

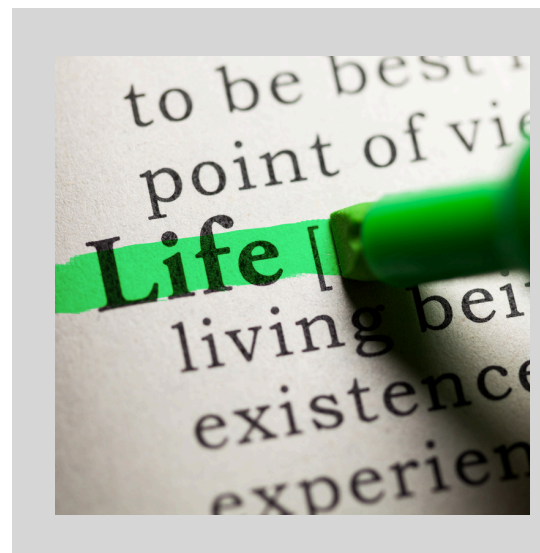
NEWSLETTER

3RD QUARTER, 2024

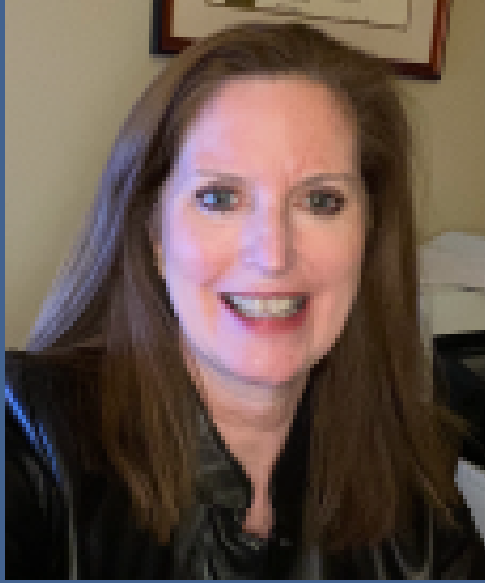


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From the Desk of Margaret Remlinger



As summer comes to a close, and we look forward to the cooler days, crisp leaves, pumpkin spice lattes and football...there are some important things for us to keep in mind.

Since September is Life Insurance Awareness month, I thought it would be the perfect time to reflect on the summer months and a lesson I learned.

We started the summer excited – we celebrated a good friend's wedding in Memphis and went on a family trip to hang out with Jeffrey in Nashville. Our entire extended family was looking forward to my parents' 70th anniversary celebration.

However, I did not make it. The day before the party, Jeff and I took the four kids to a Cubs game. It was a hot day. I was doing what I thought was best – drinking a lot of water. Little did I know that by drinking too much water I would develop a potentially life-threatening condition called hyponatremia, which occurs when the amount of water in your body is greater than the amount of sodium. I was in the ICU for three days.

Initially, I wanted to keep this private. However, since I had no idea drinking too much water could be so harmful to your body, I ultimately decided it is too important not to share my experience. I've wondered why there are no articles on social media or in the news about this?

I think Gatorade commercials are a big lie – you see fit athletes sweating and believe that's what electrolytes are for. The truth though, is that electrolytes are essential for healthy brain function and without them, life as you know it is threatened.

Normal sodium is 145. At 119, low sodium can cause brain damage, seizures, coma and death. My sodium level was 121. I thrive in a world of financial and life insurance planning and estate and trust planning, but when you're in ICU for three days, everything seems to get real.

I realized that Jeff and I created our initial Will and Trust in 1998, when we were expecting our first born, Jeffrey. We updated our Estate Plan in 2010, when our fourth and last child, Kate, was born. Now more than ever, after my frightening experience and with three adult children and a 14 year old, it seemed the appropriate time to meet with our Estate Planning attorney.

Suddenly ending up in the ICU taught me a few things. I learned not to take people for granted. I learned when the chips are down, people show up. It also made me realize what is truly important in life and how much I value my family and all of my clients.

Sometimes I find that I still have to remind myself of what is important and what isn't. There are so many stressors in the world. We need to keep perspective and can't get emotionally upset, especially about the things we just can't change, anyway.

One final note to remember...as we head into the final months of election season, please remember the outcome of elections, regardless of who wins, historically has had little long-term effect on the markets. So stay focused on your financial plan, stay diversified and don't let the political noise get you distracted.

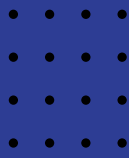
Did you catch our last Midday Money Matters Webinar on Retirement Roadblocks & Financial Risks to Avoid? You can still [view it here!](#)

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Second
Wednesday
of every
month

12:15 - 12:45 CT



ANNOUNCING: A New Webinar Series

Midday Money Matters:

Expand your financial potential in 30 minutes with Margaret Remlinger.

These weekday lunch-hour, 30-minute webinars share timely information on the market, your investments & so much more.

