

THE MONEY COACHES



"Don't let yesterday take up too much of today."

- Will Rogers

Social Security Analyzer



At The Money Coaches, we are always looking for ways to provide you with better and more valuable advice regarding your finances. We try out new financial products, have talked with experts from various fields, and do a lot of reading to be better informed so that we can best help you.

In that same vein, we have added a new feature to our offerings in the form of the Social Security Analyzer.

If you're like many Americans, you likely don't feel totally confident in your understanding and knowledge of how to navigate social security. Whether you are preparing to retire soon, or many years from now, understanding how best to take advantage of your social security benefit is a critical step in making

sure you maximize your retirement income.

Our newest member of The Money Coach team is Allen Cobb, and he's specifically coming on board to help provide social security analysis. A certified money coach like Rich and Kathy, Allen has a background in accounting and business education. He's well-suited to walking you through difficult financial questions, in particular, with regard to claiming strategies for your social security.

With the Social Security Analyzer, they've compiled thousands of potential scenarios, creating analysis for married, single, widowed, and divorced clients. Using it, Allen can help you optimize your Social Security benefit if you've already started benefits, and it includes strategies for disability, family benefits, non-covered pensions, and more.

Getting your claiming decision right can mean \$100,000 or more in additional retirement income, so it is critical that you get good advice and make the right choice so that you don't miss out on money you may need in retirement. Additionally, when to start your benefits is a very

important decision, and one that the Social Security Analyzer can assist in determining. You can't get advice from Social Security agents on the best claiming strategy, because they aren't allowed to give it. So if you have questions or want help, the best way to get it is to reach out to us at The Money Coaches. Allen would be happy to talk with you to provide you the analysis and advice you are seeking so that your benefit is maximized.

For More Information:

If you'd like to take advantage of our Social Security Analyzer service and talk with Allen, you can do so by reaching out at allen@themoneycoaches.

You can also head over to our website at

www.themoneycoaches.com/snapshot to provide information to our coaches and set up a time to talk. We look forward to hearing from you!

Ceres Solutions Donations Benefit Local Hunger Programs



More than \$35,000 in charitable donations has been presented to local food banks and pantries just this season alone thanks to the enthusiasm and dedication of local residents who make their living in production agriculture. The donations were given through Ceres Solutions, and were made possible by local farmers and customers who have done business with the company in the last year.

Ceres Solutions Cooperative, based in Crawfordsville, Indiana, serves more than 37 counties in Indiana and Michigan with agronomy services, fuel, and propane gas. Every year, the company strives to give back in each local community through several core initiatives: FFA, 4-H, Soil and Water Conservation, academic scholarship and alleviating hunger. Many charitable donations made by Ceres qualify for a dollar-for-dollar match from regional partners.

For example, Land O'Lakes Cooperative, based in Minnesota, participated in matching the hunger-focused donations made by Ceres Solutions recently.

Presenting the donation checks in person is one of the highlights of the holiday season for co-op employees and farmer-directors. While the pandemic prevented our teams from visiting in person, we were pleased to still be able to make these important

investments right here to benefit local families in recent weeks.

"Those of us who live and work in rural agricultural based communities are well aware of the abundance and blessings we enjoy. Americans are among the most fortunate in the world, and we happen to believe those who are raising families in the Midwest are especially fortunate," says Ceres Solutions CEO Jeff Troike. "Our partners at Land O'Lakes and the customers who do business with us make these donations possible. It is an honor to provide the funding to help support local mobile food pantries, backpack programs and other hunger programs that benefit children."

In the last two months alone, more than \$35,000 has been presented. Organizations receiving funding include Food Finders (Lafayette), Terre Haute Catholic Charities, Foodbank of Northern Indiana (South Bend), Community Harvest Foodbank North East (Ft. Wayne), FISH of Wabash County, Third Phase Inc. (Noblesville), Feeding America West Michigan, the McBain Backpack Program (Falmouth MI) and a donation was also made to Feed My Starving Children, which is a global ministry which local employees, farmers and directors support.

These donations are made possible by local farmers: we thank them! We encourage all residents to continue to remember food banks into the New Year.

For more information about Ceres Solutions, follow social media and also visit www.ceres.coop.

What's Cooking?

Ingredients

- 1C Flour
- 1C Chopped Pecans
- 1/2C Margarine (softened)
- 8oz Cream Cheese (softened)
- 1C Confectioner's Sugar
- 1 1/2C Cool Whip
- 2 4oz Packages Instant Chocolate Pudding Mix
- 3C Milk

Directions

Mix flour, chopped pecans, and margarine together. Press into a baking dish and bake at 350 degrees for 20 minutes.

Mix cream cheese, confectioners sugar, and cool whip. Spread mixture on cooled crust, set aside.

Mix instant pudding with milk. Put this mixture on top of cream cheese mixture. Top with cool whip (as much as you want) and a few chopped pecans.

(Any type of pudding will do, but since it's called chocolate delight, I went with chocolate pudding.)

At the Money Coaches, we stress that you Save, Invest and Give. We would like to applaud the Ceres Coop, their employees, directors, and members for their generosity.

For more, check us out at www.themoneycoaches.com!

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