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2022



In the Know



Financial

NEWS YOU CAN USE

Life After Retirement

While retirement is a goal, it's not an end goal, which is why we encourage our clients not to just focus on retirement financial planning, but also on life planning. In this newsletter, we are featuring retirees Rocky and Lisa Manuel.

When you meet Rocky, you are struck by his vitality and exuberance but also by his untethered adoration of his wife, Lisa, and his devotion to his family. Rocky has had an impressive 42-year career as a baseball coach -the last 31-years at Bellaire High School. He's produced eight major league players, 200 division one players, won a host of championships and has been inducted in a few Halls of Fame including the Texas Hall of Fame in 2017.

Rocky began his career in the Houston Independent School District (HISD) at Davis High School where he met and fell in love with Lisa. He describes seeing a "cute little thing" walking up the hall and after asking her out "about forty-five times" she finally accepted. They've been married 38 years and when Rocky talks about his impressive career, he makes it clear he



couldn't have done it all without Lisa.

Lisa has been retired from Cy-Fair ISD for six years where she worked in their Adaptive Behavior program with kids facing difficult challenges. This is an area for which she was trained and where she excelled. She retired with thirty-four years of service - just in time to begin enjoying the fruits of being a grandma. Lisa also volunteers with Anawim, a Catholic charitable organization dedicated to helping the homeless in Houston's Fifth Ward.

Today, the two of them enjoy trips together to see family in Michigan where they are both from as well as visiting their kids and grandkids. Rocky still coaches daily at Bellaire High School part-time before heading home to tackle his list of "honey-dos". Life in retirement is better than ever for these two and we can't wait to see what is next!



Lynne James
Financial Planner &
Founder



Lindsey James-West
Financial Planner &
Managing Partner



Adam Goldman
Financial Planner &
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CELEBRATING YOU

Thank You for your Referrals

At LKJ Financial, our business is built on the trust you place in us, not only to help manage your financial future, but also when you share our name with the people you care about. We are grateful beyond measure and will work to continue earning your trust and support. Thank you to the following individuals for referring a loved one, friend or colleague within the past 6 months:

- | | |
|--------------------------------|-------------------|
| Alicia Morrow | Jenny Fitzpatrick |
| Allison Brannan | Linda Crays |
| Bonny McCloud | Marilyn Jones |
| Carl Votour | Mercedes Pereyra |
| Cherry Wolfarth & Rosie Kaplan | Pat Barton |
| Deidra Lyons-Lewis | Priscilla Smith |
| Gregory Abarr | Rexanne Felton |
| Jacqui Vera | Rhonda Ryan |
| James & Paula Marsalia | Sanjeet Menon |
| Jane Balsam | Sarah Sokol Clark |
| Jennifer Bill | Stuart Cobb |

Milestone Birthdays:

- Cathy C. turning 80 on April 2
- Ron P. turning 75 on March 26
- Bitsy H. turning 70 on April 7
- Denise S. turning 70 on April 26
- Gloria H. turning 70 on April 11
- Pat R. turning 70 on April 22
- Peggy V. turning 70 on April 2
- Debbie J. turning 65 on April 29
- Debbie R. turning 65 on March 21
- Bonnie M. turning 50 on April 8
- Ashley C. turning 45 on April 11
- Trish B. turning 45 on March 29
- Karen L. turning 40 on April 26

Content prepared by Kara Stefan Communications and Advisors Excel. This material is intended to provide general information to help you understand basic financial planning strategies and should not be construed as financial advice. All investments are subject to risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values. The information contained in this material is believed to be reliable, but accuracy and completeness cannot be guaranteed; it is not intended to be used as the sole basis for financial decisions.

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THE GOOD LIFE

The Equestrian Vacation¹

If you love horses, consider a vacation where you can watch famous competitions or ride to your heart's content. From polo matches to English pleasure to a dude ranch, tailor your getaway to the style of riding or viewing you prefer.

In Santa Fe, New Mexico, book your spot at Bishop's Lodge. The inn includes private stables with more than a dozen horses for guests to explore the 317-acre property next to the Santa Fe National Forest.

If rugged is more your style, consider the Heart Six Ranch. Located near Jackson Hole, Wyoming, this is one of America's oldest dude ranches. It features horseback trail riding with views of Grand Teton National Park.

