

NOV
DEC
2023



In the Know



NEWS YOU CAN USE

Retirement Reimagined: Getting Back Into the Workforce

If you're considering a return to work, whether for extra money, social connections or just to be busier, you're not alone. According to an analysis by the Pew Research Center, 19% of Americans age 65 and older — 9 million people — are working part time or full time¹.

- Real estate
- Hospitality
- Leisure
- Land-related work
- Animal care
- Information
- Utilities

WHAT JOBS ARE THERE?

According to U.S. News, there is a high demand for seniors in these fields²:

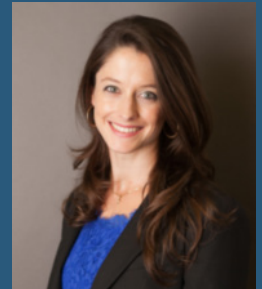
- Health services
- Professional and business services
- Wholesale and retail trade
- Education
- Manufacturing
- Construction
- Transportation
- Finance and insurance

Other options include turning skills from your professional years into a freelance gig, tutoring or starting a business.

An encore career can allow you to pursue an occupation you always wanted to try, dive into new opportunities or focus on your passion. Before you start drawing a paycheck, though, make sure you consult your financial professional to see how a change in your income could affect your Social Security, Medicare and tax situations.

Sources: ¹ Rosemary Carlson. SmartAsset. May 9, 2023. "Working in Retirement: Why and How You Might Choose to Stay Busy." <https://smartasset.com/retirement/jobs-for-retirees#q=remote%20jobs%20perfect%20for%20american%20retirees>. Accessed July 21, 2023.

² Rachel Hartman. U.S. News & World Report. July 11, 2023. "15 In-Demand Jobs for Seniors." <https://money.usnews.com/money/retirement/second-careers/slideshows/15-in-demand-jobs-for-seniors>. Accessed July 24, 2023.



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HAPPY BIRTHDAY



- MILESTONE BIRTHDAYS -

November

Barbara Davignon
Betty Brown
Maudesta Lilly
Lonnie Fyles
Vaughn Terry
Andy Felchak
Rick Johnson
Stephanie Walton
Rhonda Ryan
Michael Balsam
Andrew Robia
Rocky Manuel

December

Linda Barrs
Tim Martin
Rexanne Felton
Beverly Howard
Jimmie Rascoe
Rodney White
Lou Castellani

Special Thanks To Our
LKJ Ambassadors

Debbie Olmsted	Willie Bell
Peggy Wallace	Coney Bryan
Linda Stone	Bobbie Lawrence
Lynne Ausmus	Debobra Dillard
Christy Taylor	Adam & Katy Ashworth

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.



*Happy Anniversary
& Congratulations*
ON ACHIEVING THESE MILESTONES



Cuba & Gordon Cook

"Still on the run" for the past 30 years! Nov 21st

Virginia & Bill Crabb

Celebrating 50 years together on Nov. 24



Victor & Jan Sobotik (not pictured)

Celebrating 40 years on Dec. 17th



Dennis & Karen Aylor

Celebrating 50 years on Dec. 1st

Marilyn & George Frank

Celebrating 55 years together on Dec 20th



From Cold to Cozy: Tips for a Winter Home Aesthetic

Are you already missing the warm weather? Don't worry — now is the time to embrace the cold by transforming your home into a snug sanctuary that radiates warmth, charm and an inviting atmosphere! With these tips, you won't need to rely on just cozy blankets and steaming mugs of cocoa.

1. SWITCH OUT THE BEDDING AND PILLOWS

- Invest in flannel or jersey sheets for extra warmth
- Keep a throw blanket on the foot of your bed for chillier nights
- Choose textured pillows for your couch and bed to add aesthetic and a cozier feel
- Add a wooly knit, velvet or faux fur blanket to your rooms for even more comfort

2. LIGHTING

- The earlier nights of winter may tempt you to go to bed too soon; install good lighting to help you stay on your sleep schedule

- Use warm-toned LED lights in desk lamps for a candle-lit vibe
- Trade out your lighter curtains for heavy ones to keep your house warm
- Find curtains with a thermal lining to keep your spaces insulated

3. RETHINK YOUR SPACES

- Add rugs to places where the floor gets too cold
- Match your couch cover to the season; consider deep jewel tones and a soft fabric
- Add a small kitchen rug, a matching runner or tablecloth and slipcovers on your chairs
- Display your holiday cards or personal photos to share the memories and warm your heart

Source: Ayn-Monique Klahre. *Real Simple*. June 26, 2022. "8 Easy Ways to Cozy Up Your Home." <https://www.realsimple.com/home-organizing/easy-ways-cozy-home>. Accessed July 21, 2023.



