

SEPT  
OCT  
2023



In the Know



**NEWS YOU CAN USE**

## Don't Take the Bait: Avoid Phishing Scams

Have you ever gotten an email or text that appears to come from your bank or a company saying there was an issue and they need information from you? These fishy emails often are part of a “phishing” scam that steals money from its victims.

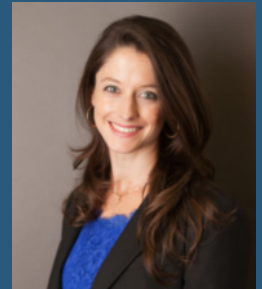
### PHISHING FOR TROUBLE

Phishing scams can look like regular emails or text messages, but they have malicious intent! Be wary of any messages that require you to put in your credit card information, Social Security number and usernames or passwords. The FTC says phishing attacks may include stories that are used to get you to open attachments or click a link that may contain harmful malware.<sup>1</sup>

### DON'T GET CAUGHT

Help ensure your internet safety by keeping your phone and computer security software up to date, backing up your data and using multifactor authentication like verification codes for extra security.<sup>2</sup> If you think a message is a scam, contact the company through a phone number or website you know is real. Report phishing emails to [reportphishing@apwg.org](mailto:reportphishing@apwg.org) and texts to SPAM (7726). Attempts also can be reported to the FTC at [ReportFraud.ftc.gov](http://ReportFraud.ftc.gov).

<sup>1,2</sup> *Federal Trade Commission. September 2022. “How to Recognize and Avoid Phishing Scams.” <https://consumer.ftc.gov/articles/how-recognize-and-avoid-phishing-scams>. Accessed June 7, 2023.*



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- MILESTONE BIRTHDAYS -

SEPTEMBER

Marissa C.      Karen L.  
Dhanunjaya V.      Michelle Z.  
Robert S.      Salima U.  
Anu N.      Douglas B.  
Marian B.      Shawn M.  
Tiffany C.      Stephen L.  
Paula C.

OCTOBER

Veronica R.  
Cheryl W.  
Jennifer D.  
Candace P.  
Susan A.  
Jennifer C.  
Pamela C.

*LKJ Ambassadors*  
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Leticia Angelica  
Anne Jackson  
Tiffany Cross  
Michelle Morgan  
Jenny Fitzpatrick  
Rita Baldwin  
Roxana Gomez

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



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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.

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## Put Your Skills to the Test – or Learn a New One

Are you looking to take on a new hobby this fall? Fall can be the perfect time to find and practice new skills or enhance the ones you already have. There are endless possibilities; the hardest part will be choosing what hobby to pursue.

### MADE BY YOU

With the holiday season fast approaching, turn a new hobby into homemade gifts. Consider diving into knitting, crocheting, embroidery, woodworking or candle making, and then show off your creativity with thoughtful gifts for friends and family. To help you learn the skills and stick to your new hobby, start with smaller projects and work your way up to larger ones. If you have previous experience with some of these hands-on skills, share them with others and collaborate on projects!



### GOODIES FOR THE FOODIES

If craft projects don't come easily to you, consider baking, cooking or tea blending. With easy-to-follow recipes, baking and cooking can be a great way to start a new hobby. Make the perfect cup of tea by experimenting with flavors and combining different herbs, oils and spices. If you don't feel comfortable learning these skills on your own, look for classes in your area, and attend! Share your results with friends and family.

Learning new skills can be a great way to live a good life, so get out of your comfort zone and jump into a new hobby!



### HOW TO ...

## How to Stay Healthy

Your health is a priority, no matter the time of the year. Many things can fall to the back burner in your life, but your health shouldn't be one of them. Make a change with these two tips.

### Stay Active

When “staying active” comes to mind, you may think of someone going to the gym every day, but that doesn't have to be the case. With a suggested 22 minutes of activity a day, staying active can mean going on walks, doing some yardwork or even doing chores around the house. If you move enough, it counts!

### Small Nutritional Changes

Your nutrition plays a huge role in how you feel, so start eating what makes you feel good! Start with cutting out processed foods and drinking more water. Cut down on foods that have artificial colors, added sugars and salt, and replace them with fruits, vegetables, nuts and whole grains. Drink more water to keep your brain functioning, which helps you concentrate and feel energetic.

**Source:** Claire Brocato. Healthline. Feb. 7, 2023. “Top 10 Tips for Staying Healthy.” <https://www.healthline.com/health/staying-healthy>. Accessed May 17, 2023.



