



## Team Time

Your **Shakespeare Valentine's Team** is spreading the love all month as we go about sneaking in random acts of kindness. Instead of a photo of us this month, we are presenting to you [Petey Ward Steele](#), who has been looking WAY too long for a home of his own. Please pass his [info](#) along if you know of anyone who could help the poor little guy out!

Let us know how you are sharing your love in 2020!

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## Next Up:

### Hike for Hope 2020

We hope you will join us for **Hope Street Ministry's 2nd Hike for Hope on June 20th!** Gather your family members, friends and dogs for a hike through beautiful Nashotah Park.

This year, **Shakespeare** is sponsoring the hike; and all proceeds will support building **Shechem**, a 3-story community center for people living in Hope Street housing and the surrounding area (26th and Capitol Drive in Milwaukee).

Learn more about [Hope Street Ministry](#) and all of the great things they are doing in a not-so-great area of Milwaukee.

***Please hike with us.** We really want to support an event that is accessible to more of our clients and friends (not a hard physical challenge).*



## Habitat for Humanity

We hope to be participating in a Waukesha Habitat for Humanity build date this year. If you've participated with us in the past, you know how much fun it is. If you haven't, you should find out this year.

We are hoping for an early September volunteer day. More info to come as it becomes available.



## Brain Teaser

A thief enters a shop and threatens the clerk, forcing him to open the safe. The clerk says, "The code for the safe is different every day, and if you hurt me you'll never get the code". But the thief manages to guess the code on his own.

How did he do it?

*Answer at the bottom of this newsletter!*

## Introducing Brian!



We are proud to announce and welcome **Brian Ellenbecker, CFP®, EA®, CPWA®, CIMA®** as our newest Financial Planner. He will work alongside Kevin, Nick, Andrea and Ryan to help clients identify, prioritize and work toward their financial goals.

*He has been an immediate asset to our clients, and furthers our mission in providing the highest level of advice within the industry.*

**Brian** joined Shakespeare Wealth Management in 2020. His areas of expertise include retirement income and distribution planning, income tax planning, Social Security, Medicare, employee equity compensation plans and estate planning.

Prior to joining Shakespeare Wealth Management, Brian spent 15 years at Baird in Milwaukee, WI, most recently as a Senior Financial Planner. He assisted financial advisors and their clients with their financial and estate planning needs, with an emphasis on retirement income and distribution planning, income tax planning, Social Security, Medicare, retirement plans and employer equity compensation.

He also served in a training role, helping financial advisors understand the

benefits of incorporating financial planning into their practice and creating meaningful proposals for their clients. He also spent five years at Strong Investments in Menomonee Falls, WI, most recently as a Senior Investment Consultant, assisting preferred clients in selecting suitable investment portfolios, creating financial and investment plans, and working with retirement plan participants.

Brian earned his bachelor's degree in Finance from Marquette University in 2000. Brian is a Certified Financial Planner<sup>®</sup> practitioner, an Enrolled Agent<sup>®</sup>, a Certified Private Wealth Advisor<sup>®</sup> and a Certified Investment Management Analyst<sup>®</sup>, and is a member of the Financial Planning Association, where he serves on the Symposium Planning Committee, and the Investment Management Consultants Association.

In his free time, Brian enjoys playing tennis, traveling and exploring new restaurants. He also enjoys watching and attending Packers, Bucks, Brewers and Marquette Golden Eagles games.

Brian is looking forward to helping clients and their families with their financial planning for years to come. He can be reached at [Brian@ShakespeareWM.com](mailto:Brian@ShakespeareWM.com).

## Blog | View from the Lake



### HAVE US STOCKS RISEN TOO FAR AND TOO FAST?

Large-cap US stocks were up more than 13.5% for the most recent decade, 2010 – 2019. This is above historical averages – so should we be concerned the market has advanced too far and too fast? Let's dig a little deeper for a more complete perspective. The first thing to note is that the last [...] [Read More](#)



## LIFE LESSONS - GRANDMA, WHO IS YOUR POA?

### Talking to Family About Finances

Last month we started the discussion on how to talk to your family about finances. We kept the conversation a bit vague. This month we encourage you to take things a step further and actually ask one very important question: “If you need help with your finances someday, who is your Power of Attorney (POA)?” [...] [Read More](#)