HOW TO ...

How to Slow Down the Holiday Season

Cooking, cleaning, parties, festivities and friends all mean the holiday season is here. With all there is to do, you may feel overwhelmed. Instead, make the most of your holiday by slowing down and practicing mindfulness.

Try these two simple techniques to reconnect and practice mindfulness:

5-4-3-2-1 Technique: This exercise helps you become more aware of your surroundings and brings you to the present moment. Start by identifying five things you can see, four things you can hear, three things you can

touch, two things you can smell and one thing you can taste.

Doorknob Technique: This technique is a quick and easy way to incorporate mindfulness. When you encounter a doorknob, take a moment to pause and put your hand on it for three seconds. Inhale and exhale deeply before entering the next room. Use this time to focus on the present and let go of any stress or worries.

By practicing mindfulness, you can fully enjoy the holiday season and create meaningful memories!

Source: Megan Hays and Anna Jones. *UAB News*. Dec. 12, 2022. "Holidays passing you by? Follow these tips to help you slow down this holiday season." <https://www.uab.edu/news/youcanuse/item/13302-holidays-passing-you-by-follow-these-tips-to-help-you-slow-down-this-holiday-season>. Accessed July 14, 2023.

Invest in Change

The season of giving back is in full swing! There are many boxes to check off before you are ready to donate, so understanding the basics first is key to giving the most in a meaningful way.

BEFORE YOU GIVE

The opportunity to give back is exciting and rewarding, but it's important to remember that, sadly, there are people who will try to take advantage of those feelings. Before you donate, it is a good idea to keep in mind these scammer red flags:¹

- Requests for donations by cash, by gift card or wiring money
- Adding a sense of urgency or rushing the donation
- Using fake charity names that sound similar to real ones
- Vague explanations or overly sentimental claims of what your donation will be used for
- Guaranteed sweepstakes winnings for your donation

You can research where you donate with charity watchdog organizations like BBB Wise Giving Alliance, [give.org](https://www.give.org), or Charity Navigator, www.charitynavigator.org. Find charities that align with your interests by searching online using topics such as “homelessness” and “hurricane relief” and incorporating phrases like “top-rated charity” or “highly recommended charity.” Finally, always keep a record of your donations and check that you are charged for the amount you agreed to and haven't signed up for a recurring donation.²

Sources:^{1,2} Federal Trade Commission. “How to Donate Wisely and Avoid Charity Scams.” <https://consumer.ftc.gov/features/how-donate-wisely-and-avoid-charity-scams>. Accessed July 31, 2023.

³ Matt Landon. Kiplinger. “5 Ways Charitable Giving Can Star in Your Financial Strategy.” Sept. 24, 2022. <https://www.kiplinger.com/personal-finance/605263/5-ways-charitable-giving-can-star-in-your-financial-strategy>. Accessed July 31, 2023.

Donor Advised Funds represent an irrevocable gift of assets from the donor to the fund. Contributions made to the fund are irrevocable and cannot be returned or used for any other individual or used for any purpose other than grant making to charities. The gift is not an investment or a security. When evaluating a contribution to the fund, carefully consider the terms and conditions, limitations, charges, and expenses. Depending on the tax filing status, DAF contributions may or may not be tax deductible.

Neither the firm nor its agents or representatives may give tax or legal advice. Individuals should consult with a qualified professional for guidance before making any purchasing decisions.

