

Gianola

FINANCIAL PLANNING

Fee  Only

Dear Clients,

Welcome to 2024 tax season! We sent out our tax packets last week and hopefully you have received them by now. Clients who are comfortable with technology, received their tax letter by email and the tax packet has been uploaded to your eMoney Vault.

Clients who prefer paper, received their tax packets by mail.

Please let us know if you have not received your tax packets yet or if you have questions about sending us tax information. As a reminder, please call Miriam at (614) 340-0770 or email her at miriam@gianolafinancial.com to schedule your tax meeting after you have sent us your tax information.

We always appreciate the effort our clients make to get their documents to us early in the tax season! This helps us manage our work flows, ensures that the majority of tax returns are filed by the deadline and limits the number of tax returns that need an extension.

This is also a good time to reinforce the importance of online safety. In 2023 we saw an increase in cybersecurity attacks and reported data breaches in the US and worldwide. There is no federal law that requires companies that have had a data breach to notify their customers. There is instead a patchwork of state laws and federal regulations. Many laws don't have penalties for the company that had its information lost or breached and allow that organization to determine its risk and if it needs to notify consumers.

There are ways to protect yourself, especially before a data breach. We helped our clients with this process after the Equifax data breach in 2017. We continue to remind clients of the importance to stay vigilant regarding their online security. Please read this article for [Tips to Prevent Identity Theft](#).

At Gianola Financial Planning, we take your online safety very seriously. ***Please do not send account statements or letters with financial information to us via email.*** We recommend using your eMoney Vault or ShareFile to send electronic documents securely.

As always, the stock market and the economy keep us on our toes. We strive to educate ourselves and our clients on the changes in monetary and fiscal policies as well as any updates in tax laws. We don't have a crystal ball (yes it's true!) however, we continue to manage risk based on the principles of diversification and your personal goals. Matthew

has summarized the 2023 Market Recap and 2024 Market Outlook in his article [Markets and Economy Update](#).

In other news, we want to share that our GFP team is growing! Ray Flores joined us in December 2023 as an Associate Financial Planner. He is working towards earning his CERTIFIED FINANCIAL PLANNER™ certification and completing his Masters in Financial Planning from Kansas State University. For the upcoming meetings, Ray will be assisting with tax return preparation and meeting follow up. We welcome you to stop by his office to say hello, if you come for an in-person tax appointment!

In December we also had a dinner to celebrate Jill. We enjoyed delicious food and a lot of laughs. We had gifts and heartfelt speeches. We shared stories about how it all began and how grateful we are to be part of this team. It was a memorable evening and a well deserved tribute to our founder! We pride ourselves in the quality of advice we provide and hope to continue serving our clients with the utmost respect and care.

Scroll down for some pictures from our dinner. There is also a picture of Ray and Mandy at their Chugueyan ceremony. This is a ceremony in China to present the bride to her family and friends!

Best Wishes from your GFP Team