Across the Atlantic, book a lesson at the Guards Polo Club in Windsor, England, about 30 miles west of London. A beginner-level coaching lesson will cost about \$270, and luxury accommodations can be found at the nearby Cliveden House.

Also in that area, experience the Royal Ascot this year from June 14-18. While you must be invited by a member to attend the dashing affair at the Royal Enclosure, members of the public



can pay 82 pounds to attend the Queen Anne Enclosure in formal attire. Alternatively, for 32 pounds, you can attend the Windsor Enclosure, where there is no official dress code, but viewers are encouraged to wear "smart daywear."

¹ Rebecca Suhrawardi. *Robb Report*. Oct. 24, 2021. "From Polo Lessons to Cowboy Experiences: 5 Stellar Equestrian Vacations Around the Globe." <https://robbreport.com/travel/destinations/5-equestrian-destinations-1234642096/>. Accessed Dec. 8, 2021.



HOW TO ...

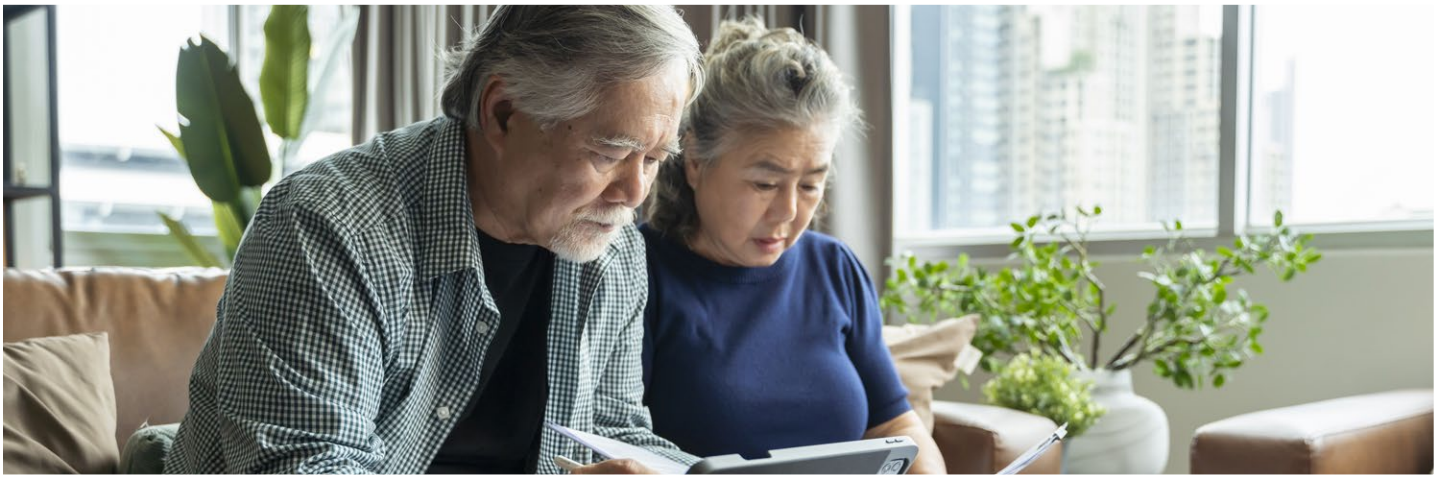
How To Invest Successfully¹

The following are quotes from well-respected financial professionals that provide solid investment advice regardless of the market environment.

- Peter Lynch: "Never invest in an idea you can't illustrate with a crayon."
- Warren Buffett: "Risk comes from not knowing what you're doing."
- British economist John Maynard Keynes: "If you really want to buy something cheap, you can't wait until the market loves it."

- Gary Shilling, investment analyst and advisor: "Financial markets can remain irrational for longer than you can remain solvent."
- Warren Buffett: "Successful investing requires a quality of temperament, not a high IQ. You need an IQ of 125 tops, and you must be able to think for yourself."

¹ Jane Rusof. *ThinkAdvisor*. Nov. 4, 2021. "How to Invest With Wit and Wisdom." <https://www.thinkadvisor.com/2021/11/04/how-to-apply-wisdom-and-wit-to-investing/?slreturn=20211102162852>. Accessed Dec. 2, 2021.