A PROFESSIONAL'S ROLE

If you are unsure where to start when it comes to donating, consulting a financial professional may be a good first option. With the help of a professional, you can find various options that may help increase your donations as well as provide tax-reduction strategies³. Some of these options can include:

- **Donor-Advised Fund (DAF):** With a DAF, you can make a sizable donation and claim it as a tax deduction. It isn't donated immediately but rather in an account, from which you can distribute small amounts over several years to whatever charity you choose. An organization sponsors and manages the account, but you have control over when and how the money is donated.
- **Required Minimum Distributions (RMD)/Qualified Charitable Distributions (QCD):** RMDs are mandatory withdrawals that individuals must start taking from their tax-deferred retirement accounts, such as a traditional IRA or 401(k), once they reach 73. With a QCD, you can transfer up to \$100,000 from your IRA to a qualified charity, which counts toward your annual RMD but isn't included in your taxable income.
- **Charitable Trusts:** This is an arrangement that allows individuals to allocate assets to support charitable causes while potentially receiving tax benefits.

By combining your passion for making a difference with research and professional advice, you can help ensure your donations reach the right organizations.

The Power of Presents

Is it better to receive or give a gift? This question has been debated over the years, but now researchers are starting to understand what really happens in our brains when we give gifts.

That heartwarming sensation we experience when gifting or helping others stems from a surge of oxytocin. This hormone is typically known as the “cuddle hormone” because it is associated with feelings of trust, safety and connection. Oxytocin lasts longer than dopamine and can be triggered by acts of giving, such as the recipient unwrapping the gift or even the process of shopping and wrapping it. Studies also show that spending money on others can promote happiness.

During a study in Switzerland, a group of 50 people were given \$100 each. Half of the group was instructed to spend the money on themselves, and the others were told to spend it on someone else. After testing, the researchers found that people who spent money on others experienced higher levels of happiness after the experiment and had more generous and fair interactions in a social setting. These findings suggest that the act of giving can enhance our overall mood and social interactions.

However, during the fast-paced holiday season, gift-giving may seem like just another task on your to-do list, potentially overshadowing the joy that should come with it. To combat the stress of gift-giving during the holidays, be open with your loved ones about any budget constraints you have or



consider offering the gift of your time instead. Remember, the act of giving, not the size of the gift, triggers our brain’s joy response.

Source: Amy Novotney. American Psychological Association. Dec. 9, 2022. “What happens in your brain when you give a gift?” <https://www.apa.org/topics/mental-health/brain-gift-giving>. Accessed July 19, 2023.

2	8	7	16	25	19	14
5						24
23						3
21						10
17			1			13
18						15
12	9	11	4	22	20	6

BRAIN GAMES

1 to 25

Game Rules

To solve 1 to 25, move the numbers from the outer ring onto the board in the directions of the chevrons. As you place them they must snake together vertically, horizontally or diagonally so they link in sequence from 1 to 25.



IT'S THE MOST STRESSFUL TIME OF THE YEAR

Glorious fall foliage, crisp breezes and pumpkin spice everything has signaled that the change of seasons is well underway. It also means the holidays are fast approaching, something many people view with a combination of anticipation and dread. We love all the festivities and merrymaking, but it can quickly become overwhelming and stressful. That's why it is crucial to prioritize self-care during the holidays.

While self-care is often misrepresented as canceling plans last minute to lay on the couch and stuff yourself with Christmas cookies, true self-care is about supporting your overall health and wellness in non-harmful ways. The following are just a few ways to prioritize your health while still enjoying the spirit of the season.

MAKE (MOSTLY) HEALTHY CHOICES

There's nothing wrong with enjoying a few treats during the holidays (pumpkin pie, anyone?); just remember that too much of anything is a bad thing (even fruit!). Be mindful of what you're eating, watch your portion sizes and remember to save room for some veggies and other low-sugar, healthier treats.

TAKE A TIME OUT

The holidays tend to make our already hectic schedules even more so, which makes it even more crucial to take time for yourself. Go for a walk, read a book, meditate, enjoy a hot bath or cook a healthy meal; however you choose to

unwind, make it a priority. And remember, it's okay to say 'No' to things you find more stressful or draining than enjoyable.

