

Team Time

Santa's Team of **Shakespeare Elves** wishes that the true spirit of Christmas shines in your heart and lights your path.

"... welcome the peace of Christmas. We beckon this good season to wait a while with us." – Maya Angelou

Thank You for Zooming In!

We had great attendance at our ***Year-End Planning Webinar** on December 8th - Anyone wishing to view the Zoom video of the webinar, should contact [Colleen!](#)

Recent Blogs | View From The Lake



[COVID-19 Relief Bill to Provide \\$900 Billion in Relief](#)

The Consolidated Appropriates Act was passed by Congress and signed into law by the President on December 22. The bill provides relief to individuals, families and businesses who may still be struggling due to COVID-related issues. Some of the key provisions of this legislation include: Economic Impact Payments. Payments of \$600 for individuals with adjusted [...] [Read More](#)



[Covid canceled our Christmas Party!](#)

What's a Shakespeare team to do when we are forced to miss out on having our FAVORITE event of the year – a time when we get to see so many of your friendly faces and enjoy spending time with you outside of the office? Well, I'll tell you what!

Shakespeare is going to give
[...] [Read More](#)



[Grandma's New Year's Resolution](#)

[Read More](#)

Congratulations to **Nick AGAIN!**
Our new **President** of the FPA of Wisconsin is joining the ranks of our four other Certified Financial Planner® (**CFP®**) professionals. We now have **FIVE** CFP®s in our office!

Obtaining this prestigious certification requires a bachelor's degree or higher, completing rigorous coursework, passing the CFP® exam demonstrating the knowledge and competency necessary to provide comprehensive personal financial planning advice, completing 6000 hours of professional financial planning experience, and an agreement to adhere to high ethical and professional standards, to act as a fiduciary when providing financial advice and always putting their best interests first.





Kevin's Tip of The Month: Should you pay your property tax bill before year end?

Your dreaded property taxbill has arrived; and now you're trying to remember what your tax preparer told you about paying the bill either before December 31st, or early next year. So, what should you do?

- If you will use the Standard Deduction this year *and* next, then it doesn't matter when you pay your property tax bill.
- If you will use the Standard Deduction this year, but will likely itemize next year, it may make sense to defer the payment of property taxes into January.
- If you plan to itemize this year and claim the Standard Deduction next year, it may make sense to pay your property taxes in 2020.
- If you itemize your taxes and your State and Local Tax (SALT) payments exceed the \$10,000 allowable limit *without* including your property taxes, then deferring your property tax payment to next year could make sense.
- If you itemize your taxes and your SALT does *not* exceed \$10,000, then it may make sense to make your property tax payment before December 31st.

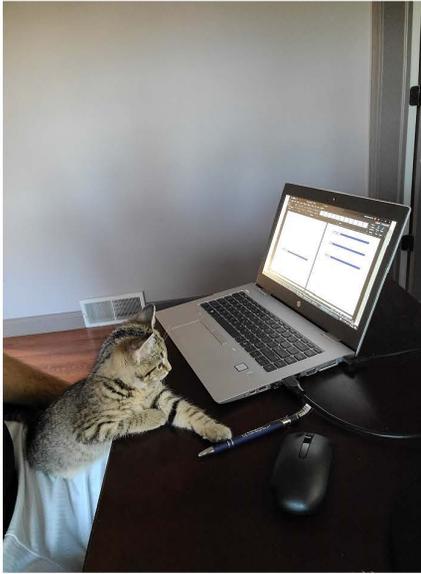
NOTE: Your state may offer a tax benefit for property taxes paid. If it does, consider paying enough in 2020 to maximize that benefit. For example: Wisconsin residents should always pay at least \$2,500 before year-end to maximize the state income tax deduction. If you have questions, please contact your Shakespeare wealth advisor.

Out and About



Did you know? Last month was **Ryan's** ONE YEAR ANNIVERSARY at Shakespeare. Such a great addition to our team!

Brittany's favorite things about Ryan so far: His awesome attitude! He's always positive and willing to go the extra mile whether its for us or our clients. We all agree!



Meet Ani, **Brian's** new kitty. As you can see, she works hard and has no qualms about taking her well-deserved naps!



Speaking of kitties, check out the paws on this polydactyl cat that **Colleen** came across (one of 52 at Hemingway's home and museum in Key West)!



These pelicans (seen while kayaking in the Florida Keys) reminded **Colleen** of the elephant in Dr. Seuss' Horton Hatches the Egg.



At one point, **Colleen** was shipwrecked (kayakwrecked?) on this deserted island off the Keys.



