

TRADING TALK

...it's not just about money



Happy New Year!

Dates to Remember:

January 31st:

Raymond James mails year-end retirement tax forms for 1099-R and 5498, if applicable.

February 15th:

Raymond James begins mailing 1099 tax statements.

February 28th:

Raymond James mails amended 1099s and those delayed due to specific holdings and/or income reallocation. March 15 is the final day to mail any original 1099s and continued amended 1099s as needed.



Tim's Take

As the years seem to fly by faster and faster it has never been more evident to me as now. Sure everyone says as you age the time gets faster and faster, but this year 2023 is especially evident to me.

It was December 2013 when we opened for the first time as Global Asset Management Group. We started as Andreas Global Asset Management Group. We realized in answering the phones that was a mouth full and later shortened it to Global Asset Management Group, or you have even seen us is our writing and correspondence as G.A.M.G.

So this year is all about celebrating you and our 10 year milestone, (22 years in the industry). Each month their will be a different theme and surprise if you come into the office this year.

We are diligently working with the Architects to personalize the new office to be uniquely ours and remodel the bank portion of our new location. I'm not sure when

construction will begin or the completion will take place but we will keep you posted. Hopefully building cost and interest rates will come down.

We would have never made it this far without you and we are so thankful for each of you. Last year was a trying time in the market. Your patience and belief in us gives us the drive to look for every avenue possible to help protect, restore and grow your portfolio as this year unfolds.

We will have many exciting news items this year. We will keep you posted as they transpire. It's time to put 2022 in the rear view mirror. While we will always remember it for the beginning of our journey with the new office, the market, well let's say, we are ready to bury that to never rise again. No zombies in 2023!

We are excited about what 2023 will bring not only as new opportunities, business ventures, new look but also what the market will provide as we get back on track to more favorable environments for portfolio growth.

Tim



As you have read, it's our 10 year anniversary for the business since we went independent. What better way to celebrate then with the Top 10 Picks of the Year from regions around the world.

To start things off we will rank the top 10 of California. We will each quarter take a different region and pick the top 10 from there. We will move onto France, Italy and we want your input for the 4th region you would like to try.

Obviously we have not tasted every wine produced from across California let alone the U.S. That would have to become my full time job and I don't think you want me doing that. These are just some of my favorite vineyards and a couple new ones.

We will begin with Reds:

- **Krutz 2019 Cabernet Sauvignon**
- **Obsidian**
- **Ancient Peaks**
- **Grgich Hills Zinfandel**
- **Jax**

WINE TALK WITH TIM... IT'S NOT JUST ABOUT GRAPES

Krutz - Is a small family winery in Sonoma California. There is a Magnolia Flower on each bottle representing their family roots, The Magnolia is Mississippi's state flower and tree. The Krutz family is from Mississippi and they wanted to represent their way of life - True, Honest and Fun.

Obsidian Ridge 2019 Estate Grown Cabernet Sauvignon - Another Sonoma Wine Small winery started by three guys in 2002. The ridge is made up of red volcanic soils and black obsidian rock over looking a dormant volcano. A brutal area beaten by Pacific winds, mountain light and cold weather in rocky conditions make the grapes thick skinned, dark and intense with flavor.

Ancient Peaks 2019 Oyster Ridge - A Paso Robles wine at Santa Margarita Ranch. This is a Bordeaux blend style. It occupies one of Paso Robles coolest growing environments with a micro climate that regularly produces coastal fog increasing the structure and intensity of the wine.

Grgich Hills Estate Zinfandel 2017 - One of our (Tammy & I) early wineries we fell in love with! This is a Napa Valley Winery that got it's fame from the owner Miljenko "Mike" Grgich by crafting the winning Chardonnay of the infamous 1976 Paris tasting. Mike then worked at Chateau Montelena which earned Mike the reputation as one of the greatest wine makers in the world. After leaving Chateau Montelena he opened his own winery Grgich Hills.

We have tasted many of their wines and have even visited the winery with Mike's nephew Ivo Jeramor. Mike is 99 years old and will be 100 in April.