CATCH SOME ALL THE ZZZS

Between the holiday parties, shopping, cooking and whatnot, it's easy to clock fewer hours of sleep than you're used to. Don't fall into this trap. Sleep is one of the most essential ingredients for a healthy mind, body and spirit. The average adult needs at least seven hours of sleep every night, so plan accordingly.¹

ENJOY A MOCKTAIL OR TWO

Overconsumption of alcohol is standard during the holidays (spiked

hot chocolate with your pie, anyone?). As with all those holiday treats, enjoying a few adult beverages now and then won't cause you too much damage, but you should remember to limit your intake. Too much alcohol doesn't just impair your judgment; it can also raise your blood pressure, disrupt sleep and even has been linked to some cancers, among other side effects.² So, when raising a glass in celebration, remember to fill it with water as often as possible.

¹ Centers for Disease Control and Prevention. Sept. 14, 2002. "How Much Sleep Do I Need?" https://www.cdc.gov/sleep/about_sleep/how_much_sleep.html. Accessed Aug. 1, 2023.

² Harvard T.H. Chan School of Public Health. April 2022. "Alcohol: Balancing Risks and Benefits." <https://www.hsph.harvard.edu/nutritionsource/healthy-drinks/drinks-to-consume-in-moderation/alcohol-full-story/>. Accessed Aug. 1, 2023.

Celebrating LKJ's Babies

Kristina Kieng's: Baby News!!

With hope and prayers in her heart, Kristina is thrilled to share the wonderful news: a baby boy is on the way! After years of unwavering determination and the boundless support of cherished loved ones and dear friends, Kristina and Ricky are overjoyed to announce the impending arrival of Baby Kieng, expected in March 2024.

Amelia Weber: Twin Granddaughters

Amelia's precious identical twin grandbabies, Charlie & Millie, entered the world at just 31 weeks, on November 17th, arriving at 12:25pm and 12:28pm. Their early arrival marked the beginning of an extraordinary journey, spending 41 days in the NICU before finally coming home. As they approach their first birthday, we are blessed to witness their growth and resilience. They are so adorable and we're so proud of their Mom Taylor, Amelia's eldest daughter.


Adam Goldman: One-Year Milestone

Adam & Chloe celebrated little Logan Eli's first birthday this past April 11.

James Travis West: One-Year Milestone

Lindsey's youngest bundle of joy, James Travis West, marked his first milestone year on October 19th, and the family enjoyed celebrating this special day.



cut here 



RECIPE CANDIED SWEET POTATOES

This candied sweet potato recipe is delicious for festive holiday meals.

INGREDIENTS

- 4 pounds sweet potatoes, quartered
- 3 cups miniature marshmallows, divided
- 1 ¼ cups margarine
- 1 ¼ cups brown sugar
- ground cinnamon to taste
- ground nutmeg to taste

HOW TO MAKE IT:

1. Preheat the oven to 400 degrees F (200 degrees C). Grease a 9x13-inch baking dish.
2. Bring a large pot of water to a boil. Add potatoes and boil until slightly underdone, about 15 minutes; drain and peel when cool enough to handle.
3. While potatoes are cooling, combine 2 cups marshmallows, margarine, brown sugar, cinnamon, and nutmeg in a large saucepan over medium heat; cook, stirring occasionally, until marshmallows are melted.
4. Stir potatoes into marshmallow sauce, mashing about half of the potatoes and breaking the other half into bite-sized chunks. Transfer into the prepared baking dish.
5. Bake in the preheated oven for 15 minutes. Sprinkle remaining 1 cup marshmallows evenly over top and continue to bake until marshmallows are slightly toasted and golden brown, about 5 minutes.

BRAIN GAMES

ANSWER KEY:

2	8	7	16	25	19	14
5	8	7	6	25	24	24
23	9	6	4	3	23	3
21	10	11	2	24	21	10
17	13	12	1	17	20	13
18	14	15	16	18	19	15
12	9	11	4	22	20	6

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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

NOVEMBER

- 05 Daylight Savings Day
- 07 Election Day
- 11 Veteran's Day
- LKJ Closed: Thanksgiving 23 & 24
- 24 Black Friday

DECEMBER

- 13 & 14 - LKJ Holiday Pie Pick Up
- 24 Christmas Eve - LKJ Birthday: Adam D. Goldman
- LKJ Closed: 25 Christmas Day
- 26 Kwanzaa Begins
- 31 New Year's Eve - LKJ Closed: 1 January