

# Tuve and Friends

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## *Insights From Your Advisor*



John S. Tuve, CFP®



Dear Friends,

One of the simplest financial planning ideas I've come across, is to write a letter to yourself. More specifically, write a letter from your "future self" to your "present self."

You just have to imagine yourself in five years, assuming everything has gone more or less as you hoped it would. You're healthy, in good financial shape, you've saved money for retirement, and, well, you know your hopes and dreams better than I do.

The point is that the Future You is writing a letter of thanks to the Present You. For example, Future You might thank Present You for exercising regularly, because Future You is fit and looks good. Future You might thank you for being thrifty and watching your budget, putting you on track to retire comfortably, or you may even be retired.

Future You might also thank you for taking time to smell the roses along the way, for maintaining close relationships with friends and family, for spending a little more time accomplishing goals, such as starting a new business, traveling the world, keeping better track of your expenses, instead of spending too much time in front of the TV.

In other words, thank yourself for achieving specific actions. Then look over the letter and know that these are things you will thank yourself for someday. Commit to doing them and save the letter. Every week or two, read the letter and ask, "Am I on course? Am I earning the thanks that the Future Me will give me?"

The point here is that you want your future life to be as good as it can be, as full of happiness, joy, fulfillment, and prosperity as possible. Your actions between now and then will, or will not, make that happen. This letter is a fantastically powerful reminder that you're counting on yourself to take care of your future.

Meanwhile, in between the times you spend with the letter, you can get to know a variety of your Future Selves (the "You Next Week," the "You Next Year," the "You Five Years From Now," etc.), and begin to ask these future versions of yourself about decisions you make now. How much of the money you earn today should go to your Future Self for retirement? What would you, a week from now, like to have cleared off your desk? Would you like to have learned a new foreign language by this time next year? Are there things that are hard to do now, but that you will wish you had done?

Doing this will help you navigate through the complexities of life with a clearer vision. And, if you can do that, you'll be one of the few people in the world who aren't muddling through life. You could arrive in the future with no regrets about how you spent those precious, irreplaceable moments of your life.

Sincerely,  
John S. Tuve, CFP®

The above material was prepared by PEAK.  
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## *RX For Caregivers*



More and more Americans, almost 45 million of them, have become caregivers. They provide unpaid assistance to frail, physically disabled, mentally challenged, or chronically ill family members or friends. The value of the assistance they provide is enormous. It's estimated at more than \$300 billion. However, the cost can be high. Many people who provide care fail to set up support systems for themselves. As a result, caregivers often are at higher risk of developing emotional, mental, and physical health problems than the population at large.

### **It's important to care for yourself**

Fortunately, there are many resources and tools available to help ease the strain of caregiving. If you find yourself providing care, take the prescription that the Surgeon General of the United States suggests for caregivers seriously:

- If you feel depressed or anxious, talk with your doctor. Crying more, sleeping more or less than usual, changes in appetite, and lack of interest in your regular activities, are all signs that you may need help.
- Identify sources of support and help in your community. Ask for help from family members, friends, neighbors, your place of worship, your Area Agency on Aging, or your workplace.
- Take care of yourself. Stay healthy and keep stress levels as low as possible. Visit your doctor every year for a check up and be sure to get a flu shot.
- Be aware of the toll stress can take on your health. Try to find time to exercise, eat well, and get enough sleep.

Learn how the condition that is affecting your friend or family member may affect his/her physical and emotional state. Be prepared for the changes.

### **Marshall your resources**

A wealth of tools and resources is available to help preserve caregivers and make caregiving more manageable. The following groups provide caregivers with information, inspiration, and more:

#### **The National Family Caregivers Association**

([www.thefamilycaregiver.org](http://www.thefamilycaregiver.org)). NFCA is dedicated to empowering caregivers by helping them understand how to lead full and productive lives that are free from depression, pain, isolation, and financial distress.

#### **The National Alliance for Caregiving**

([www.caregiving.org](http://www.caregiving.org)). NAC is a coalition of organizations that focus on issues related to family care giving. Its members include grassroots organizations, professional associations, service organizations, disease-specific organizations, and others.

#### **Lotsa Helping Hands ([www.lotsahelpinghands.com](http://www.lotsahelpinghands.com))**

This is a web-based, caregiving coordination service that makes it easier for family members, friends, neighbors, and others to help with daily tasks. Building a caregiving community to support your loved one can help relieve the stresses of caregiving.

If you're not a caregiver, and you know someone who is, offer the gift of your time. Small acts of caring can make a big difference in all of our lives.



## Personal Notes from Your Team

### John & Beverly Tuve



Last August Beverly and I experienced “empty nest syndrome” when our youngest, Stanley, began college at Loras. He plays football there and we enjoyed our frequent trips to Dubuque to watch him play. In the meantime, he is very busy working out.