# DOLLARS & SENSE

## Reduce, Retire, Relax: Cutting Expenses Before and In Retirement

If you're feeling behind on your goals and savings for retirement, you're not alone. A survey by Bankrate found that 55% of Americans polled are finding themselves behind when it comes to their retirement savings.<sup>1</sup>

Baby boomers (those born between 1946 and 1964) are feeling the pinch the most, with 71% behind on their savings, followed by Generation X (those born between 1965 and 1980), at 65%.<sup>2</sup>

Surprisingly, however, many Americans (59%) say they're adding the same or more to their retirement accounts. So why are so many feeling behind on their savings? Those surveyed blamed inflation, with 54% saying it is keeping them from saving more. Whether you are planning for retirement or are already retired, here are three steps to help you get ahead of inflation.<sup>3</sup>

### 1. Create a Budget

If you're five years or fewer from retirement, now is the time to work out a budget for your post-working years. Doing so now can show you what your spending habits are, where your money goes and what your future expenses may be. You may find you need to start saving more now, increase your income in retirement and/or cut costs. Financial priorities can shift

during retirement, so understanding how you plan to spend your money in retirement can leave you feeling confident about your finances.<sup>4</sup>

### 2. Consider Your Expenses

Do what you can now to help reduce your future expenses in retirement. Did you know that in 2022, the average retired couple was expected to spend \$315,000 on health care expenses throughout their remaining years?<sup>5</sup> This can be one of the bigger costs of retirement, but taking action and being proactive about your health may help you pay less out of pocket. Along with health care, consider other expenses, such as transportation and debt. Keeping your cars longer, for instance, can veer you away from costly car payments. Consider paying down debt, including your mortgage, to help reduce monthly expenses.

### 3. Consult a Financial Professional

If you have concerns about inflation's possible effects on your retirement, you don't need to go it alone. One way to understand your finances in retirement is to seek advice from a financial professional. Our office would love to help! Just give us a call, and we'll work together on a strategy to help you make informed decisions about your goals and vision for retirement.

<sup>1,2,3</sup> James Royal. Bankrate. Oct. 24, 2022. "Survey: 55% of working Americans say they're behind on retirement savings." <https://www.bankrate.com/retirement/retirement-savings-survey-october-2022/>. Accessed June 14, 2023.

<sup>4</sup> Scott Spann. The Balance. March 9, 2022. "How to Start Reducing Your Expenses Before You Retire." <https://www.thebalancemoney.com/how-to-start-reducing-your-expenses-before-you-retire-3958910#citation-1>. Accessed June 14, 2023.

<sup>5</sup> Trina Paul. CNBC. Oct. 3, 2022. "Medical costs can eat up a sizeable portion of your retirement savings — here's how much you should expect to spend." <https://www.cnbc.com/select/how-much-expect-to-spend-on-medical-expenses-in-retirement/#:~:text=According%20to%20the%202022%20Fidelity,health%20care%20expenses%20in%20retirement.> Accessed June 16, 2023.

# Supporting Local Farms

Buying from local farms is a great way to support the local economy, help other businesses thrive, ensure food is locally sourced and find your new favorite produce, meats and more. Farmers markets are usually the go-to place for locally produced food, but they often close for the season when cold weather sets in. That can make it harder to find local products, but you have options, including at your local grocery store.

## Where You Shop Matters

Some grocery stores not only invest in their products but also in their employees. Research the stores you frequently visit to learn about their business practices, their ownership (locally owned, independent, corporation or worker-owned) and whether their staff is unionized. You can find out their ethical practices, such as whether they source products from co-ops and green businesses and how they treat their employees. Smaller, locally owned establishments often source local products, and their profits stay in the community.

## Seasonal Products

Know what produce is in season and where it was grown. For example, fall is the perfect time for apples, so if you have a local orchard, check out their wares. Shopping seasonally can help you avoid artificially ripened produce and get a better taste and more nutrients. Remember, just because it is in season, don't assume it is locally grown!



## Location

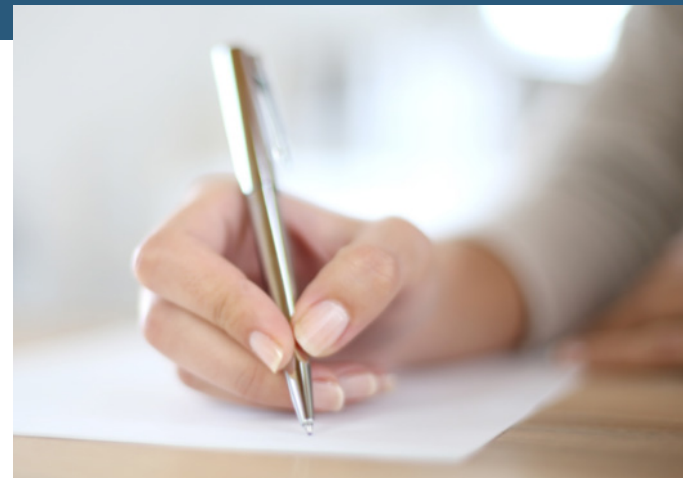
Start looking at labels to find out where products come from. If there are no sources near you, look for the closest by region or state, then by your continent and finally from another country.

## Give Input

Start requesting locally grown items and asking if products will be sold in your store. If there is a demand for it, then stores will consider selling the items. You can also give your input to local farmers and understand how their crops are grown first hand.

**Source:** Anya Crittenton. *Green America*. "4 Ways to Support Local Farmers and Workers at the Grocery Store." <https://www.greenamerica.org/4-ways-support-local-farmers-and-workers-grocery-store>. Accessed June 5, 2023.

