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APR
2024



In the Know

lkj Financial

NEWS YOU CAN USE

Spring Forward or Fall Back: Debating Daylight Saving

Are you tired of adjusting your clocks twice a year? Daylight saving time has been a subject of debate for decades, and while nothing has been decided yet, several recent state and federal laws have set their sights on the time-changing tradition.¹

One argument against daylight saving time is that it disrupts our sleep patterns. The time change can lead to sleep deprivation and grogginess as our bodies adjust to the new schedule. By eliminating daylight saving time, we can maintain a consistent sleep routine throughout the year, promoting better overall health and well-being.

However, proponents of daylight saving time argue that it provides many benefits, particularly when it comes to the economy.

Longer evenings mean more opportunities for businesses in industries such as retail, hospitality and tourism. Additionally, studies have shown that daylight saving time can lead to a decrease in energy consumption, as less artificial lighting is needed during the extended daylight hours.

The debate over daylight saving time continues, with valid arguments on both sides of the issue. When considering the pros and cons, it is essential to weigh the impact on our daily lives, health and overall well-being.

¹ Emily Olson. NPR. Nov. 2, 2023. "Six things to know about the political debate around daylight saving time." <https://www.npr.org/2023/11/02/1210212060/daylight-saving-time-states-2023>. Accessed Nov. 28, 2023..



LINDSEY JAMES-WEST
Managing Partner,
Financial Planner &
Advisor



ADAM D. GOLDMAN
Financial Planner &
Advisor

P:713.840.0534
F:713.840.0541
info@lkjfinancial.com
lkjfinancial.com

HAPPY BIRTHDAY



- MILESTONE BIRTHDAYS -

March

April

- Angela Magness
- Priscilla Smith
- Steven Evans
- Timothy Yancey
- Tim Burke
- Kori Kent
- Linda Brewer
- Elizabeth Kruse
- Joyce Russell
- Pilar Martinez
- Jim Robbins
- Juana Salazar
- Walter Anderson
- Jennifer Gardner
- Cherry Wolfarth
- Debbie Case
- Samuel Pachica

- Brian Burke
- Janis Hosak
- Don Abram
- Nancy Greening
- Ram Panguluri
- Terri Charles
- Glen Rhoden
- Yvette Zitterkopf
- Sandie Osgatharp
- Cynthia Martin
- Gary Durrenberger
- Jeanie Turner
- Richard Rodriguez
- Beth Maas
- Felicita Quintanilla
- Sandy Machemehl
- Kim Van Atta
- Kristina Schad
- Estella Shrand
- Terri Orlean
- Dorothy White



Happy Anniversary & Congratulations ON ACHIEVING THESE MILESTONES



Robert & Ben Clark:

Celebrating 5yrs married in March 23rd.

Dustin & Ashley Kinder: (not pictured)

Celebrating 15yrs of marriage: April 25th

Special Thanks to our LKJ Ambassadors

- Greg Abarr
- Adam Ashworth
- Karl & Laura Bush
- Martha Coleman
- Chris & Kaitlin Fohlin
- Dee Pipes
- Phillippa Smith
- Jan Toyota
- Jaye Tullai
- Jacqueline Vera
- Michelle Zingaro



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THE GOOD LIFE

Cultural Kaleidoscope: Celebrating Heritage

What happens when people put aside their differences and celebrate diverse backgrounds? There are a surprising number of benefits to embracing the things that make us unique.

STRONGER COMMUNITIES

By embracing heritage and diversity, we open ourselves up to new traditions, languages and customs. It's like taking a journey around the world without leaving your town! This exposure broadens our horizons and helps us develop a deeper understanding and appreciation for different cultures. That's what makes our communities stronger and more harmonious.

ECONOMIC ADVANTAGES

When we actively promote our cultural heritage, it becomes a magnet for tourists and boosts local economies. From vibrant cultural festivals to historic heritage sites, these become not only sources of pride but also drivers of economic growth. So, celebrating diversity is not just good for the soul; it's good for the wallet, too!



PERSONAL GROWTH

Embracing our own heritage provides a sense of rootedness and connection to our ancestors. Understanding where we come from helps shape our identities and gives us a sense of belonging in the bigger tapestry of humanity. It's like discovering pieces of yourself that you didn't even know existed.

BETTER HEALTH

A culturally diverse workforce means better understanding and communication with patients from various backgrounds. It helps reduce care disparities and ensures everyone has equal access to quality care. That's what health care should be about — caring for everyone, regardless of their cultural background.



HOW TO ...