### Kevin's #1 Tip:

#### Budgeting - That 70s Show

*That 70s Show* depicts life in Sheboygan, Wisconsin in the 1970s. I especially like the wood paneled station wagon and VW Bus featured in this tv show. Watching the show, I can't help but notice the simplicity of life that I recall growing up in that era. There is no

Starbucks, no Satellite TV, no high-speed internet (no internet at all actually),

no cell phones, no fancy cars, no big houses, no jetting off to fancy vacations, and no eating out. Two things dawned on me as I pondered this reality: All of these things that didn't exist 40 years ago have become 'necessities' of life in 2020 AND they are EXPENSIVE when you consider all of them together.

This month's budgeting tip encourages you to think back to the 70s to review your budget, if only for one month. Evaluate your cell phone plan to determine if you need unlimited data, international calling, six hotspots, and the extra phone line for the dog. Can you live without Starbucks for 30 day? Ok, how about one week to start with? Can you dine in for one week? When shopping for a new car, think about whether it makes sense to invest in an asset that loses 10-15% of its value every year. For your next vacation, perhaps you pack up the station wagon (luxury SUV) and drive to a destination a few hours from home.

Our mantra when counseling clients about budgeting is that you can afford to do just about anything you want; you just can't afford to do EVERYTHING.

If you had to go back to the 70s, would you really miss many of the items we're paying for?



## Out and About



**Kevin** trying to decide which new "boat" to buy on his vacation in February with **Chris**!



**Andrea's** daughter **Clare** does an official college visit to University of Minnesota - Twin Cities ("The U")!



Some of us appreciate that **Clare** chose to wear her scarf in a manner true to her Wisconsin roots! ;)

Looks like that GOPHER is trying to recruit her son, Fischer also!



**Ryan** (and friends) supporting his Wisconsin Badger basketball team!

... and on vacation in The Big Apple with his fiancée, **Brianna**!





## 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).

### **February's Tip for a Happy Retirement - *Pets Add Love in February (and every month)!***

If you have (or have had) a pet, you are probably well aware that there are health benefits that come along with "owning" a pet.

#### **Health Benefits:**

Petting a cat or dog regularly has been shown to lower blood pressure, cholesterol, heart rate and stress levels! Taking a dog for a walk or playing with your cat indoors helps keep you active, as well. Both you and your pet benefit from exercise. The feeding and clean-up duties of having a pet, keeps your muscles and joints moving.

## **Companionship:**

Pets make great company! They are always happy to see you and rarely complain. It's hard to feel alone or depressed with a pet in your home. And, get this... they can sense when you are feeling sad or lonely and will give you extra attention to help you feel better.

## **Sense of Purpose:**

Caring for a pet is a responsibility that helps you establish a routine based on their needs. It feels good to wake up every morning with a sense of purpose.

## **Security:**

Even if you have a roll-on-your-tummy-for-scratches, or kiss-you-all-over, kind of dog, they do provide a sense of security. They give intruders a reason to walk away. With their strong sense of smell and hearing, they will be quick to alert you when something isn't right.

## **More Happiness/Less Worry:**

Dogs and cats live in the moment, and help you live more in the moment yourself. Pets can help you worry less about the future and be happy in the here and now.

Obviously, pets aren't for everyone (for various reasons). If you are unable to have a pet of your own, consider volunteering at a shelter to get some snuggles or walks in. Fostering is another great option that lets you "try on" a pet, while helping to save lives.

According to the American Society for the Prevention of Cruelty to Animals, 3.3 million dogs will enter shelters during 2017 in the U.S. If you decide that owning a pet is the right choice for you, consider adopting a dog or cat from a shelter. You will be giving the pet a new lease on life. The pet will never forget that. You will probably find that the pet will give you a new lease on life as well.

*Source: U.S.News October 12, 2017, 5 Ways Pets Can Add Love to Your Retirement*

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## Brain Teaser Answer

### TEASER:

A thief enters a shop and threatens the clerk, forcing him to open the safe. The clerk says, "The code for the safe is different every day, and if you hurt me you'll never get the code." But the thief manages to guess the code on his own.

How did he do it?

### ANSWER:

*The code is "different." The clerk told him this.*

Source: [BrainyRiddles.com](http://BrainyRiddles.com)