My mother, Jeanne had a stroke in October and lost her sight in one eye. Since she had already been experiencing macular degeneration she is, for the most part, blind. She and my dad, Stan are managing, doing physical therapy and trying to remain positive. They have a very strong faith in God and know that he has a plan for their lives, even in tough times like this.

In November Bev and I were able to get away and enjoy a cruise to the Eastern Caribbean with daughter Nicole and her husband David. Since they had never been able to take time off for a honeymoon, it was our gift to them and we all had a wonderful time. Nicole still has to work many hours at the hospital while doing her residency and David keeps busy with his

job, as well as taking some classes at Missouri State. Our daughter Dawn is currently attending UNI and doing very well pursuing her dream of teaching art. Her projects are pretty interesting!

### Bob Tuve



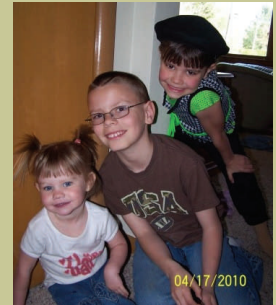
A lot has gone on in my life the last couple of years; my daughter, Neka is driving. She is in 10<sup>th</sup> grade at West High School. My son Brian moved to Washington D.C. on Sept. 28<sup>th</sup>. He has a wonderful wife, and I have a great daughter-in-law, Nikki Tuve. Brian is in his 11<sup>th</sup> year in the United States Army. I now have three grandchildren, Lane 5, Kaylee 4, Kassi 6 months and another on the way! Needless to say, I am extremely proud of my children and grandchildren. This year I will turn 50; I hear everything gets easier at that age.....we'll see. I have been back at Tuve Investments for two years and love seeing and talking to the clients. I look forward to meeting all of you over the next few years.

### Sharyl Weich



Our lives are busy as usual with our boys and their sports. Keith, 16, spent the summer busy with the town Swim Team, detasseling and fixing up his car. Nick, 14, was very busy with Driver's Ed class, Swim Team, football weight lifting, baseball and detasseling. We are so glad he had the moped to get him back and forth to all his practices. The boys both worked detasseling in the hot Iowa July. We let them spend half of what they earned; Keith bought a used car and Nick bought himself a laptop. Both boys are in high school this year, and we've enjoyed going to Nick's football and basketball games, as well as Keith's cross country and swim meets all over Iowa. In May, the show choir at La Porte City High School will be featured at the Gallagher Bluedorn Performing Arts Center in Cedar Falls. Both Keith and Nick tried out for and were selected to be a part of this performance! We are so excited and proud of our boys.

### Michele Faubel



Our son, Logan (10) is in the 5th Grade this year - his last year at the Elementary School here in Dubuque, next year he is in middle school. Logan is active in choir, band and has just earned his orange belt in karate. Tamra (6 1/2) is in 1st grade. She is active in dance and piano lessons. Isabel (2 1/2) is active in keeping my husband and I on our toes at all times. She is a true 2 year old, but has a cute little smile with her big blue eyes that keeps her out of trouble sometimes. Andrew has been staying pretty busy flying. He has been out to the east coast quite a bit last summer and even up to Canada to take some people fishing. I keep busy keeping up with the kids and we try to go walking or biking in the evenings so that has been fun. I still try to keep up with scrap booking and playing the piano.

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## Personal Notes from Your Team, cont.

### Chelsey Jacobs

My name is Chelsey Jacobs. I've been employed at Tuve Investments since June 2009, while completing my internship. I attended Wartburg College, where I ran track and graduated in May with a Business/ Finance degree. Surrounding myself in a work environment with people who are knowledgeable and experienced in the world of Finance, has been the best learning tool I could ask for. I look forward to learning more everyday and expanding on the areas to which I've been exposed.



I am continuing my education in Finance, while currently taking the CFP (Certified Financial Planner) course.

In my spare time, I enjoy sports, spending time with family and friends, and look forward to watching my younger sister play basketball at Wartburg this year. I look forward to meeting all of you.

### Please Update Your Contact Info!

Have you recently moved, dropped your land line, or changed cell phone providers? Are you using a different email address? At Tuve Investments we appreciate your efforts to keep us updated on changes to your contact information. In order to ensure protection of your personal information it is important that we have correct addresses and phone numbers. If you have made recent changes please call us at: (319) 235-0075, or (800) 373-8883.



### Wealth Management Services Offered

Investment Management  
Insurance Planning: Life

Retirement Planning  
Estate Planning

Life Settlements  
Long Term Care  
Disability

Trust Service\*  
Business Planning

Tax Planning  
Charitable Giving

\*Trust Services offered through the Private Trust Company, N.A., an Affiliate of LPL Financial.



### Tuve Investments Friends & Family Recipes

The 2011 supplement to the cookbook is now available at our office or on our web site at [www.tuveinvestments.com](http://www.tuveinvestments.com).