Get Your Grill On: How to Throw a BBQ Party

Spring is almost here, and that means it's the perfect time to host a barbecue. Creating a fantastic get-together shouldn't fall on the back burner so let's clean up your grill and make it happen!

GET GRILLING

When "grilling" comes to mind, you might think of how long it takes to get the meat just right, but that doesn't have to be the case. Opt for fast-cooking proteins like chicken, lamb and pork! You can also use an all-purpose rub if you don't want to marinate your meat. They're not only easier to manage on the grill, but they're also a hit with everyone!

SERVE HEALTHY SIDES

Your menu plays a big role in how your party feels, so serve what makes

you and your guests feel good! Swap out greasy chips and heavy sides with fresh, colorful salads and try grilled vegetables for a smoky flavor or fruit skewers for a sweet treat.

CREATE A COZY ATMOSPHERE

Arranging your space can be accomplished in many ways, but you don't need fancy decorations or extravagant setups. A few comfy chairs, fun lights, a fire to gather around, a playlist of your favorite songs, and your closest family and friends will do the trick.

Source: Bobby Sevdibas. Firebrand. Sep. 29, 2023. "It's Grilling Season! 7 Tips for Planning the Ultimate Spring BBQ." <https://firebrandbbq.com.au/category/all-posts/>. Accessed Nov. 13, 2023.



DOLLARS & SENSE

F+: Most Americans Fail to Make the Financial Grade

April is Financial Literacy Month, making it the perfect time to examine our financial knowledge base, starting with the basic question: What does it mean to be financially literate? It's having the skills and behaviors to make informed money decisions. Being financially literate means you are able to competently earn, spend, invest, save, budget and borrow money.¹

Sounds simple enough, right? Yet only 57% of American adults are considered financially literate, down 19% from a decade ago. Furthermore, this decrease in literacy comes with a hefty price tag, with 15% of adults losing over \$10,000 a year due to poor financial decisions.¹ For many, this is a devastating amount of money.

MISEDUCATION

Given that financial institutions spend roughly \$671 million on financial education for the public, how is it that so many lack financial literacy? Research suggests the fault lies in the education itself, namely that it's not actually meeting people's needs — or helping change their habits.²

Current financial education is currently lacking in three main areas:

1. **Context:** Education is not given at the moment decisions are being made.
2. **Behavioral:** Emphasis is placed on increasing knowledge about financial products rather than helping people develop healthy financial habits.
3. **Measurable:** Current education doesn't focus enough on the end result of making better financial decisions.²

Essentially, traditional financial education tells us about the products and services that are available but not how to establish healthy habits or change behaviors for the better. Remember, low financial literacy literally costs people up to thousands of dollars per year! It is likely also contributing to the nearly 125 million (63%) Americans living paycheck to

paycheck.¹ Knowledge plus the action steps to put it to use truly is power — and money.

RE-EDUCATION²

Have you heard the phrase “show, don't tell”? It's something writers often hear when crafting stories, but it also applies to financial literacy by reframing education as an act of doing rather than simply telling.

For example, did you know there are a variety of mobile apps designed to help you automatically save money, pay your bills on time, manage your online subscriptions and generally help build up your credit score? It's the financial equivalent of “show (or rather “do”) don't tell.” These apps don't just tell you what you need to do; they actually help you do it. Instead of telling you to start an emergency fund, they help you make it an automatic part of your daily life.

Another good way to get a handle on your habits? Financial therapy. It's a real thing that can help people change how they think, feel and behave regarding their money. We know bad money habits can have adverse effects on people's mental health (often leading to worse habits). A truly holistic financial management strategy should address both.

MONEY MASTERY

Achieving greater financial literacy doesn't have to be overwhelming, and you don't have to do it alone. From financial professionals to therapists to automated apps, there are a variety of options to take advantage of. By failing to do so, you could be leaving money on the table instead of preserving your financial future.

¹ Jack Flynn. Zippia. Aug. 16, 2023. “20+ Compelling Financial Literacy Statistics [2023].” <https://www.zippia.com/advice/financial-literacy-statistics/>. Accessed Nov. 28, 2023.

² Ron Shevlin. Forbes. April 3, 2023. “It's Financial Literacy Month So Stop Wasting Time And Money On Financial Literacy Programs.” <https://www.forbes.com/sites/ronshevlin/2023/04/03/financial-literacy-month-how-to-improve-americans-financial-health/?sh=43e8080d7c45>. Accessed Nov. 28, 2023.

