



Hello to all my Clients,

This has been a tough year with all the divisive politics and the financial market's ups and downs. The market has been at an all-time high, but recently dropped in the first week of December. Every time we enter an all time market high in December (with low tax rates) we see a sell off, then the market drops. This is partially due to sell-offs to fulfill peoples' minimum required distributions or conversions to IRAs.

We are looking at all our estate and financial plans to fine tune them according to our clients' needs. At this time of the year, consider talking to your financial advisor and accountant and convert some money to a ROTH IRA before the deadlines. In most cases, you're better to be in a ROTH than a traditional IRA, because the money has been taxed on the way into the investment. This can save you money in taxes now, and later.

December is always a good time to review changes in the past year, and consider if there have been any developments that affect your estate plan. If you have new children or grandchildren, if you have acquired or sold property, or have had a large change in your investments, give me a call and make an appointment to review and update your estate plan if necessary. It may be time to recheck all your beneficiaries and statements. Also, if your business is expanding, shrinking, or you are considering how to take on a partner or get it ready to sell – I would be happy to consult with you on your best options to move into 2020 with your best foot forward. I welcome referrals. I am honored to help your family

and friends.

I'm still co-hosting **The Real Money Pros** radio show Monday-Thursday weeknights from 6-7pm, on KBOI – 670 AM. Listen live on your computer at [KBOI.com](http://KBOI.com) – archives at [therealmoneypros.com/listen](http://therealmoneypros.com/listen)

Call in at 800-529-5264, or email anytime. We welcome your feedback, questions or comments on the topics of the day.

*Sign up for my Quarterly Newsletter via email: [capitalcitylawoffice.com](http://capitalcitylawoffice.com)*

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On the home front, with a new baby, and all my kids and their kids home for the holidays, I'm looking forward to some quality family time. We are going to introduce our new baby to all his brothers, sisters, aunts, uncles and cousins.

This holiday season, we wish you and yours a Merry Christmas and a Happy New Year!

Best Regards,

*Steve*



Ramsey Macallan Rausch Born 11/11/19