[Click to learn](#) more about past & upcoming events.



CLICK HERE TO:

[LEARN THE
TRUTH ABOUT
LIFE INSURANCE](#)

MYTH 1:

I don't need life insurance because I'm single or married without children.

MYTH 2:

I can't afford life insurance.

MYTH 3:

I don't need life insurance because I have it through my job & can take it with me when I leave or retire.

MYTH 4:

My beneficiaries will have to pay income tax on the proceeds from my policy.

MYTH 5:

I am a full-time parent who doesn't work, so I don't need it.

MYTH 6:

I'm too old/retired - it's too late for me to get life insurance.

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TRIBUTE TO THE SERVICE MEMBERS

MILITARY WARRIORS SUPPORT FOUNDATION

The Military Warriors Support Foundation's mission is to provide programs that offer specialized supportive services to our nation's combat wounded heroes & gold star families. Programs focus on home & vehicle ownership, outdoor recreation, life skills, financial education, & leadership development.



Jeff and I were so excited to see a long-time favorite country singer George Strait in Chicago over the summer! Learning that Mr. Strait honored a military veteran and his family...and hearing the crowd chanting USA USA USA...was a very moving experience. I invite you to learn more about the charity and how to donate [here](#).

****Remember, charitable donations may be tax deductible.****



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4 THINGS TO KNOW ABOUT LIFE INSURANCE

1. Policies differ widely:

Term life insurance pays out a death benefit if you die within the specified period, often 20 or 30 years. Because it only pays for untimely deaths, it is less expensive.

Permanent policies, whole or universal, cost more than term insurance because they cover the insured during their entire life (as long as premiums are paid) and they include a savings component.

Whole life offers a guaranteed cash value and fixed premiums.

A universal policy allows you to change the death benefit and to increase, decrease, or stop premiums (provided you maintain a sufficient cash balance to cover the insurance cost). You can take a loan or a withdrawal from the cash portion of both permanent policies. Beneficiaries will not receive money left in the cash portion of either policy when you die.

2. People overestimate costs:

Most people think life insurance costs much more than it does. Particularly if you purchase a policy when you're young, term insurance can be surprisingly affordable. On average, a 30-year-old male can get a \$500,000, 20-year term life policy for around \$221 a year. Even if he waits until turning 50, the average policy is only \$817 a year. Costs are even lower for women.

3. You may qualify with health conditions:

Many people assume they can't get life insurance if they have a pre-existing condition. This is often not the case, although extra screening might be required, and you may pay higher premiums. However, providing proof that a condition – such as high blood pressure, high cholesterol, or anxiety – is being managed effectively can improve your risk assessment.

4. Riders can add options:

Riders are additional benefits that can be added to a basic policy. Some of the more common types will cover long-term care costs, let an insured use death benefits during a terminal illness, allow the insured to increase coverage without additional medical testing, or waive premiums if disability causes the insured to lose their income.

Please contact our office if you need help evaluating how much life insurance you need or determining whether your current coverage is adequate. We can handle your insurance needs at our office, work with your existing insurance agent, or recommend an agent to work with you.

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Things to Know...

CLIENT SPOTLIGHT: ANDY CHLEBANA

January 6, 2023, marked a monumental achievement for Andy Chlebana, as he became an American Culinary Federation Certified Master Pastry Chef – an honor fewer than a dozen individuals in the country hold. Achieving this certification was no small feat – it took him two attempts to pass the rigorous testing process. He describes the journey as grueling, requiring months of intense preparation that left little room for anything else, including precious family time. Yet, the determination and focus it took to master his craft paid off, with Andy emerging as the first person in the country to pass the certification in nearly 20 years.

In addition to his impressive culinary accomplishments, including winning the first season of The Food Network's Spring Baking Championship, Andy has faced personal challenges over the last decade, too. Diagnosed with a brain tumor in his pituitary gland, a condition that affects just two out of every one million people, Andy experienced a host of health issues. From swelling in his hands and feet to changes in his appearance and concerns about diabetes and heart enlargement, the tumor impacted his life in ways he may not have been prepared for. He's eternally grateful for two strangers who saw him on recent shows and videos and reached out. It was their concern that prompted Andy to seek further medical testing, ultimately leading to extensive care, surgery, and treatment at the Mayo Clinic.

Andy is so grateful that his path crossed with Margaret, who organized crucial support when his wife, Heather, underwent seven back surgeries in a single year. With young children at home at that time, Marg helped manage the chaos, sending her own children's Girl Scouts and Boy Scouts troops to help with mundane household and yard chores. It was an act of kindness that earned Andy's trust and admiration. Today, after surviving his own health scare years later, he jokingly adds, "Now I need Marg to make me more money because I'm going to live longer!"



