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In the Know

lkj Financial

NEWS YOU CAN USE

Shaking Up Social Security: Changes That Might Rock Your Financial Boat¹

Hold on tight to your retirement hats because the government is turning up the heat on the Social Security system.

RAISING THE RETIREMENT AGE

Lawmakers are considering gradually raising the full retirement age beyond the current 67 for those born in 1960 or later. They want to keep up with longer life expectancies and ensure the program's long-term sustainability. This means future retirees may have to wait longer before accessing their full Social Security benefits.

INCREASING PAYROLL TAX

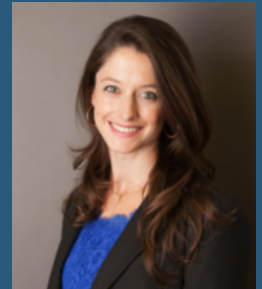
To level the playing field and ensure a fairer contribution, some lawmakers have proposed increasing the tax on

higher-income wages to help combat the inequality caused by the current Social Security cap. They suggest reapplying the Social Security payroll tax to income over \$250,000 and taxing certain business and investment income.

These potential changes are still in the proposal stage; nothing has been made into law. However, it never hurts to be proactive and prepared. Taking steps like boosting your savings, diversifying your income streams and staying informed can help you feel more confident in the face of change.

¹ Lorie Konish. CNBC. March 4, 2023. "As Social Security reform talks heat up, changes to the retirement age, payroll tax may be on the table." <https://www.cnbc.com/2023/03/04/social-security-reform-may-mean-changes-to-retirement-age-payroll-tax.html>. Accessed Oct. 12, 2023.

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THAT TIME OF YEAR

Game-Day Glory: Have Your Guests Cheering

The biggest sporting event of the year and all your rowdy friends are coming over to party. You'll be the MVP of the party with these essential tips for creating an unforgettable experience for your friends and family. Huddle up!

MEMORABLE MENUS

Whip up some game-day classics like tangy buffalo chicken wings, loaded nachos and cheesy sliders. Don't forget to have vegetarian options available too, like crispy cauliflower bites or spicy black bean tacos. As for the beverages, stock your bar with a variety of beers, cocktails and non-alcoholic options to keep everyone hydrated and in the game-day spirit.

SET THE STAGE

Deck out your living room with team colors, banners and football-themed tablecloths. Add some flair with inflatable footballs and helmet-shaped bowls filled with snacks. Don't be afraid to get creative and let your team spirit shine through. The more festive the atmosphere, the more your guests will feel the excitement.

GET IN THE GAME

Keep the energy high during halftime and commercial breaks with engaging game-day activities. Set up a football trivia quiz or a prediction board where guests can guess the final score or the MVP of the game. You can also

organize a friendly football toss competition in the backyard during halftime. These activities will add an extra layer of excitement and friendly competition to your party.

EVENT ESSENTIALS

Make sure to have plenty of napkins and disposable plates and utensils on hand for easy cleanup. Have extra "away-from-the-TV" seating available for guests who prefer to mingle or take a break from the intense game action. And most importantly, be a gracious host by checking in on your guests, making them feel welcome and ensuring everyone is having a great time.

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Guffaw and Gains: Unleash the Benefits of Laughter Yoga

Is laughter really the best medicine? Practitioners of laughter yoga — a unique practice combining intentional laughter exercises with deep yogic breathing techniques to relieve stress — are testing the theory.

Developed in the 1990s by Dr. Madan Kataria, laughter yoga is gaining popularity as a powerful tool to enhance overall well-being. While research into the benefits of laughter yoga is still in the early stages, initial studies have shown spontaneous and simulated laughter can improve mental and physical health.¹

Stress Relief: Laughter yoga may help decrease stress hormones in healthy adults. Even just hearing laughter can help you relax.

Better Mental Health: When combined with traditional mental health care, laughter yoga can help combat anxiety and depression, promoting a positive mindset.



Social Connection: Laughter yoga sessions are often conducted in groups, making it an excellent opportunity to connect with others and cultivate meaningful relationships. The shared experience of laughter creates bonds and fosters a sense of belonging.

Heart Healthy: Besides improving your mood, laughter yoga has shown signs of helping lower blood pressure.

