

JAN  
FEB  
2023



# In the Know



## NEWS YOU CAN USE

### News From the Office

As we wind down 2022, there is much upon which to reflect. Economically speaking, this year has brought challenges including historic inflation, continued supply chain bottlenecks, global unrest with the Ukraine/Russia conflict and market volatility. Times like these are when we are grateful to be able to help our clients and friends navigate the choppy waters.

From a personal standpoint, 2022 has been the year of babies for the LKJ team. Adam welcomed his first son, Logan, in April; Lindsey's third child, James, was born in October; and Amelia welcomed her twin baby granddaughters, Charlie and Amelia, in November!

We also grew our team professionally so that we can continue providing excellent support for our clients. Kristina started with us in July as our Director of First Impressions and has been a wonderful addition to the LKJ family. We hired our first financial intern, Ashley, who started full-time this past summer and has continued part-time this fall while she pursues her undergraduate degree at the University of Saint Thomas.

Sari is looking forward to planning more events and workshops for LKJ as she embarks on her 7th year



with the company. Leandra and Amelia really enjoyed traveling to Dallas and to California this past year for industry training events to continue building on their knowledge and expertise.

The most difficult part of the year was Lynne's unexpected lung cancer diagnosis this past July. She continues to be the strongest person any of us know and has been responding very well to her treatment at MD Anderson. Lynne is working part-time and has been partnering closely with Lindsey, Adam and the rest of the team to make sure everything is covered seamlessly on days she is out of the office receiving treatment.

This year, we will make our annual charitable donation in our clients' names to the Casa de Esperanza de los Niños and to Kids' Meals (additional info on each organization in the holiday card insert). We are proud to help support our community in your name.



**Lynne James**  
Financial Planner & Founder



**Lindsey James-West**  
Financial Planner & Managing Partner



**Adam Goldman**  
Financial Planner & Wealth Advisor

713.840.0534  
info@lkjfinancial.com

[lkjfinancial.com](http://lkjfinancial.com)



Our team strives to provide excellent service and quality products to all of our valued customers.

Sending new clients our way is the best possible compliment.

We look forward to our continued friendship.

# Thank You for your Referrals

Chelsea Johnson  
Bouche Mickey

Vickie Waters  
Dennis Pierce

Elizabeth Wade



## Happy Birthday To You

### JANUARY

Linda C.  
GG C.  
Mario S.  
Rick LB.

### FEBRUARY

Mike H.                      Brenda HM.  
Blaise M.                     Ruth O.  
Bob D.                         Tammy F.  
Deborah D.                    Ashley H.  
Jordan R.

*Let us know when your milestones are so we can celebrate you!*



## THE GOOD LIFE

### Simple Life Upgrades

These simple life upgrades have the potential to transform the way you experience and enjoy life. Give them a try today!

#### 1. Go Outside

Simply being outside can be good for your mind and body. As little as 20 minutes outdoors can relax you and lower your blood pressure, heart rate and stress levels.

#### 2. Say No to Things That Drain You

Saying no to activities that drain us can open up more opportunities for happiness. Delegate what you can. Say no to any extra favors. Consider setting up some boundaries for your time, like “off limits” days for certain activities.

#### 3. Volunteer

Supporting the causes and communities you care about can give you a greater sense of happiness, purpose, pride and accomplishment. Consider your skills, interests and time as you choose volunteer opportunities. Try out a few options to determine which organization and opportunities will be a good fit. And remember, volunteering should be fun instead of draining.



#### 4. Nurture Your Relationships

Beyond making us happy, the emotional support we get from the people we care about can help us to make better choices and adopt better habits. Connect with at least one person you love every day and find small ways to show you care by giving a thoughtful compliment or anticipating a loved one's needs.

Living better doesn't mean we have to make radical changes. With a few simple upgrades, we can reshape how we experience life every day and stay in touch with what we need to be happy and live better by staying connected to the people we trust.