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



## 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.



# Giveback

Do you have something to teach, a knack for helping or enjoy working alongside others? Finding volunteering opportunities is a great way to connect with the community and put your skills to use. The cooler season is the perfect time to try new volunteer opportunities and share your expertise with your community, especially during International Day of Charity.

## MAKE A DIFFERENCE

International Day of Charity falls on Sept. 5 every year in honor of Mother Teresa.<sup>1</sup> Mother Teresa, a Catholic nun, Nobel Peace Prize winner and missionary, was known as a selfless giver who helped the less fortunate whenever she could, no matter the conditions. With her passing in 1997, the United Nations decided to dedicate a day of giving through philanthropic and volunteer activities.<sup>2</sup> Though Sept. 5 is a day dedicated to charity, you can lend a hand in your local community any day to make positive change.



## LOOKING TO VOLUNTEER?

Volunteering can look like many different activities, so there is something for everyone! Consider how often you can volunteer and whether any limitations may impact your time volunteering. Research local opportunities and whether an organization's vision and mission align with your goals and beliefs. Animal shelters, community gardens, mentoring and national charities are great places to start when it comes to volunteering. If you are an expert at something, **GetSetUp.io** is a website that allows volunteers to create educational courses for others. Websites like Charity Navigator, CharityWatch, GiveWell, Guidestar, Volunteer Match and Create The Good can help you find your next volunteer opportunity with ease.<sup>3</sup>

Volunteering is also a great way to continue exercising your career skills without the stress of work. It allows you to be flexible but also focuses on what you are good at, especially if you find an organization that aligns with your personal interests.

## BENEFITS OF VOLUNTEERING

As the weather cools down, volunteering is a great way to beat the blues and meet new people. The American Journal of Preventive Medicine found that 100 hours a year — about two hours a week — of volunteering reduced the risk of mortality and physical limitations, increased people's physical activity and gave them a better sense of life's purpose.<sup>4</sup> Volunteering helps you keep learning and prevents isolation, so give it a chance and volunteer when you can!

<sup>1,2</sup> United Nations. "International Day of Charity 5 September." <https://www.un.org/en/observances/charity-day>. Accessed June 12, 2023.

<sup>3,4</sup> Jennifer Lagemann. Forbes. June 12, 2023. "11 Meaningful Ways Older Adults Can Volunteer Right Now." <https://www.forbes.com/health/healthy-aging/volunteer-opportunities-for-older-adults/>. Accessed June 20, 2023.



## CENTER STAGE

# LKJ NEWS

### CELEBRATING AMELIA!

Congratulations to our Amelia Weber for passing the Texas Life, Accident & Health Insurance Exam! Obtaining such a certification is a significant achievement and a testament to Amelia's dedication and hard work.

*Amelia, we're very proud of this amazing accomplishment!*

### LKJ FINANCIAL DINNER & MOVIE CLIENT APPRECIATION EVENT:

LKJ Financials' summer movie event on 08/10/23 was so much fun! Hosting events like these strengthen relationships and create meaningful experiences with our clients. At LKJ, it's not just about business, it is also about connection and well-being. We take pride in being with our clients as they create fun and special memories. **Thank you to all who attended!**



cut here ✂



## RECIPE HONEY ROASTED CARROTS

We would love to highlight one of your family recipes, send it to [info@lkjfinancial.com](mailto:info@lkjfinancial.com) Honey roasted carrots are a simple, delicious side dish made in under 30 minutes. They are easy to make and a great addition to your meal!

### INGREDIENTS

- 2 lb carrots
- 2 tbsp olive oil
- 3-4 garlic cloves minced
- 2 1/2 tbsp honey or maple syrup
- 1/2 tsp kosher salt or to taste
- 1/4 tsp fresh ground pepper or to taste
- Chopped fresh parsley to garnish

### HOW TO MAKE IT:

1. Preheat the oven to 400F.
2. Peel and slice the carrots diagonally into about 2-inch pieces.
3. Place the carrots in a large bowl. Add oil, garlic, honey/maple syrup, salt and pepper. Mix well until all pieces are evenly coated.
4. In a large non-stick baking pan arrange the coated carrots in a single layer.
5. Place into the preheated oven and bake for about 15-20 minutes, or until caramelized and tender.
6. Transfer to a serving bowl and garnish with fresh chopped parsley.

## BRAIN GAMES

### ANSWER KEY:

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

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## Meet the Team



**AMELIA WEBER**  
*Operations &  
Client Service*



**SARI ENRIQUEZ**  
*Marketing & Events*



**KRISTINA KIENG**  
*Client Care*



**Visit us here!**



## UPCOMING DATES

### SEPTEMBER

- 04 Labor Day -LKJ Office Closed
- 05 Lindsey James-West Birthday (LKJ)
- 10 Grandparent's Day
- 12 Ashley Gottlieb Birthday (LKJ)
- 15 LKJ Financial 48th Anniversary (1975)

### OCTOBER

- 09 Columbus Day
- 16 Boss's Day
- 31 Halloween