

JUL
AUG
2024



In the Know



Financial

NEWS YOU CAN USE

Bite Back: Eating Healthy During Inflation

In recent years, inflation has become a significant concern for many, particularly when it comes to the cost of food. Since 2020, grocery prices have soared by more than 25%¹, making it difficult to maintain a healthy diet without straining your budget — difficult but doable.

UTILIZE LOCAL FARMERS MARKETS

Farmers markets often offer competitive prices on organic and locally sourced produce compared to supermarkets. Shopping at these markets supports local farmers and reduces costs associated with transportation and packaging, translating into savings for you.

START A HOME GARDEN

Even a small garden can help cut your grocery bill. Start with easy-to-grow items like tomatoes, green beans, peppers and lettuce.

Plus, many herbs and smaller vegetables can be grown in pots on windowsills or balconies.

EMBRACE WHOLE FOODS

Whole foods such as beans, grains and lentils are not only nutrient-rich but also economical, especially when bought in bulk.

PLAN AND PREPARE MEALS IN ADVANCE

Meal planning can reduce waste and unnecessary purchases. Prepare meals in advance and use leftovers creatively to ensure nothing goes to waste. Websites like MyPlate (MyPlate.gov) offer meal-planning tools and recipes that can help you get started.

¹ Kevin T. Dugan. *New York Magazine*. Feb. 27, 2024. "How Much More Expensive Is Food Now, Really?" <https://nymag.com/intelligencer/article/how-much-more-expensive-is-food-now-really.html>.



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- MILESTONE BIRTHDAYS -

May

Taft Love
Mia Murphy
Jamie LeBlanc
Wilcox
Michelle Simmons
Srikanth Pothineni
Larry Rodgers
Chris Draudt
Julie Abram
April Veetil
Yvonne Dawson
Leslie Jenkins
Jenny Fitzpatrick
Anne Culotta
Lisa Hoover
Cathie Klampfer
Debbie Valentine
Patricia Stephens
David Blonstein
Jan Makinson-Sanders
Bobbi Evans
Johnnie Bryant
Dorian Myers
Jean Rea
Zelda Cox

June

Jeneane Thomas
Tom Loudermilk
Bianca Asteris
Bobby Reed
Chris Ferguson
Reshauna Irving
Nicole Ayen-Metoyer
Maggie Graybill
Kumar Uddaraju
Andreina Sosa
Kelly Martin
Karen Niemeier
Carol Crittenden
Pam Brigham
Randy Branstetter
Karla Kessler
John Calhoun
Margie O'Docharty
Trish Chapman
Bettie Mathis-Stagg
Rick Johnson
Lydia Jordy
Elaine Leavins
Isabella Rinando
James Feaster



*Happy Anniversary
& Congratulations*
ON ACHIEVING THESE MILESTONES



Larry & Virginia Buzo: Celebrating 45yrs of marriage on July 28th. Photo: 2019 Niagara Falls for 40yrs.



Archie & Beverly Blanson:
Celebrating 45yrs of marriage on August 12th. Photo: Enjoying the Wiz in Broadway, NYC.



Gwyndolyn & Nathan Anderson:
Celebrating 5yrs of marriage on August 24th. Photo: Santa Barbara, enjoying a babymoon.

Not Pictured

Ginger & Kurt Kieckbusch: Celebrating 30yrs of marriage on July 16th.

Jerry & Pamela Rundgren: Celebrating 50yrs of marriage on August 10th.

Special Thanks to our **LKJ Ambassadors**

Gary Durrenberger Gary & Yvonne Alden
Sandy Schoen Ram Panguluri
Ana Montoya Dana Rizzo
Claudette Eley-Coyle



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Sending new clients our way is the best possible compliment. We look forward to our continued friendship.*

The Art of Doing Nothing

In the constant hustle of our daily lives, where every minute seems accounted for, and our devices keep us perpetually connected, the art of doing nothing has become a lost luxury. Yet, as the summer sun casts its long, lazy shadows, it invites us to slow down and rediscover the joy of leisure.

PERMISSION TO PAUSE

Our culture often equates busyness with productivity, success and even worth. Recognize that taking time to relax isn't lazy; it's a vital practice for mental and emotional well-being. Like a field left unplanted to restore its fertility, our minds, too, need downtime to rejuvenate.

THE BENEFITS OF BOREDOM

Boredom can be a fertile ground for creativity and self-discovery. When we allow our thoughts to wander without a specific goal, we open ourselves up to new ideas, reflections and even solutions to problems lingering at the back of our minds.



FINDING JOY IN SIMPLICITY

The beauty of doing nothing is that it doesn't require an exotic destination or elaborate plans. It can be as simple as listening to the symphony of nature in your backyard or losing yourself in the pages of a book.

CREATING YOUR LEISURE RITUALS

Whether it's a morning walk to watch the sunrise, an afternoon siesta or an evening spent stargazing, create rituals that celebrate the art of leisure. Let these rituals be your daily touchstones, reminders of the richness that comes from simply being.