With the Florida flats boats feeling jealous of the kayak, **Colleen** took her turn fishing from a (too) little boat in the big ocean... *and too little is smaller than a shark!* (Bundled up for the long trip back to shore.)



The "reason" for the trip to the Keys... a *One Mile Beach and Beer Run* in Islamorada.

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).

December's Tip for a Happy Retirement - How to best protect yourself and your older family members from COVID-19!

As we wait for vaccines to filter down to us common folk, we are all still wondering the best things to do to protect ourselves from Covid-19. Below are suggestions from John Hopkins.

<https://www.hopkinsmedicine.org/health/conditions-and-diseases/coronavirus/coronavirus-caregiving-for-the-elderly>

When it comes to COVID-19, the disease caused by the new coronavirus, older people are especially vulnerable to severe illness. Research is showing that adults 60 and older, especially those with preexisting medical conditions, especially heart disease, lung disease, diabetes or cancer are more likely to have severe — even deadly — coronavirus infection than other age groups.

If you're caring for an older loved one, you might be worried. [Alicia Arbaje, M.D., M.P.H., Ph.D.](#) specializes in internal medicine and geriatrics at Johns Hopkins. She shares what you need to know to keep elderly people safer, and what to do if they do become infected with COVID-19.

If you are in a high risk group, please consider these tips for yourself:

Keep yourself well

- Wash your hands frequently with soap and water for at least 20 seconds before and after providing care, preparing food, using the bathroom, or touching surfaces in public places.
- Avoid crowds, and if you cough or sneeze, do so into the bend of your elbow or into a disposable tissue.
- Keep your hands away from your face.
- Clean frequently touched surfaces in your home often, including mobility and medical equipment, such as walkers, canes and handrails.

Practice physical distancing, but NOT social isolation

One important way to lower the risk of your older family members catching COVID-19 is to limit in-person visits. But this may be tough for older adults who cherish time spent with friends and family members.

Arbaje says, **“Physical distancing doesn’t have to mean isolation or loneliness. We need to keep older adults safe, but also keep in mind that social isolation can have a negative impact on older people’s immunity and mental health.”**

She notes that in terms of social contacts, seniors should be encouraged to think beyond their usual circle of friends and family. “Saying hello to the mail carrier or checking in on neighbors close by can add to a sense of connectedness,” Arbaje says.

With many houses of worship closing their doors until the pandemic eases, congregants, especially older ones, may feel cut off. “Faith communities are often a big part of older adults’ social lives,” Arbaje says. Caregivers might help their loved one access online services and outreach for spiritual solace and support.”

Technology for Staying Connected

To help older adults feel involved, purposeful and less lonely during the pandemic:

- Show them how to video chat with others using smartphones, laptops or tablets.
- Use apps on these devices to provide captions for adults with hearing challenges.
- Encourage friends and family outside of your household to telephone, write notes or send cards to lift your loved one’s spirits.

Keep elders involved

Arbaje recommends giving homebound older adults a project they can work on. “Think about going through and organizing old photos and memorabilia together, and enjoy the stories and happy memories they inspire. It can be a good time for an elder to demonstrate cooking a favorite family recipe or share favorite songs or movies with other people in the household.”

Minimize the risk of COVID-19 infection

Postpone unnecessary doctor visits. If an older adult in your care is feeling well, consider helping them postpone elective procedures, annual checkups and other non-essential doctor visits.

Keep in mind that many older people, especially those living with chronic illness, have important relationships with their caregivers. To help them stay in touch, ask their doctors' offices if they offer [telemedicine](#), which enables doctors and patients to communicate over video, email or other means rather than face-to-face.

Avoid travel. Older adults should put off non-essential travel, particularly cruises or trips with itineraries that would expose them to crowds.

Decide on a plan

If you can, involve your older family member in discussions of how you'll manage interruptions of routines and what will happen if they (or someone else in your family) becomes sick. Talking things through ahead of time as a family can reduce stress and help everyone feel more involved and prepared.

Pick an emergency contact. If you're the main caregiver, designate someone nearby whom you could rely on to care for your elderly family member if you yourself become ill.

Stock up. Gather one to three months of medications, and at least two weeks' worth of food, over-the-counter remedies, pet supplies, and other essentials. Find out which delivery services are available in your area.

Symptoms or exposure? Call ahead

If you or your loved one learn that you might have been exposed to someone diagnosed with COVID-19 or if anyone in your household develops symptoms such as cough, fever or shortness of breath, call your family doctor, nurse helpline or urgent care facility. [Here's what to do when you feel sick.](#)

For a medical emergency such as severe shortness of breath or high fever, call 911.

Until Next Time!

