



Investment Planners, Inc.

Integrity ★ Performance ★ Innovation

For more information

please visit our website:

www.ipistrategies.com

A Message from Christine & Royal -

As I sit down to write this note, it is a beautiful 65° fall day. I have both doors of the office open, so a nice cleansing breeze is flowing through our space, here in Downtown Neenah. This is a most welcome day. My family has been on quarantine since September 15th, when my daughter came home from school, not feeling well. All three of us in the house tested positive for Covid-19 and so we all hunkered down at home, sleeping a lot and just working to rest and get healthy. In the past, I have shared with many of you, how good it feels to unlock the door to my office each day, but the first day off of quarantine gave me a new appreciation of having my own space. Tori and I have recovered well, and Royal is taking a bit longer, but we believe he is on the winning side of the battle, and we are keeping him at home for now. Our son Davis is safe at school, out of the house and in his own place at UM-Duluth. Never was he so happy to be out on his own!

I share this with you today, to let you know that even though we were home, we had a full team of support at our home office in Decatur. I had no interruption in service, was able to work from home, and had the entire home office staff helping us, when we needed them. We also had other IPI advisors in our network, ready to jump in and help us out, should we have needed it. So, although our physical location was closed, we were never “closed”, and you, our clients and friends, can reach us anytime.

It is also with personal knowledge and experience of having the Coronavirus, that has us wanting to be extra cautious and so we will not be hosting our annual Christmas in a Cup event. We have loved sharing our space and holiday cheer, during what would have been our 11th year hosting. We will miss kicking off the holiday season with you, but perhaps it is time to re-imagine the event, and hold something in warmer weather, so we can indeed have the doors open to the breeze, and can utilize our courtyard, for a Summer or Fall event. Whatever we choose to do, it will be with your safety, health and enjoyment in mind.

We can honestly say that we now fully understand how we are indeed “in this together,” and it took a community of neighbors, friends, colleagues and our church, to help get us through. We had neighbors mow our lawn and share their garden harvest with us. Family and friends dropped off meals and medicines, including a very medicinal bottle of Tennessee Honey Whiskey 🍷. Many prayers were said with us and for us, and we felt them all.

We wish for you and your family health and happiness. May you be well and stay safe and we hope that you too can open your windows to enjoy these beautiful fall days that we treasure so much, here in Wisconsin.



REMINDER – RMDs Have Been Waived for 2020

- Retirees are allowed to forego taking their Required Minimum Distributions (RMDs) in 2020.
- The Coronavirus Aid, Relief, and Economic Security (CARES) Act waived IRA (including inherited IRAs) required minimum distributions (RMDs) for all of 2020.
- Bottomline – You do not have to take your RMD for this year, Contact me with any questions.

What History Tells Us About the US Presidential Elections and the Market

Our colleagues at Dimensional Funds shared these stats with us, so we thought it a prudent time to share the information here, in our quarterly newsletter.

- It's natural for investors to look for a connection between who wins the White House and which way stocks will go. But as nearly a century of returns shows, stocks have trended upward across administrations from both parties.
- Shareholders are investing in companies, not a political party. And companies focus on servicing their customers and growing their businesses, regardless of who in the White House.
- US presidents may have an impact on market returns, but so do hundreds, if not thousands, of other factors – the actions of foreign leaders, a global pandemic, interest rate changes, rising and falling oil prices, and technological advances, just to name a few.
- Stocks have rewarded disciplined investors for decades, through Democratic and Republican presidencies. It's an important lesson on the benefits of a long-term investment approach.

Disclosure: Past performance is not a guarantee of future results. Dimensional Funds Advisors LP is an investment advisor registered with the Securities and Exchange Commission.

Just for Fun (a little something we whipped up for Ultimate Ladies Day):

Homemade Coffee & Sugar Scrub, for those precious, caring hands.

You will need:

- ½ Cup Ground Coffee (Folgers or anything you have in the cupboard)
- ½ Cup of Sugar
- ¼ Cup Extra Virgin Olive Oil
- ½ Teaspoon Vitamin E (or any essential oil if you have it)

Method:

1. Combine all the ingredients until you get a coarse paste.
2. Cleanse your skin and then apply this paste onto it.
3. Use your fingers to gently massage the mixture, in circular motions, on your skin.
4. Wash the mixture off of your hands and body, using a hydrating body scrub and lukewarm water.

How it works?

This is one of the best scrubs you could use for your skin. Coffee is rich in antioxidants which help fight cellulite while the sugar in this mixture works as an exfoliator that helps get rid of dead skin. The olive oil penetrates deep in your skin, hydrating it and keeping it healthy.

