspicious of out-of-the-blue callers or new online "friends" requesting wire transfers, payments by gift cards, or access to your computer.

2. IDENTITY THEFT

Credit card fraud is the most common type of identity theft, followed by loan fraud and bank fraud. To safeguard your personal information shred sensitive documents, regularly change your passwords, and monitor your credit report routinely. Address any suspicious charges or new accounts as soon as possible.

3. PRIZE SCAMS

You've just won! But you have to pay some fee or share some personal information to collect your prize. Legitimate sweepstakes and lotteries never require payment for prizes you've already won.

¹ Greg Iacurci. CNBC. "Consumers lost \$5.8 billion to fraud last year – up 70% over 2020."

² Greg Iacurci. CNBC. "Coronavirus scams, feeding off investor fears, mimic fraud from the 2008 financial crisis." March 21, 2020.



SHAWN SANTA

Owner

Alexander M. Santa

Investment Adviser Representative

Joy R. Van Alstyne

Office Manager

Phone:

352-861-0952

Email:

securemoneystrategies@gmail.com



THAT TIME OF YEAR

4 Powerful Money Lessons

1. Accountability is Key

Financial accountability requires planning, routine check-ins, consequences, and a commitment to try again when things don't go your way.

Example: If I don't hit my next target for my financial goals by XX/XX, I'm going to find an accountability partner to help me stay on track.

2. Pay Yourself First

Make your savings, retirement, and insurance mandatory expenses and re-order your other spending around these financial priorities.

Example: "I'm going to automate monthly deposits into my savings, retirement, and health savings accounts. And I'm going to check in on those deposits quarterly to see if I should make any adjustments.

3. Money Isn't the Only Thing

Wealth gives you options, but money alone won't fulfill us. Time, relationships, and our well-being can matter far more than money when it comes to our long-term happiness.

Example: To get a better work-life balance, I will not check work emails after a certain time every day.

4. Don't Be Intimidated by Your Money

You do NOT need to be a personal finance pro to make smart choices for your future. A solid strategy, commitment, and a willingness to learn can go a long way towards financial success.

Example: "I'd like to get a better handle on tax planning or retirement planning, so I'm going to take a class or talk with a professional.

We have to practice life's important financial lessons to make them actually work for us. And the lessons we need the most can change at any point. After all, in life and finance, things can change quickly. If or when that happens, you don't have to jump into any decision blindly or stand at the crossroads alone.

Content prepared by Advisors Excel and Snappy Kraken This material is intended to provide general information to help you understand basic financial planning strategies and should not be construed as financial advice. All investments are subject to risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. The information contained in this material is believed to be reliable, but accuracy and completeness cannot be guaranteed; it is not intended to be used as the sole basis for financial decisions.

08/22-2350110C

THE GOOD LIFE

Time to Start Some New Traditions

Whether it's that one movie you watch every Christmas or jumping into the first pile of leaves of the season, we all have little traditions that bring us joy. They're also a great way to stay connected with family, even when we live far apart. Consider starting one of the following traditions with your own family.

Book of Cards

Who doesn't love getting a heartfelt card celebrating one of life's milestones? And yet, where do those cards inevitably end up? In the trash. Consider saving them to eventually bind into a book you can revisit together whenever someone needs a smile, a laugh, or just a reminder that they are loved. In time, you may find those Happy Birthday messages becoming even more meaningful.

DIY Ornaments

There's something extra special about homemade ornaments, whether they decorate your Christmas tree, the coffee table, or the windows. Homemade decorations can be simple and easy to make, even for the least "crafty" person. Craft stores and websites like Pinterest are overflowing with projects the whole family can have fun creating. So grab your glue sticks and googly eyes, and be prepared to share some laughs.



Show and Tell Night

At school, Show & Tell was a time to share our greatest treasures and why they were so special to us. Why not keep that magic alive at home? Whether you get together once a week or once a year, set aside time for everyone to share something special. You never know what surprising and wonderful things you might learn about your loved ones.



HOW TO ...

How To Be Happy When Life Doesn't Go as Planned

In finance and in life, expectations often eclipse reality. When reality doesn't line up with our expectations, unhappiness, resentment, and anxiety usually follow¹.

Yet, it's not impossible to be happy when life throws us a curveball and the future seems uncertain.

How can we find joy when things feel chaotic?

Gratitude lets you appreciate what truly matters in the moment, helping us let go of negative emotions so we can enjoy what we have now². That can go a long way toward improving your perspective,

self-esteem, and overall sense of happiness.