In the quiet spaces between activities and the stillness that we often rush to fill, there is an invitation to reconnect with ourselves and the world around us. Embrace it.



HOW TO ...

A Fresh Look for Old Finds: Upcycling Furniture for Beginners

Transforming old furniture into stunning, refreshed pieces is an eco-friendly choice and a fantastic way to add a personal touch to your home decor. Thrift stores, garage sales and even your own home are great places to find pieces begging for a makeover.

TECHNIQUES FOR TRANSFORMATION

- **Painting:** A fresh coat of paint can dramatically change the appearance of your furniture. Consider using stencils or creating patterns with painter's tape for an added effect.
- **Distressing:** For a vintage look, try distressing your painted furniture by gently sanding edges and high points to reveal a bit of the original finish or wood beneath.
- **Decoupage:** Applying fabric or wallpaper with a decoupage medium is an excellent way to add attractive patterns and textures.
- **Reupholstering:** Chairs and sofas can be given a new lease on life with new fabric. Choose durable upholstery fabric that complements your decor.

Happy upcycling!



DOLLARS & SENSE

Smart Shopping: Leverage Technology for Better Deals

In an age where every penny counts, becoming a savvy shopper isn't just an option — it's a necessity. The rise of e-commerce has brought a tidal wave of opportunities to save money, but only for those equipped with the right tools.

Today, browser extensions and price comparison tools are revolutionizing how we shop. These tech solutions are not just about saving a few dollars; they're about transforming your shopping experience, ensuring you get the best value for every dollar spent.

BROWSING FOR DEALS

Browser extensions have emerged as the secret weapon for savvy online shoppers. These small software programs add functionality to your web browser, automating the discount-hunting process and applying the best deals directly to your cart. Here are two must-have extensions:

Honey: Honey automatically searches for and applies coupon codes at checkout. With a single click, Honey scans its database of promo codes and applies the one that offers the biggest savings. It's like having a personal assistant who ensures you never miss a deal.

CamelCamelCamel: Specifically designed for Amazon, CamelCamelCamel tracks price changes and alerts you when your desired item drops to your target price. By installing its browser extension, Camelizer, shoppers can view historical price data directly on Amazon product pages.

WHO PRICED IT BEST?

In a market flooded with options, price comparison tools stand out by aggregating data from various retailers to help you

find the lowest price. These tools provide a comprehensive overview of where to find the best deals.

Google Shopping: This powerful tool compares prices across thousands of online retailers. Simply search for your item, and Google will present you with a list of options, allowing you to make the most cost-effective choices.

ShopSavvy: This app goes beyond simple price comparison. By scanning a product's barcode, the app provides real-time pricing data from online and local retailers. This ensures you're getting the best deal, regardless of where it's sold.

SHOP IT LIKE IT'S HOT

1. **Be Proactive:** Set up price alerts. Many comparison tools allow you to set a desired purchase price, and they'll notify you when a retailer hits that target.
2. **Combine Tools for Maximum Savings:** Use browser extensions and price comparison tools to ensure you're getting the absolute best deal. While extensions can apply coupons, comparison tools ensure you start from the lowest base price.
3. **Check the Fine Print:** Sometimes, the lowest price comes with strings attached, such as longer shipping times or no return policies. Ensure you're comfortable with the retailer's terms.
4. **Stay Informed:** Prices can fluctuate based on demand, season and stock levels. Regularly check trends to anticipate the best time to shop.

The Peas' Knees: The Rise in Plant-Based Proteins

The global food industry is witnessing a significant shift toward alternative protein sources in an era marked by rapid population growth and evolving dietary preferences. This transition is propelled by various factors, including environmental concerns, health considerations and the quest for sustainable food systems.

THE PIONEERS

Beyond Meat emerged as a trailblazer in the plant-based protein sector, offering products designed to replicate the taste, texture and nutritional benefits of animal meat without the associated environmental impacts.

Tofu stands as one of the earliest and most versatile plant-based protein sources, celebrated not only for its nutritional profile but also for its low environmental footprint.

CHALLENGES AND OPPORTUNITIES

Consumer acceptance remains a significant hurdle, with taste preferences and dietary habits deeply ingrained in cultural norms. Moreover, scaling up production to meet global demands poses logistical and technological challenges, necessitating considerable investment in research and development.

However, alternative proteins offer a pathway to more sustainable and resilient food systems, capable of mitigating some of the environmental impacts associated with traditional livestock farming, such as greenhouse gas emissions, land degradation and water overuse.



As we navigate the challenges and harness the opportunities, the shift toward more sustainable, nutritious and equitable food solutions appears not only possible but imperative for the well-being of our planet and its inhabitants.

Frontiers. "Alternative protein innovations and challenges for industry and consumer: an initial overview." <https://www.frontiersin.org/articles/10.3389/fsufs.2023.1038286/full>.