Jax 2018 Cabernet Sauvignon 76 Barrels - The last of the reds, also from Napa Valley. This is a brother and sister team as well as their father. The younger children wanted to buck the old way of creating wine even down to the simple label. They continue to change by being the small, nimble producer. They also have another cab called Estate Pollock 3 which is divine at \$125/bottle. The one here is \$55/bottle. Jax is a play on the families last name, Jackson.

continue to White Wines...

A Plan for All Seasons

Become a Benefits Whiz

Research your company's open enrollment schedule and decide if you need to make changes.

Pay yourself first:

If you haven't automated retirement contributions, start now. It's also a good time to reconfirm your employer match and increase your contributions to allow more time to generate tax-deferred gains.

Revisit an IRA:

Pre-tax contributions to IRAs can reduce taxable income, and ROTH IRAs might be the answer if you're above income thresholds to make a tax-deductible traditional IRA contribution. You have until tax filing deadline (not including extensions) to contribute for the current tax year.

Finesse your Bonus:

Plan how you want to use your year-end bonus high interest debt, shoring up your emergency fund or increasing your 401(k) contribution.

Get set for 65:

This is the age you become eligible for Medicare; a 10% premium penalty applies for each year you go without Part B coverage beyond this birthday in most cases. You have seven months to enroll, starting from three months before your birth month. Ask your advisor about healthcare planning resources that can guide you.

Fine-tune Your Health Spending:

If you participate in a flexible spending account (FSA) or health savings account (HSA), review contribution levels to take full advantage-without exceeding limits, which are adjusted regularly for inflation. If you have an FSA, use available funds before your plan's use-it-or-lose-it deadline.

Now let's talk about some White Wines:

- **Jax Chardonnay**
- **Sta. Rita Hills Chardonnay**
- **Arcadian 2013 Chardonnay**
- **Arkenstone 2015 Chardonnay**
- **Spottswode Sauvignon Blanc**

Jax Chardonnay Duttin Ranch - If you like the red, give the white a try. Taste of apricot jam, crisp pear and vanilla. Great choice for summer.

Santa Rita Hills Chardonnay

Sandhill Santa Barbara County - A Unique white from completely different region out of the wine country. Worth a try, especially for \$29 a bottle.

Arcadian Winery Clos Pepe Vinyard Sta. Rita Hills 2013 Chardonnay - They do all the aging at the winery, so when you find the wine, it is ready to drink. Today the latest vintage you will be able to find the 2013. \$50/bottle.

Arkenstone on Howell Mountain Napa Valley NVD 2015 Sauvignon Blanc - While the NVD wines are not estate growth, for the price they are well worth trying. The Sauvignon Blanc is cloned from the estate but grown on similar soil and terror as the main vineyard.

Spotteswoode Sauvignon Blanc - One of my favorite red wines. This is a refreshing white that is worth the money. Referred as one of the "Super Sauvignons" by Karen Maeneil reflecting a rare class of the noble grape. Tropical fruit and floral aromas and fresh lime and grapefruit. Long lasting, medium bodied and refreshing. \$45/Bottle.

I hope you enjoy some, or all, of these picks. If you want us to share one of your favorite wines make a list and we will complete a client favorites list maybe at the end of the year.

So cheers and enjoy!

WINE TALK WITH TIM...
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Organize for Tax Time:

Prepare for smooth filing: By early February, you should have tax forms in hand. Make sure to organize them in a dedicated spot, as well as any receipts if you itemize. To ensure all is in order, talk to your advisor about coordinating with your tax professional.

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With the New Year fresh on everyone's agenda..not sure what documents to shred or keep? Tap the icon above for some guidance when it comes to securely disposing or keeping documents indefinitely.



Interested in what is going on in the market?

Tap the envelope above to sign up to receive market summaries weekly, monthly, and quarterly via email. Market Summaries contain information on the Dow, S&P 500, NASDAQ, Russell 2000, Global Dow, Federal Funds interest rate, and 10-year Treasury yields as well as highlights of past and future economic data.

You may have seen our announcement on our Social Media, but we wanted to welcome, again our newest team member, Charleen Thigpen. With our environment and culture of long-term relationships at Global Asset Management Group, Charleen is looking forward to working along side the Global Team, building long term relationships with clients, because clients aren't just clients...they're family.



Charleen Thigpen,
Client Concierge

We're so happy to have you a part of the team, Charleen!

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