In unpredictable times, gratitude can empower us to handle stress better and recover from adversity faster².

When tomorrow's uncertain, have gratitude for today.

¹ Elizabeth Scott, PhD. Verywellmind. "The Expectations vs. Reality Trap." April 18, 2022.

² Elizabeth Hopper. Greater Good Magazine. "Four Ways Gratitude Helps You with Difficult Feelings." November 19, 2019.



DOLLARS & SENSE

A Living Legacy

Let's face it: Sometimes you don't want to wait. It's especially true when it comes to giving gifts; we want to see someone receive and use the gift we've given them.

The good news is the IRS allows you to gift money to an individual, generally, without creating additional taxes for you or the recipient. The gift not only allows you to help someone out, but also reduces the amount of money in your taxable estate.

For 2022, a parent can gift each of their children \$16,000 with no tax consequences. A spouse can also gift that same individual \$16,000, for a total of \$32,000.¹ As a hypothetical example, Rick and Rita have a daughter, Sarah, and a son, Tim. Rick and Rita can give a combined \$32,000 to Sarah without taxes being owed. They can also give \$32,000 to Tim, for a total of \$64,000 given their children tax free.

Other types of gifts are also considered non-taxable. The IRS allows you to pay tuition or medical expenses for another individual under the educational and medical exclusions, but the payments must be made directly to the providing institution. Gifts to your spouse or

to a political organization are also not taxable.² Gifts to qualifying charities are deductible, as long as you itemize your deductions.³

Starting at age 72 (or 70 1/2, if you turned 70 1/2 during or before 2019), you must generally take required minimum distributions (RMDs) from IRAs and other qualified accounts. You may be able to have your RMD directed to a qualified charity and avoid having to recognize it as income.⁴

You can also consider donor-advised funds, which allow you to forgo capital gains taxes. With a donor-advised fund, you can donate gains on stocks and claim immediate charitable deductions on the value of those donations. There aren't any RMDs — you control when you would like to donate.⁵

Giving can be a great way to communicate your values and goals and doesn't always have to be blighted by taxes. To help you get closer to giving on your own terms, talk with your financial professional who can help you strategize the proper timing and vehicles for your unique situation.

This is a hypothetical example provided for illustrative purposes only; it does not represent a real life scenario, and should not be construed as advice designed to meet the particular needs of an individual's situation.

¹² IRS. May 2, 2022. "Frequently Asked Questions on Gift Taxes." <https://www.irs.gov/businesses/small-businesses-self-employed/frequently-asked-questions-on-gift-taxes>. Accessed Aug. 3, 2022.

³ IRS. March 19, 2022. "Topic No. 506 Charitable Contributions." <https://www.irs.gov/taxtopics/tc506>. Accessed Aug. 3, 2022.

⁴ IRS. Sept. 30, 2021. "IRA FAQs - Distributions (Withdrawals)." <https://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-iras-distributions-withdrawals>. Accessed Aug. 3, 2022.

⁵ Bob Carlson. June 26, 2021. Forbes. "Maximizing the Power Of Donor-Advised Funds." <https://www.forbes.com/sites/bobcarlson/2021/06/26/maximizing-the-power-of-donor-advised-funds/?sh=6056e7a95e85>. Accessed Aug. 3, 2022.

"It is up to us to live up to the legacy that was left for us and to leave a legacy that is worthy of our children and of future generations."

-Christine Gregoire

Holiday Hacks

Looking to host an amazing holiday party this year? The kind your friends and family talk about for weeks after? The following tips and tricks can help you pull it off.

When friends and family ask if they can help, let them. When you're the host, it's easy to think you need to do everything yourself, from the food to the decorations to the clean-up. Give yourself a break. When someone offers to bring a side dish, tell them you can't wait to try it. When another offers to help set up or stay late to help box up the leftovers, graciously accept.

Have designated food stations. People tend to congregate around the food, and while that's not necessarily a bad thing, if you want to encourage people to mix and mingle, be strategic about placement. Have your various appetizers, snacks, drinks, and whatnot spread out instead of placing it all in a single location like the kitchen counter.

Don't be afraid to go low-key when rockin' around the Christmas tree. While a live band or DJ can be great, don't be afraid to make things easier on yourself by simply opening up a Pandora holiday station or a Spotify playlist. Music is essential for your holiday party, but it's unlikely your guests will care how you jingle those bells.