## HOW TO ...

### How To Move to a New Country

Many dream of retiring to a foreign country, whether sun-drenched beaches in the Caribbean or rolling Scottish highlands. With the added complications of immigration, overseas shipping and more, a transcontinental move takes considerable planning and preparation. Avoid some of the hassles using the following tips.<sup>1</sup>

#### Avoid Culture Clash

Spend some time getting familiar with the culture, customs and laws of your new homeland.

#### Hire International Movers

Some companies specialize in international moves, but, like any major purchase, you'll want to do your research and compare quotes from several reputable companies.

#### Consult a Professional

An immigration professional will help make sure you have the specific documentation you need to move to another country lawfully.

<sup>1</sup>Debbie Wolf, Lexie Pelchen. July 25, 2022. "Your Ultimate International Moving Checklist." <https://www.forbes.com/home-improvement/moving-services/moving-to-another-country-checklist/>. Accessed Sept. 30, 2022.



## DOLLARS & SENSE

---

# Stash That Cash (Anywhere But Your Mattress)

Have you heard the story about the contractor renovating a bathroom and finding more than \$180,000 stashed in the walls?<sup>1</sup> In times of economic uncertainty, people often rush to pull their money out of the market and convert it into cash. This is where we get the phrase “mattress money” — cash that’s been stashed somewhere other than a bank. While this might seem like a good idea in the short term when the markets are low, it can have costly consequences.

What happens when your wallet gets stolen? Credit and bank cards can be canceled and replaced, but any cash you might have had is gone for good. The same is true for money stashed in your mattress, in a wall, under the floorboards or buried in a tin can in the tomato garden. If your home is broken into or damaged in a fire or other natural disaster, that cash is likely not protected by renters or homeowners insurance. It’s just gone.

Your money is almost always safest in a federally insured institution. Here your money is typically protected for up to \$250,000 per person. Moreover, even when interest rates are low, you still earn dividends when you keep your money in a savings account.<sup>1</sup> A pile of cash just hiding somewhere in the house isn’t doing anything for you (except possibly attracting trouble).

Aside from turning your mattress into a glorified piggy bank, what should you do when the market is too volatile for your risk tolerance? The first thing to do is not to panic. Making hasty, emotion-driven decisions will likely hurt you more than the market in the long run. It’s almost always a good idea to consult a financial professional before making significant adjustments to your portfolio. You especially want to be aware of any potential tax consequences associated with moving money around. Finally, know that you have options. Depending on your income needs and risk tolerance, there are ways to build up your savings without relying so heavily on the stock market.

For instance, you might decide you want to move a portion of money into less risky investments such as a fixed index annuity (FIA). Designed to meet long-term needs for retirement income, an FIA is essentially a contract between you and an insurance company offering various guaranteed payout options. In exchange for paying a premium, you receive certain fixed interest crediting options that compound tax-deferred until you begin making withdrawals.

Another alternative you might consider is a multi-year guaranteed annuity (MYGA). A MYGA is the annuity version of a certificate of deposit (CD). For the duration of the

annuity contract, you are contractually guaranteed a set return. They’re generally shorter contracts than FIAs (though not always), and, like an FIA, you don’t lose any money if the market goes down.

Which is better, a FIA or MYGA? It all depends on your goals. If you’re looking for a short-term investment, a MYGA is likely better. If a long-term investment with a future income stream is needed, a FIA is preferable.<sup>2</sup>

Whether accumulating a few extra dollars with a high-interest savings account or money market account or switching from stocks to bonds, the most important thing to remember is to choose a vehicle that puts your money to work for you in ways that physical cash can’t.

*Annuity guarantees rely on financial strength and claims-paying ability of issuing insurance company. Annuities are insurance products that may be subject to fees, surrender charges and holding periods which vary by carrier. Annuities are not FDIC insured.*

<sup>1</sup> OnFocus. June 3, 2020. “Why You Shouldn’t Hide Your Money in Your Mattress.” <https://www.onfocus.news/why-you-shouldnt-hide-your-money-in-your-mattress/>. Accessed Sept. 30, 2022.