Laughter knows no boundaries and is accessible to everyone, regardless of age or physical ability. Give yourself permission to let go, embrace childlike playfulness and let the laughter flow.

¹ Colleen Stinchcombe. GoodRx Health. May 19, 2023. "What Is Laughter Yoga?" <https://www.goodrx.com/well-being/movement-exercise/laughter-yoga-benefits-exercises>. Accessed Oct. 12, 2023.

HOW TO ...

How to Speak Up About Your Health

As you age, your health becomes a more prominent part of your life. Some people get tongue-tied when talking about their health concerns with a physician which can make it hard to get the right information and find answers.

Dr. Jennifer Mieres, a professor of cardiology, emphasizes that doctors and patients should work together as "co-detectives."¹ Learning how to ask the right questions and have an open conversation with your doctor leads to empowerment and a better understanding of your health!

Think of your doctor's appointment like going to see your accountant — don't show up empty-handed.²

Prep by:

- Logging symptoms: when they started, what triggers them, how long they last, their impact on daily life
- Knowing your family medical history
- Monitoring vitals like blood pressure and heart rate
- Remember to speak up, ask questions and make your voice heard. Your health care journey is a shared responsibility between you and your doctor!

^{1,2} Marielle Segarra, Clare Schneider and Iman Young. NPR. May 5, 2023. "Do you freeze up in front of your doctor? Here's how to talk to your physician." <https://www.npr.org/2023/04/28/1172843588/doctor-appointment-preparation-questions-symptoms-diagnosis>. Accessed Oct. 13, 2023.





DOLLARS & SENSE

The Cost of NOT Talking About Money

How often do you talk about money with your partner? Your kids? Your friends or coworkers? For most people, the answer is almost never. Research has shown that 63% of adults don't discuss money with family, 75% don't discuss it with friends and 46% don't even talk about it with their partner.¹ In fact, most people would rather talk about death than personal finances. Think about that.

THE MONSTER UNDER THE BED

Why is talking about money so scary? Often, it's because we've been taught it's impolite to talk about finances and even rude to ask someone how much money they make. At the same time, most parents aren't teaching their children the basics like budgeting, negotiating a salary or saving for retirement. By not talking, we're only creating fear and uncertainty around a subject that affects everyone. On the other hand, by discussing our challenges and seeking support from loved ones, we can find comfort in knowing that we're not alone in navigating the complexities of retirement finances.

SILENCE ADDS UP

While talking about money can be uncomfortable, by refusing to have those discussions, we're doing ourselves a disservice in the long run. For example, how often have you discussed your salary with coworkers? Never? Why not? Because we're told it's indecent, and yet pay secrecy in the workplace rarely benefits employees. If you discovered your colleagues were making twice as much as you, would you be more likely to demand a pay raise? What about bonuses? Being more transparent about salaries has also been shown to reduce the gender pay gap anywhere from 20 to 40%.² By embracing greater transparency, especially during our working years, we are more empowered to demand fair value for our labor, increasing our wealth.

HEALTHY HABITS

Contrary to what we've been taught, talking about money is a good thing. Talking with a financial professional can help people make better, less risky financial decisions.³ Opening up to others about your concerns and experiences can also help lessen anxiety and even result in stronger personal relationships. Furthermore, when children are engaged in money talks early on, they're more likely to form good money habits in the future. And having transparent conversations about money prevents misunderstandings and conflicts, particularly when it comes to financial decisions among family members or partners. Openly discussing financial goals, expectations, and concerns fosters understanding and strengthens the bonds we share.

BREAK THE SILENCE

You know it's time to start the conversation, but how? Here are a few ways to get started:

1. Acknowledge any discomfort with the subject, as this will help make the rest of the conversation easier.
2. Be honest about your financial situation and share concerns and goals. This authenticity fosters trust, encouraging others to open up too.
3. Practice active listening, show genuine interest in others' stories and perspectives, and offer support and guidance where needed.

¹ Empower. April 19, 2023. "62% of Americans don't talk about money according to new Empower research, and their silence may come at a cost." <https://www.empower.com/press-center/americans-dont-talk-about-money-new-empower-research>. Accessed Oct. 24, 2023.