Perhaps most importantly of all, remember that you should have fun too. There's no denying that hosting a party can be stressful. You want your guests to have a fabulous time and for everything to be perfect but cut yourself some slack. If you're not having fun at your own party, something is definitely wrong. So, raise a glass, toast your friends and family, and don't fret if the dog snags a meatball. It's the holidays. Go make some merry.



| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | | | | | | | | |
| | 2 | 7 | | | | 3 | 4 | |
| 5 | | | 1 | 9 | | | | |
| | | 6 | 3 | | | 4 | 2 | |
| | | 5 | | 7 | | | | |
| | 7 | 9 | | | 2 | 6 | | |
| | | | | 1 | 8 | | | 9 |
| | 1 | | | | | 2 | 6 | |
| | | | | | | | | |

BRAIN GAMES

Sudoku

Game Rules

Fill in each square with one of the numbers 1 to 9 such that no number repeats in any row, column or 3 by 3 box. Grade is Easy

HOLIDAY QUESTIONS

How soon is it OK to start playing Christmas music? Does “Die Hard” even count as a Christmas movie? When it comes to the holidays, most people have strong opinions about how and when certain things should be done — and that can make for some fun and hilarious debates. This holiday season, engage your friends and loved ones in a spirited (but friendly!) discussion to see if you can put some of these classic holiday questions to rest — at least until next year.

Turkey vs. ham

Thanksgiving and turkey are practically synonymous, but there are plenty who opt for ham instead. Is the switch acceptable? Of course, you could always skip the debate and serve both.

Is it “stuffing” or “dressing?”

You could skip the middleman and simply call it “delicious.” After all, a mixture of breadcrumbs, broth and seasonings by any other name would still taste as good. No matter what you call it, Thanksgiving wouldn’t be complete without this classic side dish.

Can Jell-O also be a salad?

Many would argue that some form of vegetable or leafy green is mandatory for anything classified as a salad. Others would argue that “salad” is in the eye of the molder, and peaches and pears suspended in lime- or lemon-flavored goo is totally acceptable.

Pumpkin or apple pie?

Probably everyone can agree the answer to this one is: All of them. Bring on the pecan, chocolate and even the sweet potato. Pie in all forms is delicious.

Real Christmas tree or fake?

One makes your house smell like a fresh pine forest; the other can be stored in the attic with minimal fuss. If you do opt for a real tree, do you chop down your own or buy from a tree lot? So many choices.

Which version of “A Christmas Carol” captures the meaning of Christmas?

George C. Scott? Patrick Stewart? Michael Caine? Scrooge McDuck? Which actor truly embodied the iconic character of Ebenezer Scrooge? They all brought their A-game, but only one can be named champion.

When is the right time to open presents?

Christmas Eve? Christmas morning? While some are still asleep? Only when everyone’s awake? This may depend less on tradition and more on your ability to withstand temptation.

When should Christmas decorations be taken down?

The day after Christmas? After New Years? Sometime before Valentine’s Day? Like the debate about when is the right time to start playing Christmas music, people tend to have strong opinions about this one.



CENTER STAGE

BELOW:

Weston and Palmer enjoying their stroll twin style!



RIGHT:

Celebrating Elliot's BIG 3!!!
Jaclyn, Elliot & Mack

RIGHT:

Nichole & Shawn
all dressed up for
a charity dinner



cut here



RECIPE

LEFTOVER HAM AND CHEESE BUTTERMILK BISCUITS

When there's leftover ham to use up, these easy homemade buttermilk biscuits are the perfect solution! They're tasty and great with a nice warm soup.

INGREDIENTS

- 3 cups unbleached organic all-purpose flour
- 1 tablespoon baking powder
- ½ teaspoon baking soda
- ½ cup salted butter, (1 stick)
- 1 ¼ cup buttermilk
- ½ cup chopped ham
- 1 cup shredded cheddar cheese

HOW TO MAKE IT:

1. Preheat oven to 450 degrees.
2. Mix dry ingredients. Cut butter into thin slices and then cut it into the flour until pieces of butter are small.
3. Add in the buttermilk slowly and incorporate with flour mixture. Don't overmix.
4. Sprinkle a small amount of flour on work surface and place dough on top of it. Press down to make flat and then add the ham and cheddar cheese to the top. Knead dough a few times to incorporate the ham and cheese.
5. Press or roll out into ½ inch thickness. Use a biscuit cutter or highball glass to cut out biscuits.
6. Bake biscuits for 10-12 minutes.