<sup>2</sup> Stan Haithcock. March 28, 2022. “Annuity Comparison FIA vs. MYGA.” <https://www.stantheannuityman.com/annuity-comparison-fia-vs-myga>. Accessed Sept. 30, 2022.



## Retirees Report Increased Sense of Purpose Following Pandemic

When COVID-19 first made headlines, few could have predicted its far-reaching impact on nearly every aspect of our daily lives. While long-lasting physical, mental, social and economic effects won't be known for years to come, one positive outcome can already be found amongst older Americans.

The pandemic has been eye-opening for many people — just look at the “great resignation” of 2021 — as they reevaluate how and where they want to spend their time. For older Americans in particular, this has translated into a renewed search for purpose in retirement and a drive to volunteer, give back and otherwise find ways to benefit their communities.

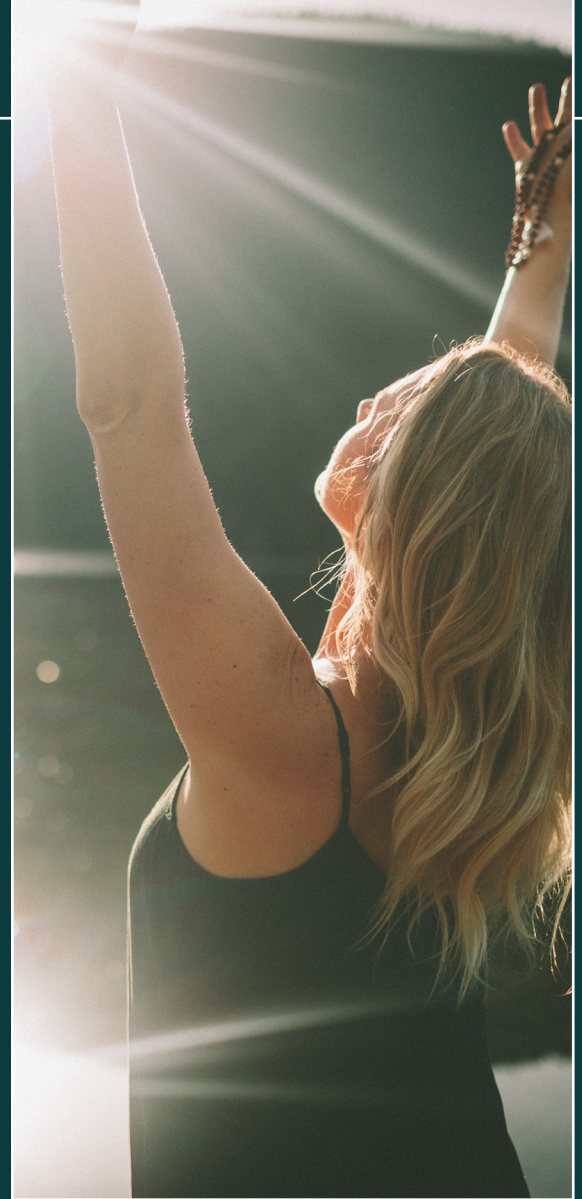
A new study by Edward Jones and Age Wave revealed that approximately 93% of retirees “believe it’s important to feel

useful in retirement, and 87% agree that being useful actually makes them feel youthful.” Furthermore, “retirees indicate they are willing to contribute 238 billion hours of volunteer time over the next two decades.”<sup>1</sup>

Retirees also report higher levels of optimism, gratitude and “greater empathy and compassion for people who are struggling in ways that they are not”<sup>1</sup> due to the pandemic.

At a time when many are still struggling to regain their equilibrium, a little extra compassion can go a long way.

