FINANCIAL "WEAP-"UP CHECK-LIGT



_	
	Remember to take your Required Minimum
	Distributions from your retirement accounts
	Make any last minute charitable contributions
	Spend the balance of your flexible spending account
	account
	Think about gifting to reduce your taxable income
	Make an extra mortgage payment
	Consider making deductible business purchases by the end of the year
	by the end of the year
	Review and balance your capital gains and losses
	Consider increasing this year's final 401 (k)
	contribution
	Open and fund a college savings account for
	a loved one
	Make IRA contributions
T	

Bradley S. Ford and Karen Ricketts offer securities and advisory services through Madison Avenue Securities, LLC ("MAS") Member FINRA/SIPC and are Registered Investment Advisors. MAS and Vineyard Financial are not affiliated entities.