DOLLARS & SENSE

The Goal of Estate Planning¹

If you've put off planning for the distribution of your assets upon your passing, remember this: The size of your estate isn't as important as the ease of getting it settled. As if the death of a loved one isn't bad enough, imagine trying to navigate a quagmire of lawyers, probate judges, and investment and insurance companies just to get the money you need to continue your lifestyle. If there is one goal for estate planning, it's to make life as easy and seamless as possible for your beneficiaries.

Start with a will

Each state has different requirements for establishing a legal last will and testament. If you have homes in multiple states, make sure you establish your home state and follow those regulations. It is advisable, and in many cases necessary, to work with an estate planning attorney to draw up your will. This document should detail your wishes for the distribution of your assets. If you have minor children, it should name a guardian for them with directions on how your assets should be managed on their behalf. Also, name an executor you trust who will ensure that your directions are followed.

Purchase the right amount of life insurance

A life insurance agent can help you determine an appropriate amount of insurance for your situation and whether a term or whole life policy is your best option. There are many expenses you should consider in determining this amount, such as paying off your mortgage and large debts. Also, consider providing funding for future education expenses — for both children and your spouse, who may need further education to pursue a career to compensate for the loss of income.

Update beneficiary designations

When big life changes happen, such as marriage, divorce, new children (e.g., born, adopted, stepchildren) and the passing of loved ones — usually updating beneficiaries is the last thing on your mind. However, it's important to periodically check all of your beneficiary designations, including insurance policies, investment, health savings and bank accounts. Note that each of these designations will supersede any instructions you leave in your will.

Determine if you need a trust(s)

It is common for homeowners to place their home in a trust to bypass the time and expense associated with probate. A

trust also can help you plan contingencies for an unknowable future. Work with an experienced estate planner to see if a trust is right for your situation.

Appoint a power of attorney

Complete a power of attorney (POA) document to appoint someone you trust to make financial decisions on your behalf, including a health care power of attorney (HCPA) and advance medical directive (living will) to follow your wishes. After all, your estate plan may need to kick in if you become incapacitated but still alive.

¹ T. Rowe Price. Nov. 1, 2021. "The Estate Planning Essentials That Will Help Ensure Your Family's Security." <https://www.troweprice.com/personal-investing/resources/insights/estate-planning-how-to-protect-your-family.html>. Accessed Oct. 10, 2021.

DISCLAIMER: This article is not intended to offer specific legal or estate planning advice. Your unique situation will dictate the specific legal documents and strategies appropriate for your situation. Our firm is not permitted to provide estate planning advice, and individuals are encouraged to consult with a qualified professional before making any decisions about their personal situation.

If there is one goal for estate planning, it's to make life as easy and seamless as possible for your beneficiaries.

Cellphone Injuries¹

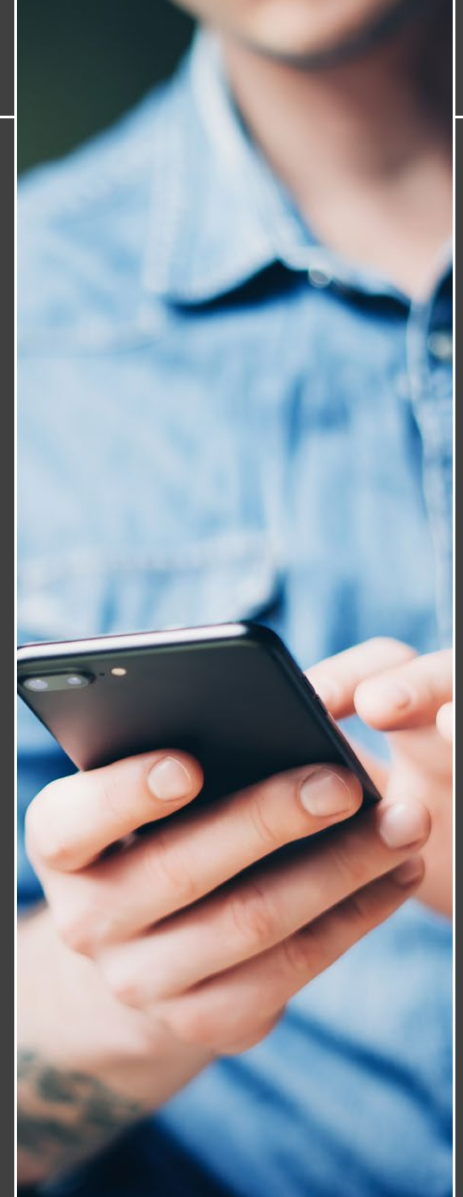
Whenever a new but enduring trend is introduced to society, unanticipated problems often result. For example, when cellphones became popular in the early 2000s, users started to develop “cellphone elbow,” a strain on the elbow caused by holding up the phone too long and too often. However, once smartphones came along, texting reduced the need for constant phone calls.