<sup>1</sup> Edward Jones. June 14, 2021. “Post-Pandemic, Retirees Overwhelmingly Report Purpose as Key to Successful Retirement, Edward Jones and Age Wave Research Finds.” <https://www.prnewswire.com/news-releases/post-pandemic-retirees-overwhelmingly-report-purpose-as-key-to-a-successful-retirement-edward-jones-and-age-wave-research-finds-301311221.html>. Accessed Oct. 3, 2022.



		4		5		1		
			3	8		6		
	8							4
9		3	1					7
			9	3	8			
2					5	3		9
4							2	
		6		4	7			
		2		1		5		

### BRAIN GAMES

## Sudoku

### Game Rules

Fill in each square with one of the numbers 1 to 9 such that no number repeats in any row, column or 3 by 3 box. Grade is Easy



# SHIFT GEARS INTO THE NEW YEAR

## FIVE TIPS FOR STAYING TRUE TO YOUR NEW YEAR'S RESOLUTIONS

If your Christmas tree makes it further into the new year than your resolutions, you aren't alone. A study by Strava found most people call it quits on these annual ambitions by Jan. 19, aka "Quitter's Day."<sup>1</sup> Without proper planning, it's easy to fall back into old routines and bad habits.

Follow these five strategies to give your resolutions the best chance at success:

### 1. SET SPECIFIC GOALS

With any resolution, specificity is key. Determining exactly what you want to accomplish will help you track progress and stay accountable to your vision. For example, instead of "lose weight" or "save money," think "lose 15 pounds by June" or "save \$500 each month."

### 2. TAKE BABY STEPS

Rome wasn't built in a day, and your resolutions won't be fully realized on Jan. 1. Exercise patience and know that, often, easing into a new routine or way of thinking can be the difference between achieving your ambitions and throwing in the towel.

### 3. GET AN ACCOUNTABILITY BUDDY

When it comes to sticking with a resolution, there's strength in numbers. Ask someone you trust to lend an ear to monthly or even weekly progress updates — and offer the same opportunity to them as they work toward their own goals.

### 4. BE MINDFUL OF THE BIG PICTURE

As Dwayne "The Rock" Johnson illustrates with his legendary 15,000-plus-calorie meals, it's OK to enjoy the occasional cheat day. Straying from your resolution only becomes an issue when it goes from temporary to a trend. Beware the snowball effect.

### 5. CELEBRATE YOUR MILESTONES

Small victories are victories nonetheless. Acknowledging and relishing these wins as you move toward a bigger goal can serve as valuable pit stops along your journey, so refuel on motivation and get mental maintenance that can help you cross the finish line.

<sup>1</sup>Shivali Best. The Mirror. Jan. 2, 2020. "Day that people most likely to give up their New Year's resolutions — and it's very soon." <https://www.mirror.co.uk/science/day-people-most-likely-give-21199904>. Accessed Sept. 21, 2022.





**THE LKJ TEAM** enjoyed our quarterly volunteering event at Kids' Meals with clients and friends last week. We had such a blast prepping PB&J sandwiches for children in need. Kids' Meals delivers to young children that are unable to access free meal programs and are facing hunger due to extreme poverty.

It takes hundreds of volunteers per week to prepare and package thousands of meals, just in our shift we helped prepare 6,300 meals to hungry children in Houston. Let us know if you are interested in volunteering with us this coming April!

cut here ✂



## RECIPE

### QUICK VEGETABLE BEEF SOUP

Vegetable Beef Soup only needs one pot and 30 minutes on the stove. Ground beef, frozen vegetables, tomato sauce, beef broth, and a couple surprise ingredients make this vegetable beef soup so delicious & easy to make!