Makes 10-12 biscuits.

BRAIN GAMES

ANSWER KEY:

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 8 | 3 | 1 | 7 | 2 | 4 | 5 | 9 | 6 |
| 9 | 2 | 7 | 5 | 8 | 6 | 3 | 4 | 1 |
| 5 | 6 | 4 | 1 | 9 | 3 | 8 | 7 | 2 |
| 1 | 8 | 6 | 3 | 5 | 9 | 4 | 2 | 7 |
| 2 | 4 | 5 | 6 | 7 | 1 | 9 | 8 | 3 |
| 3 | 7 | 9 | 8 | 4 | 2 | 6 | 1 | 5 |
| 6 | 5 | 2 | 4 | 1 | 8 | 7 | 3 | 9 |
| 7 | 1 | 8 | 9 | 3 | 5 | 2 | 6 | 4 |
| 4 | 9 | 3 | 2 | 6 | 7 | 1 | 5 | 8 |

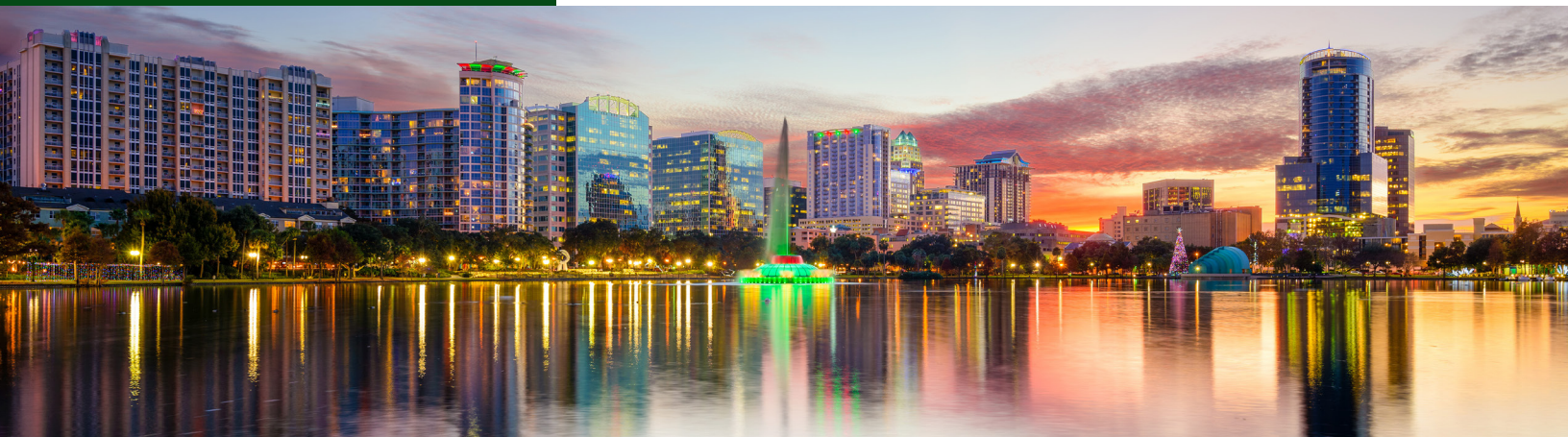
Ocala-(Laurel Run)
2100 SE 17th Street, Suite 102
Ocala, FL 34471

Wildwood-(Pepper Tree Plaza)
9668 North US HWY 301, Suite 1100
Wildwood, FL 34785

Secure Money Strategies is our name and does not promise or guarantee investment results. Investment advisory services made available through AE Wealth Management, LLC (AEWM). AEWM and Secure Money Strategies, LLC are not affiliated companies. Insurance products are offered through the insurance business Secure Money Strategies, LLC. Secure Money Strategies, LLC is also an Investment Advisory practice that offers products and services through AE Wealth Management, LLC (AEWM), a Registered Investment Adviser. AEWM does not offer insurance products. The insurance products offered by Secure Money Strategies, LLC are not subject to Investment Advisor requirements. AEWM and Secure Money Strategies, LLC are not affiliated companies. 1548714 - 11/22



securemoney
strategies



securemoney
strategies

CALL US TODAY
352-861-0952 OR VISIT
SECUREMONEYSTRATEGIESLLC.COM



UPCOMING DATES

NOVEMBER

6 Daylight Savings Day
8 Election Day
11 Veteran's Day
24 Thanksgiving
25 Black Friday

DECEMBER

25 Christmas
31 New Year's Eve