Unfortunately, smartphones, tablets and gaming consoles have created a new series of injuries formed by using both the hands and the neck. For example, “smartphone thumb” is a repetitive strain injury caused by excessive texting that leads to swelling and stiffness. For people who text using just one thumb, the likelihood of developing injuries on that side of the body increase, including the hand, wrist, elbow, arm, shoulder and neck. In fact, excessive use can cause carpal tunnel syndrome, which creates pressure on the median nerve that runs from the forearm to the palm. This condition leads to pain, numbness, tingling in your fingers and weakens your ability to grip.

Then there is “text neck,” a term commonly used to explain the pain caused by looking directly down at a device for extended periods of time. In addition, this forward head posture with rounded shoulders can cause muscle pain and tightness in the neck, chest and upper back — and even headaches. When the neck is out of alignment, it forces the back to work harder. This can cause soreness, decreased range of motion, muscle weakness and even nerve damage.

Knowing the symptoms of these types of injuries is key to getting lasting recovery. Seeking out medical assistance when symptoms start — not when they’re affecting your daily activities — leads to the best outcomes.

¹ Niccole Anthony. *Massage Magazine*. Jan. 26, 2021. “Today’s repetitive stress injuries (RSI): Cellphone elbow, texting thumb and tech neck.” <https://www.massagemag.com/todays-repetitive-stress-injuries-rsi-cell-phone-elbow-texting-thumb-tech-neck-127066/>. Accessed Dec. 10, 2021.



8	4	5	5	3	7	8	11	4
3	3	2	2	11	4	7	4	7
1	7	8	2	4	6	2	1	7
5	5	4	3	3	4	4	12	3
3	3	10	4	10	7	11	3	3
6	2	4	1	5	1	1	1	11
2	10	5	6	9	7	3	6	3
3	5	5	3	7	1	4	4	2
10	4	3	8	5	10	2	11	2

BRAIN GAMES

15 Up

Game Rules

Use a pen or pencil to draw the boundaries around groups of cells to make the region add up to fifteen exactly. The regions can be any shape as long as all the cells touch each other (but not diagonally). There is only one way to achieve this.

Thistle be a spring

to remember!

Winter is nearly over, and spring is just around the corner. Warmer weather, wildflowers and a plethora of activities await. Can't decide what to do? Check out this list of suggested activities and events and get ready to make the most of the season.

Do some spring cleaning

Everyone has a junk drawer (or closet, spare room, attic, etc.) they've meant to clean out. Now is the perfect time to embrace your inner Marie Kondo and start clearing out the clutter. Be sure to donate any clothes, books or other materials to your local Goodwill or other discount shops.

Attend a craft/art fair

After a long winter of staying inside, spring is a great time to get outdoors and enjoy an art and/or craft festival or two. You can typically find several being held each weekend throughout the season. Maybe your walls could use some new, brightly colored paintings. Maybe you've meant to take up knitting or another hobby. Now is a great time to speak with some experts while supporting your local artists.

Visit your local farmers market

Fresh tomatoes, zucchini and corn? Oh my, and yes, please! Not to mention homemade goodies like pies, preserves and bread. While they might seem like more of a summer event, some farmers markets open as early as March, while others are open year-round. This is another excellent opportunity to get out, enjoy the sunshine and support small, local businesses by partaking in all the homegrown and homemade goodies.

Celebrate an obscure (or made up) holiday

Everyone knows about Easter and St. Paddy's Day, but have you heard of some of these lesser-known (but equally fun) holidays?

