



Team Time

Your **Shakespeare Team** may be continuing to grow... as you see, **Nick's** daughter Kaylie is already making plans as she starts 5th grade! *Connor (future baseball player) shown for additional cuteness factor.*

Recent Blogs | View From The Lake



Financial Planning Considerations after Job Loss

September 16, 2020

How to limit the negative financial impact of losing your job By Brian Ellenbecker It's normal to feel lost, overwhelmed, scared or uncertain at the prospect of losing your job. The coronavirus pandemic has made job loss a reality for a significant number of people. It's possible that the economic impact could be felt for

[...]

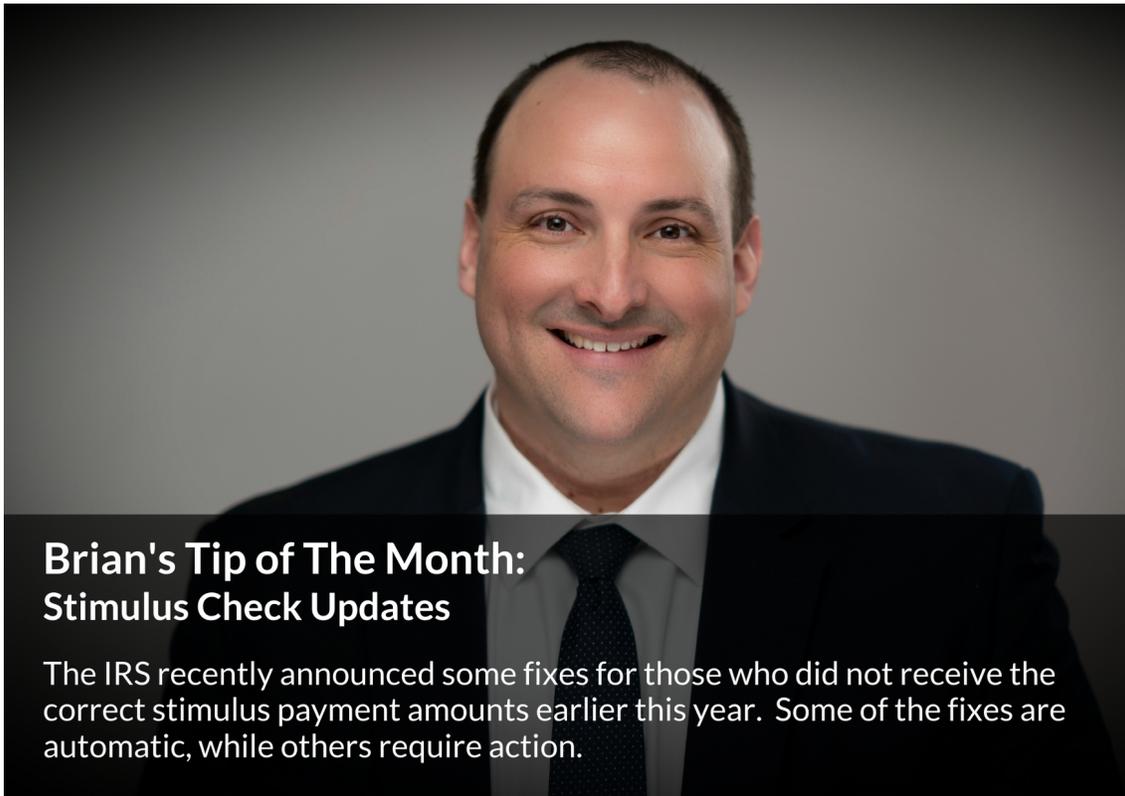
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Turning your Nest Egg into an Income Stream

September 9, 2020

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Brian's Tip of The Month: Stimulus Check Updates

The IRS recently announced some fixes for those who did not receive the correct stimulus payment amounts earlier this year. Some of the fixes are automatic, while others require action.

The fixes will impact those who had checks seized because their spouse was deceased or incarcerated and those who did not receive the \$500 per child rebate.

The IRS is reopening the registration period for some folks who didn't receive those \$500 per child payments earlier this year. To fix that problem, you need to use the [Non-Filers tool](#) by September 30. This fix doesn't apply to everyone, however. If you have qualifying children and receive Social Security, SSI, VA benefits or Railroad Retirement benefits and you already used the Non-Filers tool, the IRS will automatically make a payment in October.

The IRS estimates that there are still millions of low-income people and others who aren't required to file a tax return that may still be eligible for a stimulus check. However, for those individuals to receive a payment by the end of the year, you must register by October 15 using the Non-Filers tool.

Remember that if you were otherwise eligible for a rebate but never end up receiving a payment in 2020, you are able to claim any unpaid credit amount on your 2020 tax return when you file.

For a more detailed explanation of the fixes available for various situations, click [here](#).

Guest Column

Time to Review Your Personal Insurance Program?



September 18, 2020

An Interview with **Brandy Enger**, Director of Personal Lines at Vizance details how personal insurance has evolved over the years. She explains common mistakes people make, and her favorite insurance product [...]

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Out and About



Kevin and Chris in Colorado - Lost at 14,250 feet!



Colleen (in red) working hard to keep up with her Velocity Cycling Group "Recovery" Ride.



Big news for **Ryan** and his fiancée, Bri... as they have received an accepted offer to buy this NEW HOUSE! We are all very excited for them.

Health, Wealth & Happiness

Health, happiness and wealth depend on each other. To reach your goals of a happy retirement, do not overlook the value of a healthy retirement. More than 80% of today's retirees say health is the most important ingredient for a happy retirement (valuing good health even over financial security).

September's Tip for a Happy Retirement - Do what you can to BOOST your immune system

We've all been practicing social distancing, wearing masks and washing our hands - all potentially good ways to protect ourselves from viruses. But are we *really* doing what we can to keep our immune system running on all cylinders?

If you've noticed that you're often sick, feel fatigued or have other nagging symptoms you can't figure out, it may mean your immune system is weakened.

An important part of being responsible for our own health is doing everything

we can to naturally keep our immune systems strong and healthy. It turns out that, like every single part of our bodies, our immune system works better when bolstered by these healthy-living strategies:

- **Don't smoke**
- Eat a diet high in fruits and vegetables
- Exercise regularly
- Maintain a healthy weight
- Drink alcohol only in moderation
- Get adequate sleep
- Try to minimize stress

Your immune system is the key to good health, so the more you can do to protect it, the better!

If you enjoyed our newsletter, please pass it along by sharing below!



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Until Next Time!