² Johnny Thomson. Big Think. Aug. 18, 2022. "Talking about money is taboo. You should break it." <https://bigthink.com/sponsored/money-discussions-taboo/>. Accessed Oct. 25, 2023.

³ Morgan Laing. Standard Life. Dec. 12, 2022. "Why now might be a good time to talk about money." <https://www.standardlife.co.uk/articles/article-page/talking-about-money>. Accessed Oct. 24, 2023.

Honoring MLK Day

We celebrate Martin Luther King Jr. Day on the third Monday in January, but it took over three decades and the efforts of many, including Stevie Wonder, Coretta Scott King and even the National Football League (NFL), to make it a recognized holiday.¹

The journey started four days after King’s assassination in 1968 with the first motion in the U.S. Congress to make King’s birthday a federal holiday. Despite initial failure, supporters didn’t give up.²

With Stevie Wonder’s “Happy Birthday” promoting the cause and Coretta Scott King leading a march on Washington, the bill finally passed in 1983 and the first federal King holiday was celebrated in 1986. However, some states, like Arizona, resisted.³

The NFL threatened to move the 1993 Super Bowl from Tempe if the holiday wasn’t recognized, and it followed through on the threat, voting in 1991 to move the 1993 championship game to the Rose Bowl in Pasadena, California. After losing the Super Bowl and an estimated \$500 million in associated revenue, Arizona voters approved the holiday in 1992.⁴ (However, by that time, it was too late to regain the Super Bowl bid.)

It wasn’t until 2000 that all 50 states recognized the holiday⁵ honoring King’s legacy of promoting civil rights, nonviolence and public service.

You can celebrate by joining the MLK Day of Service. This initiative encourages others to “make it a day on, not a day off.” Whether you’re volunteering at a local food bank, tidying up a public park or offering your skills to a non-profit, it’s a fantastic way to honor King’s legacy and make a difference.⁶



1,2,3,4,5NCC Staff. National Constitution Center. Jan., 16, 2023. “How the Martin Luther King Jr. birthday became a holiday.” <https://constitutioncenter.org/blog/how-martin-luther-king-jr-s-birthday-became-a-holiday-3#:~:text=King's%20birthday%20was%20finally%20approved,the%20third%20Monday%20in%20January>. Accessed Oct. 20, 2023.
6U.S. Department of the Interior. “MLK Day of Service.” <https://www.doi.gov/pmb/eeo/mlk-day-service#:~:text=Taking%20place%20each%20year%20on,as%20more%20Americans%20are%20encouraged>. Accessed Oct. 20, 2023.

10	4	8	3	11	4	2	3	11
5	6	2	1	3	6	4	5	4
5	7	6	5	7	8	5	2	7
6	6	6	8	5	8	1	13	8
4	2	3	2	1	1	5	6	4
8	7	3	2	2	13	2	5	1
7	8	3	5	11	2	1	9	3
7	7	1	13	2	1	3	4	11
8	8	7	1	8	6	8	5	10

BRAIN GAMES

15up

Game Rules

Each puzzle must be divided into regions totaling 15. The regions can be any shape as long as all the cells touch each other. Use a pen or pencil to draw the boundaries around groups of cells all adding up to fifteen.

DARE TO BE DIFFERENT:

Unconventional Resolutions for an Unforgettable New Year

As we bid farewell to the old and welcome the new, it's the perfect time to break free from the ordinary and embrace the extraordinary. This New Year, add a touch of adventure, fun and fulfillment to your life with resolutions as unique as you are. Try adopting one, two or all of the following ideas:

1
2
3
4
5

START A CURIOUS COLLECTION: How about diving into the world of collecting? But not just any collection — something truly unique and unexpected. For instance, you could start a collection of vintage postcards from around the world or gather an assortment of novelty socks that showcase your quirky personality. It's a fun way to add a touch of nostalgia or whimsy to your surroundings.

EXPLORE ALTERNATIVE MODES OF TRANSPORTATION: Tired of the same old commute? Spice up your travels by embracing alternative modes of transportation. Strap on a pair of rollerblades and zip through the streets or hop on a unicycle for a unique balancing act. Not only will you add a dash of excitement to your daily routine, but you'll also get some exercise while you're at it.