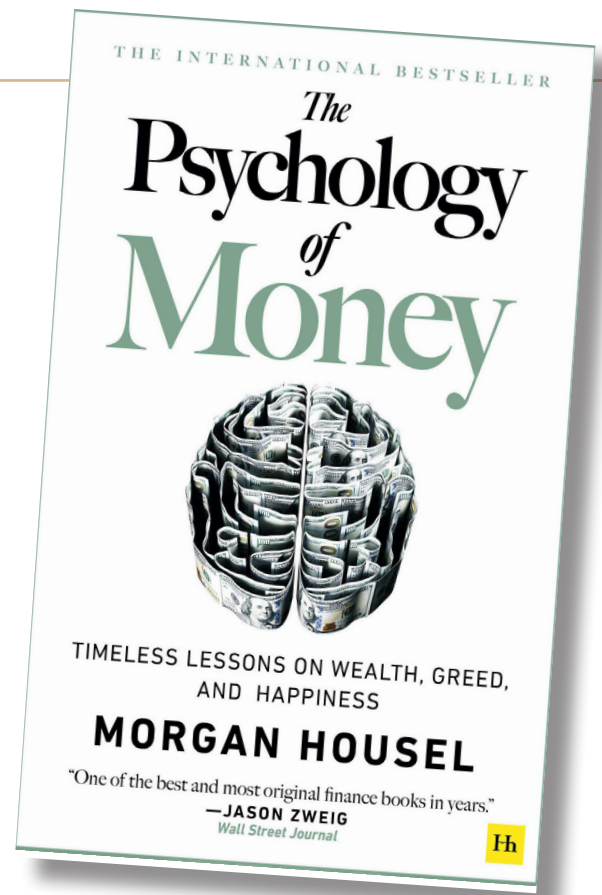
- **March 20:** World Storytelling Day
- **March 25:** Eat a Waffle Day
- **March 26:** Make Up Your Own Holiday Day
- **April 11:** Barbershop Quartet Day
- **April 13:** Scrabble Day
- **April 24:** World Pinhole Photography Day

Break out the thesaurus and some sheet music and get your party on. Honestly, every day offers a reason to celebrate, so why not?



The Financial Literacy Corner

Every quarter, LKJ Financial reads a book together that brings insights from some of the best minds in finance, business or personal growth industry. This quarter, we are reading *The Psychology of Money*, by Morgan Housel, which teaches timeless lessons on wealth, greed and happiness and how doing well with money is not always just about what you know, but also about how you think and behave. Grab a copy to read along with LKJ and let us know what you think!



BRAINGAMES

ANSWER KEY:

8	4	5	5	3	7	8	11	4
3	3	2	2	11	4	7	4	7
1	7	8	2	4	6	2	1	7
5	5	4	3	3	4	4	12	3
3	3	10	4	10	7	11	3	3
6	2	4	1	5	1	1	1	11
2	10	5	6	9	7	3	6	3
3	5	5	3	7	1	4	4	2
10	4	3	8	5	10	2	11	2



RECIPE SPINACH PIE

- Flaky pastry
- 2 pounds fresh spinach
- 2 tablespoons chopped scallions
- 3 tablespoons butter
- 3 eggs
- 1½ cups heavy cream
- ½ teaspoon salt
- ½ teaspoon white pepper
- ½ teaspoon nutmeg
- ¼ cup grated Gruyere cheese

INSTRUCTIONS

1. Line a 9-inch pie pan or quiche dish with the pastry and chill it.
2. Wash the spinach thoroughly and discard all thick stems.
3. Plunge the spinach into boiling water for about 1 minute, drain it well and pat it dry with paper towels.
4. Chop the spinach fine, add the chopped scallions, and cook the greens in 2 tablespoons butter for several minutes, or until all liquid has evaporated.
5. In a bowl, combine the eggs, lightly beaten, with cream, salt, pepper and nutmeg.
6. Add the spinach and pour into the pastry shell.
7. Sprinkle the top with the grated cheese and dot it with 1 tablespoon of butter cut in bits.
8. Bake the quiche at 375 F for 25-30 minutes until set.

cut here 



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UPCOMING EVENTS

TRS Educator's Retirement Workshop

*Contact us to register

Saturday, March 5th 10AM-11AM

Tuesday, March 8th 6:30PM-7:30PM

Thursday, March 10th 6:30PM-7:30PM

Taxes & Retirement Planning Workshop

*Contact us to register

Thursday, Feb. 24th 6:30PM-7:30PM

Tuesday, March 1st 6:30PM-7:30PM



Amelia Weber
Client Services Specialist



Leandra Guerrero
New Business Specialist



Sari Enriquez
Marketing Director



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