10	2	10	2	12	8	4	4	5
3	10	2	3	3	3	1	6	3
13	2	3	4	6	8	3	7	8
12	3	8	7	5	6	1	4	4
3	11	3	8	5	2	11	1	2
1	7	8	4	8	3	4	8	4
5	8	4	9	5	7	8	1	2
4	7	2	12	3	6	3	1	2
6	3	12	3	6	2	12	1	13

BRAIN GAMES

15 Up

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.

ESCAPE WITHOUT LEAVING:

STAYCATION IDEAS THAT FEEL LIKE A GETAWAY

In an age where wanderlust is often quenched by distant travels and exotic destinations, the concept of a staycation — taking time off to enjoy your local area and home — can seem quaint. Yet, as many have discovered, especially in recent summers, there's a unique charm and many benefits to rediscovering the world just outside your doorstep (or inside it). Here's how to craft a memorable staycation that rivals any getaway.

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EMBRACE LOCAL ADVENTURES

Start by becoming a tourist in your own town or city. Often, we overlook the attractions closest to us, chasing experiences far and wide. Visit local museums, parks and landmarks you've never visited or haven't explored in years. Many places offer special summer events, like outdoor concerts, art exhibits and food festivals. Engage in these activities with the fresh eyes and enthusiasm of a visitor.



BACKYARD CAMPING

Who says you need to travel far to camp under the stars? Turn your backyard into a campground for an evening or two. Pitch a tent, roll out the sleeping bags and prepare a campfire (a fire pit or even a barbecue grill can serve as a stand-in). Roast marshmallows, tell stories and enjoy the night sky from the comfort of your own home. It's a fantastic way to disconnect from digital screens and reconnect with nature — and each other.



CREATIVE PROJECTS

Use this time to dive into projects you've been putting off or explore new hobbies. Whether it's painting, gardening, crafting or writing, dedicating time to creative pursuits can be incredibly fulfilling and a great way to make the most of your staycation.



LEARNING SOMETHING NEW

Finally, use your staycation as an opportunity to learn something new. Online courses and workshops can help you learn new skills, from cooking classes and photography tutorials to language learning and musical instruments.

A staycation doesn't have to be a second-choice option. With a bit of creativity and an open mind, you can turn your summer at home into an enriching, enjoyable and memorable experience. Embrace the art of the staycation and discover the joys of making the most of your home base this summer.

CENTER STAGE

BELOW:
CONGRATULATIONS to our Ashley Gottlieb for achieving the Financial Paraplanner Professional CERTIFICATE!! The LKJ Financial Team is very proud!



Foundations in Financial Planning™
Program leading to the FPQP® Professional Designation

ISSUED TO
ASHLEY D GOTTLIEB



Issued on: 31 MAY 2024 | Expires on: 01 JUN 2026 | Issued by: College for Financial Planning
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BRAIN GAMES

ANSWER KEY:

10	2	10	2	12	8	4	4	5
3	10	2	3	3	3	1	6	3
13	2	3	4	6	8	3	7	8
12	3	8	7	5	6	1	4	4
3	11	3	8	5	2	11	1	2
1	7	8	4	8	3	4	8	4
5	8	4	9	5	7	8	1	2
4	7	2	12	3	6	3	1	2
6	3	12	3	6	2	12	1	13



ABOVE:
Thanks to the support, dedication and hard work of our LKJ Financial volunteers at Kids' Meals! Get ready to do it all over again on our next Kids' Meals volunteer day: July 19!



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cut here ✂



RECIPE
SWEDISH PANCAKES

Are you tired of your usual weekend pancake routine?
Try this delicious Swedish pancake recipe.

INGREDIENTS

- 2 cups milk
- 3 large eggs
- 1 teaspoon vanilla
- 2 tablespoons melted butter (plus some for cooking)
- 1 teaspoon salt
- 2 tablespoons sugar
- 1 cup flour

HOW TO MAKE IT:

1. Mix milk, eggs, vanilla, melted butter salt and sugar together.
2. Slowly incorporate flour and mix until smooth
3. Melt 1 teaspoon unsalted butter in a non-stick pan over medium heat. Pour in 1/3 cup of the batter. Cook until the pancake has browned on the bottom. Carefully flip and cook the second side for another 15-30 seconds. Place pancake on a wire rack or plate.
4. Continue the process with the rest of the batter, adding more butter as needed to the pan to keep the pancakes from sticking.
5. Serve them flat, rolled or folded, topped with whatever you prefer!

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Meet the Team



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*Client Services
Assistant*



SARI ENRIQUEZ
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KRISTINA KIENG
Client Care



ASHLEY GOTTLIEB
*Financial Planning
Intern*



UPCOMING DATES

JULY

04 Independence Day (LKJ Office Closed)

06 LKJ Staff Birthday: Michelle Cooper

12 LKJ Staff Birthday: Sari Enriquez Clyde

19 LKJ Volunteer Day: Kids' Meals

25 Houston Day

AUGUST

12 LKJ Staff Birthday: Ashley Gottlieb

15 LKJ Taxes & Retirement Workshop @ HCC

20 LKJ Taxes & Retirement Workshop @ HCC

22 LKJ Staff Birthday: Amelia Weber



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