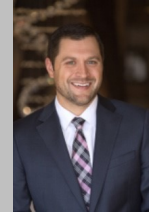


SPRING IS HERE, KIND OF!

After this winter's heavy snowfall, spring was very welcomed in the state of Minnesota. Although school-aged children enjoyed the extra snow days all the way through the month of April, most of us here were ready for spring to finally arrive. With the warm up, however, also came an increased flood risk for the City of Stillwater. The Pink Wealth Management Group were among the hundreds of volunteers who helped sandbag along the river's edge during this year's flood season. We hope you enjoy reading the full story surrounding the flood relief efforts on the inside of this issue.

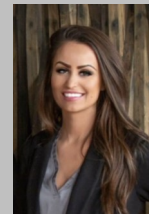
Also inside this issue, you will read about ways to prioritize your financial goals, be invited to an upcoming RBC 'Shred Event' as well as learn about a new tool that will allow you to connect your external accounts to your existing RBC Online, allowing you to view your 'Total Wealth' in one convenient location.

Thank you for the trust you have placed in us



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Stillwater Flood Relief



During the last week of March, the city called upon volunteers to help sandbag close to the river's edge in the hopes to prevent the onset of expected rising water. Hundreds stepped in to help with the flood relief efforts. The overwhelming response and support to the crisis led to volunteer spots being filled within hours of being posted. With the help of these volunteers, the city constructed a temporary Levee/Dike wall to protect property and infrastructure. The wall, which was set out to

be 2000 ft. in length, and 15 ft. high, was made out of sandbags and plastic, primarily. The wall currently stretches from Nelson St. to Laurel St.

The RBC office in Stillwater again partnered with Community Thread, volunteering to help fill, tie, and place sandbags along the St. Croix. Tom, Gina, and Tyanna had a beautiful sunny morning for their 3 hour shift with both RBC co-workers and community volunteers. During just 6 days, the 373 volunteers worked over 1347 hours and contributed an approximate value of \$33,257 of volunteer time collectively.

This recent threat of flooding brought back, for many Minnesota residents, the memory of the historic flood of 1965. In a case of true Minnesotan weather, the state "enjoyed" record-breaking snowfalls across the state in late March of that year. When this, coupled with rising temperatures and unusually high amounts of rain, officials began to realize... [Continued on page 3]

"373 volunteers worked over 1347 hours"



Tom Pink



Gina Peyer, Bill Kohn, Tom Pink, Jeri Fabian, Tyanna Graner, Beth Wolf, Jennifer Kmecik, Davis Drewiske



Tom Pink, Gina Peyer, Tyanna Graner

Stillwater Flood Relief

[Continued from page 2...]

...a serious situation was forming. The Mississippi River and its tributaries, including the St. Croix River, were going to flood. Because of the large number of youths helping to build the barrier along the St. Croix, the defensive line became known as the “Teenager’s Dike”, and was adorned with a large painted sign labeling it as such.

Other river communities were also facing the onslaught of water. Dikes sprung up all along the banks of the Minnesota and Mississippi Rivers. Unfortunately, many of these could not hold back the volume of water and the dikes at Mankato, North Mankato and Chaska gave way and the volunteers were ordered to higher ground after losing the battle with the river. But in Stillwater when the St. Croix River finally crested at 694.07 feet above sea level on Easter morning April 18th, 19 feet above normal, the “Teenager’s Dike” held.

Fifty years later, this episode remains in our memories not only for the record water levels – but for the efforts of people from all walks of life to save their community.



Photo Credit: *Vernon Richert*

Stillwater , City of. “2019 Flood Information.” Stillwater, Minnesota, 2019, www.ci.stillwater.mn.us/index.asp?SEC=48D6EE4C-F9C9-4515-BE95-E663AE1E64B6&Type=B_BASIC.

Peterson, Brent. “Washington County Historical Society.” Washington County Historical Society - Gateway to Minnesota History, 2015, www.wchsmn.org/historical-messenger/1965-st-croix-valley-flood/.

*“the defensive line became known as the
“Teenager’s Dike”*



Photo Credit: *Pictures donated to the Greater Stillwater Chamber of Commerce by Barbara Richert-Spicer, sister of Vernon Richert who was born and raised in Stillwater and passed in 2002 at the age of 60*



What You Should Know

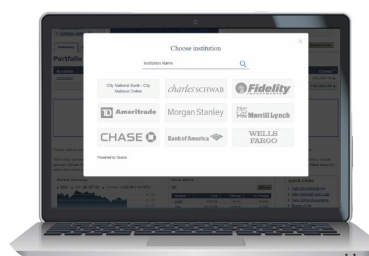
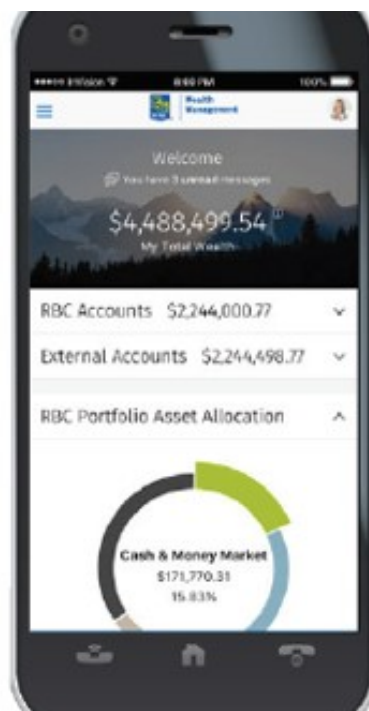
NEW: Total Wealth — *Add External Accounts to your RBC Online, mobile app, and Wealth Plan*