Ring in Spring With Happiness

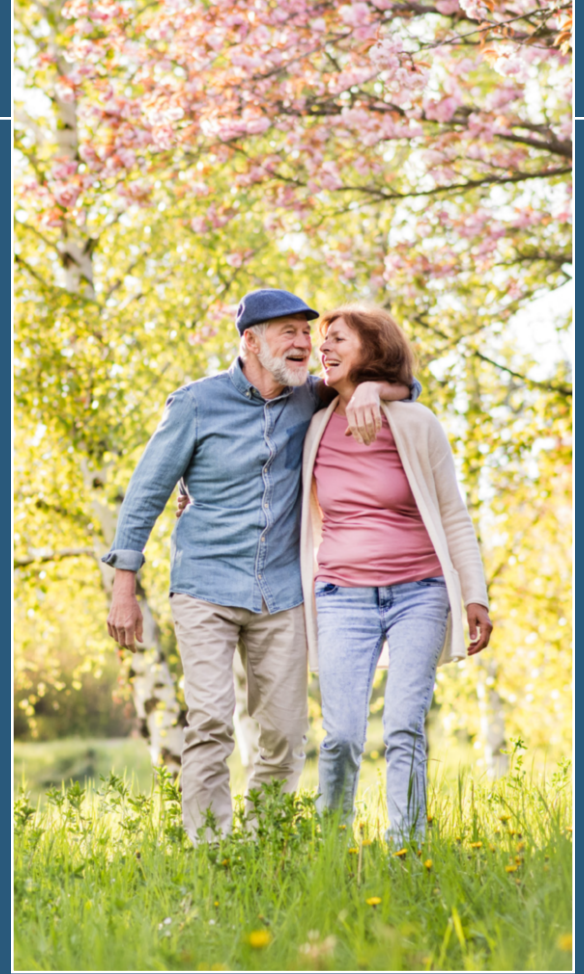
Do you wonder why we all seem a little happier when spring rolls around? Well, it's not just about the warmer weather or the beautiful blooms. There's science behind our spring-induced joy.

When we start to see more of the sun, our bodies get a serotonin boost — which is linked to feelings of happiness. So, the longer days and brighter skies give us extra opportunities to soak up some vitamin D!

But it's not just the sunlight that lifts our mood. When we see nature coming back to life, it can have a positive impact on our mental health by allowing us to recharge our batteries for the year. Several studies have shown that looking at flowers can make you happy!¹ Plus, yellow, orange and red have proven to lift our spirits which in turn encourage you to go for walks and exercise.² So, those spring blooms are doing more than just looking pretty — they're making us feel better too.

Spring also brings a sense of renewal and fresh starts. As everything around us starts to change and grow, we're often inspired to make positive changes in our own lives. Whether it's starting a new hobby, setting some goals or doing some cleaning, these activities can help to refresh our minds and rejuvenate our spirits.

After being cooped up indoors during the colder months, we finally get a chance to go outside and connect with others. Whether it's a walk in the park or a picnic with friends, these social interactions and physical activities can really boost our overall happiness.



¹ Mentalfloss. Jan. 3, 2023. "15 Scientific Reasons Spring Is the Most Delightful Season." <https://www.mentalfloss.com/article/55573/15-scientific-reasons-spring-most-delightful-season>. Accessed Nov. 15, 2023.

² Lifefood. "Welcoming Spring." https://www.lifefood.eu/eu_en/blog-welcoming-spring. Nov. 15, 2023.

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

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.

THE WOMEN BEHIND OUR *EVERYDAY CONVENIENCES*

Did you know that some of the most remarkable inventions we use daily were created by women? Many women have been behind some of the most groundbreaking innovations that have revolutionized our world. Their innovative minds have contributed significantly to the advancements we enjoy today, shaping our world in remarkable ways.

JOSEPHINE COCHRANE

Frustrated with her dishes being chipped during hand washing, Josephine Cochrane invented the first practical dishwasher in the late 19th century. Though there were other patents for dishwashers around the same time, Cochrane used water pressure rather than scrubbers in her design. She then opened a production factory, which later became KitchenAid, and her invention has since become a staple in households globally.^{1,2}

OLGA GONZÁLEZ-SANABRIA

The International Space Station owes its power system to Olga González-Sanabria. Born in Puerto Rico and immigrating to the United States, González-Sanabria started her career with NASA in 1979. Her invention — the long cycle-life nickel-hydrogen battery — functions for 15 years or more. And due to their high energy density and extended lifespan, they have become a major component of the International Space Station's power system.¹