LEARN A COMPLETELY USELESS SKILL FOR FUN: Sometimes, it's important to remind ourselves that learning doesn't always have to be practical. Why not pick up a completely useless skill just for the joy of it? Whether you decide to juggle like a circus performer or dabble in the art of ventriloquism, these quirky talents will definitely bring smiles to your face and perhaps even entertain friends and family.

EXPAND YOUR LITERARY HORIZONS: Step out of your literary comfort zone and venture into genres you wouldn't normally explore. Dive into the mesmerizing worlds of science fiction or lose yourself in the beauty of poetry. You might discover hidden literary gems that captivate your imagination and introduce you to new perspectives.

CREATE A "WEIRD AND WONDERFUL" BUCKET LIST: Let's take ordinary bucket lists and turn them upside down. This year, create a "weird and wonderful" bucket list filled with offbeat experiences. Attend a bubblegum-blowing contest, a zombie-themed run or even a quirky festival (Spam Jam or Bonnie & Clyde Festival, anyone?). These unique adventures will fill your life with unforgettable memories and stories to share for years to come.

Cheers to a year filled with wonderfully unusual experiences!

2024

CLIENT HOLIDAY PIE PICK-UP EVENT

BELOW:

We had an absolute blast during our December Holiday pie pick-up with our incredible clients! Each year, the joy of this tradition seems to grow, making it more special. Photo: Kristina Kieng



ABOVE:

We can't help to feel grateful for the wonderful connections we've built! Photo: Amelia Weber and our fearless leader; Lindsey James-West



RIGHT:

The team at LKJ Financial wishes you a great 2024!
Photo: Ashley Gottlieb and Paolo Del Carmen


BRAIN GAMES

ANSWER KEY:

10	4	8	3	11	4	2	3	11
5	6	2	1	3	6	4	5	4
5	7	6	5	7	8	5	2	7
6	6	6	8	5	8	1	13	8
4	2	3	2	1	1	5	6	4
8	7	3	2	2	13	2	5	1
7	8	3	5	11	2	1	9	3
7	7	1	13	2	1	3	4	11
8	8	7	1	8	6	8	5	10



RECIPE BANANA OATMEAL PANCAKES

cut here 

The easiest banana oatmeal pancakes made right in the blender.
Get ready for a simple and delicious breakfast!

INGREDIENTS

- 2 medium ripe bananas (best when they have lots of brown spots)
- 2 eggs
- 1/2 cup unsweetened almond milk
- 1 teaspoon vanilla extract
- 1 1/2 cups old fashioned rolled oats, gluten free if desired
- 2 teaspoons baking powder
- 1/2 teaspoon ground cinnamon
- 1/4 teaspoon salt
- Olive oil for cooking

HOW TO MAKE IT:

1. Add all ingredients to a blender and blend on high until completely smooth, about 30 seconds to 1 minute. Let the batter sit in your blender while you heat your pan up.
2. Lightly coat a griddle with coconut oil, butter or olive oil and place over medium heat. Once pan is hot, add 1/3 cup of the batter to the griddle for each pancake and cook for 2-4 minutes until pancakes slightly puff up and you see a few bubbles along the edges.
3. Flip and cook until golden brown on underside. If you find that pancakes are browning too quickly then you need to lower the heat. If at any point your griddle starts smoking, it means your pan is too hot.
4. Wipe skillet clean and repeat with more oil and remaining batter. Makes 9 pancakes total.

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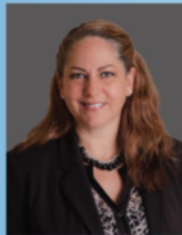
Meet the Team



AMELIA WEBER
Operations &
Client Service



PAOLO DEL CARMEN
Client Services &
New Business



SARI ENRIQUEZ
Marketing & Events



KRISTINA KIENG
Client Care



Visit us here!



UPCOMING DATES

JANUARY

01 New Year's Day - LKJ Office Closed

15 Martin Luther King, Jr. Day - LKJ Office Closed

FEBRUARY

03 TRS Educator's Workshop at HCC

14 Valentine's Day

19 President's Day - LKJ Office Closed

22 Taxes & Retirement Workshop at HCC

27 Taxes & Retirement Workshop at HCC