Simplify Your life with Total Wealth

Total Wealth is a new tool that just launched to help you organize your information and deliver a comprehensive view of your financial life in one convenient place.

With secure connections to more than 14,000 financial institutions and access to a wide assortment of accounts—including checking, credit cards, life insurance, 401(k), mortgages and more—you are able to gain more of a complete view of your financial picture.

Total Wealth seamlessly connects to the accounts you would like to add. Upon selecting Add External Accounts, you se-



lect each relevant financial institution and enter your user credentials and complete any additional security steps.

Once external accounts are connected through your RBC Online using a personal computer, they will also display on your mobile device. Additionally, the Total Wealth tool will have the ability to calculate within WealthPlan by the end of May 2019.

For assistance, call Client Support Services toll free at 1 (800) 933-9946 weekdays from 8 a.m. to 10 p.m. Eastern Time and Saturday from 10 a.m. to 6 p.m. Eastern Time.

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You're Invited! *Shred Event*



Worried about Identity Theft?

You are invited to shred those concerns.

Bring any unwanted documents, checks, etc. to the Stillwater office of RBC Wealth Management for our Shred Event, where we will have a shredding truck available for your use. It is our way of giving back to our clients and our community, and a great way to protect your identity.

Date: Friday, May 3rd, 2019

Sponsored by:

Time: 11 a.m.—3 p.m.

BlackRock® and RBC Wealth

BlackRock® presentation at 3 p.m. Management

Location:

RBC Wealth Management

Secure document shredding provided by Iron Mountain®

350 North Main Street Suite 106

Stillwater, MN 55082

For questions, please contact Gina Peyer at (651) 430-5515

Please note that documents may not be dropped off prior to the event to be shredded during the event, or given to someone to shred for you.



**Wealth
Management**

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19-WQ-337 (03/19)



Your Priorities Play a Key Role in Wealth Planning

Provided by RBC Wealth Management and Thomas D Pink

You may have many financial objectives—but will you be able to achieve all of them? And should you pursue them all in exactly the same way?

Actually, all goals are not created equal. You will have some that are simply more important than others. Consequently, when creating your overall wealth planning strategy, you will need to prioritize your goals. Prioritization involves several factors, including the following.

Varying levels of concern

By definition, prioritizing your goals means that some of them may take higher precedence than others. Your most important goal might be to ensure you have enough money to live comfortably, no matter how long you may live. So you'd rank this concern as "high." But you will also have secondary goals for which your level of concern is lower. For instance, six months of travel during the year during retirement may be important to you, as well.

"Ultimately, prioritizing your goals can help you achieve the outcomes of greatest importance to you"

Ability to compromise

The higher the priority of your goals, the less you will be able to compromise on them. Your need to avoid outliving your money is non-negotiable; you must achieve this goal. But lower-priority goals, such as your six-months-a-year travel plan, are more flexible; you might not be able to afford the full six months, but possibly you could manage three.

Investment decisions

As mentioned above, your level of concern is high for your goal of not outliving your money, and you cannot compromise. Therefore, you will need some space in your investment portfolio devoted to a low-risk method of providing a lifetime income stream. Conversely, when investing for a lower-priority goal, such as the six months of travel, you can possibly afford to take a little more risk, because coming up short will not have dire consequences.

Ultimately, prioritizing your goals can help you achieve the outcomes of greatest importance to you—which is a good definition of investment success.

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From Left to Right: *Gina Peyer, Tom Pink, Tyanna Graner*

TOM'S CORNER

I was advised by a mentor early in my career that you'll enjoy this industry much more, and ultimately be more successful, when you realize you can choose to work only with clients who you enjoy working with. In my almost 20 years in this industry, I have come to meet and know so many great people, many of whom have become clients I have very much enjoyed working with over the years. That bit of advice was immensely valuable.

I've always been thankful for introductions over the years, but very rarely have I asked for them. I've found that working hard for those who have placed their trust in you often leads to new relationships on its own. That being said, I very much appreciate those who have gone out of their way to introduce me to colleagues, friends, family or acquaintances they felt would be a good fit. Some life events that may prompt financial planning questions are job changes, nearing retirement, and inheritance . . . to name a few. If you know of someone you feel would work well with our team, please feel free to pass along our name, or let us know if you would like us to initiate the introduction process.

Until next time.

-Tom

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