Currently, Andy teaches at Joliet Junior College, where he has been a dedicated instructor for 18 years. He also coaches, judges, and is working on the second edition of his textbook, *The Advanced Art of Baking and Pastry*.

Marg's dedication to serving her clients' best interests impressed Andy so much that he not only relies on her to manage his own finances, but he also referred her to his mother, whose portfolio Remlinger Financial Group now oversees.

Despite the challenges of slight memory loss caused by his brain tumor, Andy continues to excel, supported by Marg and her team's careful attention to the Chlebana family's financial well-being. His journey serves as a reminder that with the right support – both personally and financially – you can overcome even the most daunting of challenges in life.

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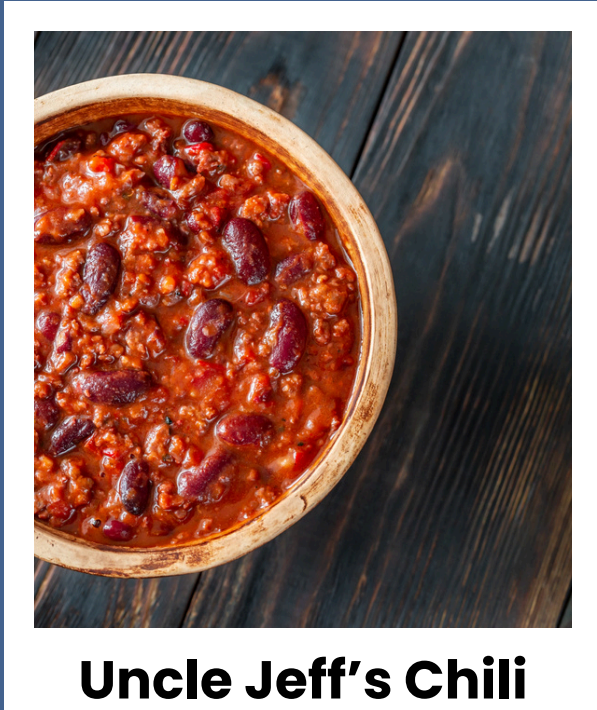
CATCHING UP WITH THE REMLINGERS

- **Jeff & Marg** are enjoying the little things these days, especially after Margaret's health scare over the summer. It was a good reminder that life is short and time is precious.
- **Exciting news!** Jeffrey and Amanda just got engaged! Stay tuned for upcoming engagement pictures. We are all so thrilled!
- **Kaileigh** is doing amazing, maintaining a fantastic GPA and wrapping up her final year of classes before heading into clinicals for her DPT.
- **Michael** is settling in well at Louisville, where he's studying business. He enjoys cheering on the Cards football team and hits the gym regularly. Basketball remains a passion for him, though it's just a hobby now.
- **Kate** is thriving in her freshman year at Providence! She had a blast at homecoming, plays volleyball for the freshman team, and is excelling in her honors classes. Biology is her favorite subject.



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FROM THE KITCHEN OF JEFF REMLINGER



INGREDIENTS:

- 2-3 (14.5 oz cans) of beans
- 5 cups canned tomatoes with juice
- 1 pound chopped green pepper
- 1 1/2 tablespoons extra virgin olive oil
- 1 1/2 pounds chopped onions
- 2 cloves crushed garlic
- 1/2 cup chopped parsley
- 1 1/2 pounds beef chuck (coarse or chili grind)
- 1 1/2 pound lean ground pork
- 1/3 cup chili powder – I use a combination of ground ancho pepper, chili powder & ground chipotle pepper
- 2 tablespoons salt
- 1 1/2 teaspoons pepper
- 1 1/2 teaspoon ground cumin seed
- 2-3 beers for the cook

DIRECTIONS:

1. Turn your burner on high.
2. Add 1 tablespoon olive oil until very hot & the very first wisps of smoke rise.
3. Add meat & don't move until a nice golden browning occurs on the bottom.
4. Stir the meat, then add the green pepper & onion. At this point watch your heat & adjust to medium if needed.
5. When the veggies are soft, turn the heat to medium & add the chili powder, cumin, garlic, salt & pepper. Stir often for 10 minutes.
6. Add 1 cup of water, then add the tomatoes, beans & parsley.
7. Scrape to deglaze the bottom of the pot with a spoon. It should be the consistency of a thick soup, not a chili at this point. You may need to add a little more water.
8. Bring to a soft boil & simmer, covered, for 1 hour.
9. Simmer uncovered until the consistency of chili, around 30 minutes.
10. Turn off heat, let relax for at least 15 minutes & skim fat if needed.

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MEDICARE OPEN ENROLLMENT UPDATE



DID YOU KNOW?

October is the open enrollment period for Medicare

Jeff is up-to-date with all the changes you should know about as we kick off

**Medicare Open Enrollment
October 15th–December 7th**

If you or someone you love is turning 65 or needs to evaluate an existing Medicare plan, reach out to Jeff today!

815-230-5122

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