#### INGREDIENTS

- 1 lb lean ground beef
- 1 small onion finely chopped
- 1 tsp garlic powder
- 1 tsp dried basil
- 1 ¼ c. beef broth
- 1 can (15 oz) tomato sauce
- 1 ½ c frozen mixed vegetables
- 1 ½ c frozen corn
- 1 tbsp low-sodium soy sauce
- 1 tbsp molasses

#### HOW TO MAKE IT:

1. Place frozen vegetables out on the counter to thaw slightly. This ensures that they will cook within the simmering/cook time of the soup.
2. In a large soup pot, over medium-high heat, cook & crumble ground beef, onion, garlic powder, and dried basil until beef is no longer pink. Drain.
3. To the same pot, add the beef broth, tomato sauce, slightly thawed vegetables, soy sauce, and molasses. Stir together and bring to a boil. Once boiling, reduce heat to medium-low and let simmer for 15-20 minutes. Stirring occasionally.

Serves 5 people (1 ¾ cup each)

## BRAINGAMES

### ANSWER KEY:

6	9	4	7	5	2	1	8	3
1	2	7	3	8	4	6	9	5
3	8	5	6	9	1	2	7	4
9	4	3	1	2	6	8	5	7
5	7	1	9	3	8	4	6	2
2	6	8	4	7	5	3	1	9
4	1	9	5	6	3	7	2	8
8	5	6	2	4	7	9	3	1
7	3	2	8	1	9	5	4	6





550 Post Oak Blvd,  
Suite 350  
Houston, TX 77027

## UPCOMING EVENTS

### JANUARY

1 New Year's Day  
2 New Year's Day Observed - LKJ Closed  
16 New Year's Day - LKJ Closed

### FEBRUARY

2 Groundhog Day  
14 Valentine's Day  
20 President's Day - LKJ Closed

### LKJ WORKSHOPS

TRS Educator's In-Person Workshop  
@ HCC 10:00AM Saturday, February 4  
TRS Educator's Online Webinar 6:30PM  
Thursday, January 26 or Tuesday, January 31  
Taxes & Retirement Planning In-Person  
Workshop @ HCC 6:30PM  
Thursday, February 23 or  
Tuesday, February 28

Fixed Indexed Annuities are insurance contracts and do not directly participate in any stock, bond or equity investments. You are not buying any shares of stocks, bonds or shares of an index. The market index value does not include the dividends paid on the underlying market index. These dividends are also not reflected in any indexed interest that may be credited to your contact. Such contracts have substantial variation in terms, costs of guarantees and features and may cap participation or returns in significant ways. Investors are cautioned to carefully review a fixed index annuity for its features, costs, and risk and how the variables are calculated. Any guarantees are backed by the financial strength of the insurance company. The tax-deferred feature of an annuity should not be a factor in purchasing an annuity in a tax-qualified plan. Tax deferral is provided by the plan and the tax-deferral of the annuity does not provide any additional benefit. Annuities are subject to additional fees and expenses to which other tax-qualified funding vehicles may not be subject. Individuals should only purchase an annuity in a qualified plan when its other benefits, such as lifetime income payments, family protection through death benefits, and/or guaranteed fees meet their current needs.



**Amelia Weber**  
*Client Services Specialist*



**Leandra Guerrero**  
*New Business Specialist*



**Sari Enriquez**  
*Marketing Director*



Find us on  @lkjfinancial  
[www.facebook.com/lkjfinancial](http://www.facebook.com/lkjfinancial)

Representatives are registered with and offer only securities and advisory services through Plan Member Securities Corporation, a registered broker/dealer, investment advisor and member of FINRA/SIPC. 6187 Carpinteria Ave., Carpinteria, CA 93013, (800) 874-6910. LKJ Financial, LLC, Advisors Excel and Plan Member Securities Corporation are independently owned and operated. PlanMember is not responsible or liable for ancillary products or services offered by LKJ Financial, LLC, Advisors Excel, Lynne James (TX Insurance License #722438), Lindsey James-West (TX Insurance License #1561746) or Adam Goldman (TX Insurance License #2404721).

