

# WORTH A SECOND LOOK: MAXIMIZING YOUR INVESTMENT CONTRIBUTIONS BEFORE YEAR END



You've probably heard the old Chinese proverb: "The best time to plant a tree was 20 years ago. The second best time is now."<sup>1</sup>

A third option would be to go down to your local nursery and buy a tree that's already 10 feet tall.

It's good to be able to make up for lost time. And this is exactly what you should be doing with your retirement accounts before year end.

Of course it's always best to make your retirement contributions automatic. To give them top priority, they should be something you don't have to decide on each month. You should pay your future self just like you pay your mortgage.

However, even if you are using automatic payments, you may not have been able to set the amount to add up to the maximum allowable contribution by year end. At the time it just didn't seem feasible. But now, reevaluating later in the year, you may find that you can afford to put away even more money than before.

November is the perfect time to take a second look at your annual retirement contributions so you not only give your nest egg a boost, but you might possibly save on your taxes.

Do you have any of the following plans?

**401(k), 403(b), Thrift Savings, and most 457 plans** - As an employee participating in one of these plans, your maximum contribution of pre-tax funds is \$18,500.<sup>2</sup> If your

contributions fall below that, you may be leaving money on the table in the form of matching contributions.

**Traditional IRA or Roth IRA** - Your maximum individual contribution is \$5,500.

**SEP IRA** - Often used by self-employed people, the contribution limits are the lesser of 25% of the employee's compensation or \$55,000.<sup>3</sup>

**HSA** - If you have family HDHP coverage, you can contribute up to \$6,900 for a family. The limit for self-only is \$3,450.<sup>4</sup>

### **Playing Catch-Up**

Like our example of buying a bigger tree at the nursery, you can also make up for some of your lost time with your tax deferred or pre-tax investment accounts. If you're 50 and over, the IRS will allow you to make "catch-up" contributions.

For 401(k) and other employee plans you can put in an additional \$6,000. For IRAs you can put in an additional \$1,000.

Before making any additional contributions, talk to us to make sure you're putting your money where it's going to do the most for you in the long run.

Have a great weekend!

Source: Efficient Advisors

## Golf Tip of the Week



### How to Putt Downhill

Your ball has landed on a fast green and the hole is downhill. Too much punch in your putt and your ball is heading to the other side—of the green.

How do you retrain your more forceful tendencies to do a more tender putt?

The short, downhill putt on a slick green requires a very delicate touch. Practicing distance control is the best approach to mastering those short shots.

Practice on greens by tapping short and long shots both up and downhill.

Get a feel for the different amounts of force you must put into each putt. Try to “feel” how much effort—or lack of effort—each putt requires to get in or near the hole.

Repetition will help reinforce that sense of adequate clubface impact.

Maintain a uniform grip pressure for each putt.

Once you grasp how little—or how softly—you need to make those downhill putts, you’ll be able to avoid one of the most embarrassing plays in golf: rolling off the green entirely.

Tip adapted from GolfDigest<sup>i</sup>

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# Recipe of the Week

## Doubly Cheesy Meatball Bake



Serves 6

### Ingredients:

2 cups packed torn crustless stale white bread  
½ cup crumbled feta cheese  
⅓ cup finely chopped fresh mint, plus more for garnish  
3 cloves garlic, crushed  
2 pounds ground lamb or beef chuck (80% lean)  
1 tablespoon extra virgin olive oil  
1 medium onion, finely chopped  
1 can (28 ounces) crushed tomatoes  
1 cup lower-sodium beef or chicken broth  
2 tablespoons fresh oregano leaves  
2 bay leaves  
1½ cups shredded Mozzarella cheese

### Directions:

1. Heat oven to 375°F.
2. Soak bread in cold water for 20 minutes in a large bowl.
3. Squeeze out excess water from the bread. Dump out the water.
4. Put feta, mint, garlic, and ½ teaspoon each of salt and pepper in the bowl with the bread. Shake it lightly to combine.
5. Put the lamb or beef in the bowl and mix until it is combined.
6. Make 12 2-inch meatballs.

7. On medium high, heat oil in 12-inch skillet. Put in meatballs and cook for 10 minutes, turning until they're browned on all sides.
8. Put the meatballs on a large plate. Drain off excess oil from the pan, leaving a thin coating. Scrape out any browned bits. Lower the heat to medium.
9. Add onion to the skillet and cook for five minutes, stirring occasionally.
10. Put tomatoes, broth, oregano, bay leaves, and ¼ teaspoon salt into the skillet and stir.
11. Heat on high until it boils. Lower the heat to simmer and continue cooking for 15 minutes. Stir often.
12. Put the meatballs back in the skillet in the tomato sauce. Top with mozzarella cheese.
13. Put the skillet in the oven and bake for 20 minutes. Set oven to broil on high. Broil for three minutes or until the cheese is browned.
14. Garnish the meatballs with mint.

Recipe adapted from Good Housekeeping<sup>ii</sup>

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## Health Tip of the Week



### Revving Up Your Metabolism

Diets. Diets. Diets. Why do you have to diet when all you want to do is lose a little weight? Isn't there another way to lose weight?

While you can't buy a magic weight-loss pill, you can make a few lifestyle and dietary changes that may heat up your metabolism.

Here are 8 tips for supercharging your metabolism:

1. Build brawn. Doing weight-lifting or strength training helps accelerate your metabolic rate.
2. Step it up. You may not pack on the muscles, but high-intensity aerobics can send your metabolism soaring.

3. Go guzzling. We're talking water. Drink more. Mild dehydration slows your metabolism.
4. Eat, eat, eat. Not more food, but more often. Snacks, that is. Eating smaller amounts more often tends to crank up your metabolism.
5. Light my fire. With spicy foods. Chopped red or green chili pepper tends to energize your metabolism.
6. Powerful protein. Consuming protein better burns calories than carbohydrates and fats. Go with lean beef, turkey, fish, white meat chicken, nuts, beans, and eggs.
7. Breakfast with Joe. In moderation, coffee gives your metabolism a short-term boost.
8. Don't crash. Crash diets may cause you to lose a few pounds in the beginning, but at the expense of nutrition. Crash diets often also lead to muscle loss, which slows metabolism.

The best approach to a faster metabolism is a steady, balanced approach.

Tips adapted from WebMD<sup>iii</sup>

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**Sources:**

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<sup>i</sup> <https://www.golfdigest.com/story/tom-watson-master-the-downhill-putt>

<sup>ii</sup> <https://www.goodhousekeeping.com/food-recipes/a42821/doubly-cheesy-meatball-bake-recipe/>

<sup>iii</sup> <https://www.webmd.com/diet/ss/slideshow-boost-your-metabolism>