MARY ANDERSON

Consider the instance when you're driving in the rain. The credit for your clear vision goes to Mary Anderson, who invented the windshield wiper in 1903. While in New York, she noticed her driver stopping to manually clean the snow off the windshield, which in turn caused a delay in driving. Anderson's invention makes driving safer in poor weather conditions.¹

SHIRLEY ANN JACKSON

Shirley Ann Jackson was the first African-American woman to receive a doctorate from the Massachusetts Institute of Technology (MIT). During the 1970s her innovative research led to significant breakthroughs in the field of telecommunications. Thanks to Jackson's pioneering discoveries, inventions such as caller identification, fiber optic cables and portable fax devices became possible.^{1,2}

While we should appreciate their contributions every day, it's especially important to do so on March 8, International Women's Day, because their inventions have made our lives easier and opened doors for future generations of women to innovate and excel.

¹ Jackie Menjivar. DoSomething. March 2023. "11 Inventions You Didn't Know Women Had a Hand in Making." <https://www.dosomething.org/us/articles/11-inventions-you-didnt-know-women-had-a-hand-in-making>. Accessed Nov. 29, 2023.

² Mellionard. Cad Crowd. Feb. 10, 2023. "Top 101 Female Inventions that Changed the World & Women's Innovation History." <https://www.cadcrowd.com/blog/top-101-female-inventions-that-changed-the-world-womens-innovation-history/>. Accessed Nov. 29, 2023.

CENTER STAGE

Understanding and Connecting With Autistic Grandchildren

You're not just a grandparent, but a key pillar of support, advocacy and love, especially if your grandchild is on the autism spectrum. If you are eager to help, let your adult child take the lead as the caregiver and ask how you can be of assistance.

OFFER SUPPORT

If you live nearby, offer to care for your grandchild for short periods or watch over any siblings during therapy appointments or school meetings. This gives mom or dad a break and can make a world of difference. You can also offer emotional support. Many grandparents take great pride in their child's strength and commitment to their grandchild, but getting verbal approval and support from you may mean a lot to them.

BECOME A FINANCIAL PILLAR

Some grandparents even get involved with fundraising on behalf of their grandchild, applying for grants or working with organizations that support autism treatment and research.

Marcus Autism Center. "Being a grandparent to a child with autism." <https://www.marcus.org/autism-resources/autism-tips-and-resources/being-a-grandparent-to-a-child-with-autism>. Accessed Nov. 27, 2023.



ADVOCATE FOR YOUR GRANDCHILD AND OTHERS

Aside from helping your grandchild, you can also become an advocate for all people living with autism. If you have the time and resources, work to raise awareness or change policies or laws.


TAKE CARE OF YOURSELF TOO

There are books, online resources and support groups specifically for grandparents of children with autism. Be patient, take your time, and know that your love and support can transform your grandchild's world.

BRAIN GAMES

ANSWER KEY:

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

cut here 



RECIPE

BLACKBERRY LEMON MOCKTAIL

When you want a fancy drink, without any alcohol, try this easy mocktail recipe! It's ultra refreshing and perfect to enjoy on a beautiful spring day.

INGREDIENTS

- 1/2 cup fresh blackberries
- 1/4 cup sugar
- 1 cup water
- 1/2 cup pre-made lemonade
- juice of 1 lemon
- lemon slices
- seltzer/club soda
- mint

HOW TO MAKE IT:

1. Add the blackberries to a small sauce pan and mash them with a fork or potato masher until broken down into small bits.
2. Add the sugar, water and lemonade and bring to a simmer. Simmer over low-medium heat for about 10 minutes.
3. Strain the mixture to remove the bits of blackberry, add the juice from the lemon and refrigerate the liquid until cooled.
4. Once cooled, pour the liquid evenly among 4 glasses filled with ice cubes.
5. Add seltzer until glass is full. Garnish with lemon slices, mint and extra blackberries.
6. To make it a cocktail, add vodka.

550 Post Oak Blvd
Suite 350
Houston, TX 77027

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Operations &
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New Business



SARI ENRIQUEZ
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KRISTINA KIENG
Client Care



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UPCOMING DATES

MARCH

- 17 St. Patrick's Day
- 21 LKJ Birthday: Kristina Kieng
- 21 & 26 LKJ: Inspiring Women Event @ Fleming's
- 29 Good Friday: LKJ Office Closed
- 31 Easter

APRIL

- 11 & 16 LKJ: Taxes & Retirement Workshop @ HCC
- 12 LKJ: Kids Meals Volunteer Day
- 15 Tax Day
- 24 Administrative Professionals Day