

NOV
DEC
2024



In the Know



NEWS YOU CAN USE

Thankful for You

It's that time of year when we take stock of all that we're thankful for, so we want to take a moment to express our deepest gratitude that you have allowed us to be part of your financial journey. Your continued confidence in our guidance has been instrumental in helping us serve you better, and for that, we are profoundly thankful.

We also want to take a moment to reassure you about something that is on many of our minds — the election and the markets. It's natural to feel uncertain in times of political change, but we want to reassure you that market volatility during election periods is common.

Historically, markets often experience short-term turbulence due to uncertainty, but they tend to stabilize and continue their upward trajectory over the long term. The S&P 500 has historically performed well over time, regardless of the political landscape. This resilience is a testament to the strength and adaptability of our economy.

Here are a few tips and insights to help you navigate this period of uncertainty:

Stay Focused on Long-Term Goals – It's important to remember that investing is a marathon, not a sprint. Short-term market fluctuations should not deter you from your long-term financial objectives.

Avoid Emotional Decisions – Making investment decisions based on emotions can lead to unfavorable outcomes. Stay calm and rely on the sound financial plan we've developed together.

Review Your Financial Plan – Regularly reviewing and adjusting your financial plan ensures that it aligns with your current goals and market conditions. If you have any concerns, don't hesitate to reach out for a review session.

Thank you once again for your loyalty and trust. It is a privilege to be part of your financial journey, and we are here to support you every step of the way. Please don't hesitate to contact our office if you have any questions or need further reassurance. Together, we can navigate potential market fluctuations and stay focused on helping you achieve long-term financial confidence.



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- MILESTONE BIRTHDAYS -

November

December

- | | |
|-----------------|--------------------|
| Diane G - 85 | Jean M - 75 |
| Sally A - 80 | Marjorie W - 75 |
| Manuela R - 80 | Beatrice M-F - 75 |
| Enrique P - 75 | Ethel S - 75 |
| Bonnie J - 75 | Ricky G - 70 |
| Patricia W - 75 | Shirely S - 70 |
| Shelly J - 65 | Mike B - 65 |
| Sue B - 65 | Bertha G - 65 |
| Lori P - 65 | Jeanna P - 60 |
| Rhonda C - 60 | Judith Q - 60 |
| Joycelyn L - 55 | Corina C - 55 |
| George W - 55 | Kimberly H - 50 |
| Michael F - 55 | Christopher B - 50 |
| Shivjit G - 50 | Tyla O - 50 |



*Happy Anniversary
& Congratulations*
ON ACHIEVING THESE MILESTONES

Bertha & Ali Moghadam: Celebrating 35yrs of marriage on November 19th. Picture taken in Santorini, Greece.



Mike & Nelda Petri: Celebrating 15 years of blissful marriage on November 6th. Pictured in Cabo, Mexico.

Not Pictured

Margaret & Loy Easter: Celebrated 75yrs of marriage on September 3rd.

Mary & Steve Misner: Celebrating 20yrs of marriage on December 24th.

Georgia & Ami Barzilay: Celebrating 4yrs of marriage on December 23rd.



**Wishing you
a Happy
Thanksgiving
from LKJ
Financial.**

Special Thanks
to our LKJ Ambassadors

- | | |
|-----------------------------------|--------------------|
| Tuyet Vo | Rhonda Ryan |
| Janice Alford-Abarr | Kathleen Reardon |
| Michelle Nielsen | Tammy White |
| Johnnie Bryant | Cuba & Gordon Cook |
| Fannie White | Tammy Wester |
| Arlene Prather | Chris Madrazo |
| Amy Holmes | Martha Ewane |
| Dennis Pierce & Paulette Jaworski | |



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.

Creating Traditions That Last Generations

Traditions are the threads that weave the fabric of family life, grounding us in our roots and enriching our relationships. These customs not only strengthen bonds between grandparents and grandchildren but also create something for your grandkids to pass down to their kids. So how do we craft these traditions?

CHERISHED CUSTOMS

Traditions are more than routine activities; they convey values, stories and emotions. They can be as grand as family reunions or as simple as Sunday walks. What's crucial is their role in establishing connections.

FIND SHARED INTERESTS

Find activities that resonate with both you and your grandchildren. Discuss interests and hobbies. You might discover a shared love for gardening, a passion for puzzles or a mutual interest in history.



CREATE THOSE BONDS

Once you've found common interests, brainstorm activities related to those interests that everyone can enjoy. The magic lies in the details. Perhaps themed nights like "Pajama and Pancake Saturdays" or "Mystery Movie Fridays." The goal is to design moments everyone looks forward to, even the most reluctant family member.

A LEGACY OF LAUGHTER

As these new traditions take root, document them for future generations to look back on. Snap photos or film them. Think about creative ways to keep the tradition alive. Maybe a family recipe book or a time capsule opened at major milestones. Begin small and simple. The beauty of traditions lies in their ability to evolve and adapt. Ultimately, what matters most is the time spent together and the memories created.



HOW TO ...

Mark Your Calendar With These End-of-Year Dates

Before you ring in the new year, be sure to wrap up any old business.

Nov. 1:

Health Insurance Marketplace Open Enrollment. The exact start date may vary by state, but it typically begins on November 1 and runs through mid-January.

Dec. 7:

Medicare Open Enrollment for 2025 ends.

Dec. 31:

- Last day to contribute to employer-sponsored retirement plans (e.g., 401(k), 403(b), etc.) for the 2024 tax year.

- Last day to make charitable donations to qualify for a 2024 tax deduction.
- If you're 73 or older, ensure you take your Required Minimum Distributions (RMDs) from retirement accounts to avoid penalties.
- Last day to use Flexible Spending Account (FSA) funds (some plans may have a grace period or allow a small carryover amount).
- For those with high-deductible health plans, ensure contributions to Health Savings Accounts are made to help maximize 2024 tax benefits.



DOLLARS & SENSE

Weathering the Storm: The Financial Impacts of Climate Change

The relationship between climate change and financial markets is becoming increasingly evident. Extreme weather events like hurricanes, floods and wildfires can cause significant economic disruptions. These disruptions can lead to increased costs and reduced asset values, affecting everything from housing prices to stock market performance. The good news is there are steps you can take to help protect your nest egg.

SAVE MONEY BY WEATHERPROOFING YOUR HOME

Ensuring your home is outfitted to withstand extreme weather can lead to significant savings. Properties in areas prone to flooding, wildfires or other severe weather events may face higher insurance costs and decreased values. Investing in resilient infrastructure and energy-efficient features could help reduce insurance premiums and maintenance expenses, offering better long-term value. This may include installing storm shutters, reinforcing roofs, upgrading windows and utilizing weather-resistant materials for construction.

Additionally, improving insulation and adopting renewable energy sources like solar panels can further enhance your home's resilience and efficiency. Conduct thorough research and consult with experts to make informed decisions that help protect your investment and enhance your home's sustainability.

SUPPORT LOCAL AND SUSTAINABLE BUSINESSES

By choosing to buy from local farms, you help reduce the carbon footprint associated with long-distance transportation of goods, often resulting in fresher and more

affordable products. Additionally, supporting businesses that implement eco-friendly practices, such as using renewable energy sources or reducing waste, can lead to lower operational costs, which might translate to cost savings for customers. Every small step can collectively make a significant positive impact on both the economy and the environment, while also potentially reducing your expenses.

PLAN FOR INCREASED HEALTH CARE COSTS

Climate change is expected to contribute to a rise in health-related issues, particularly for older adults. For instance, prolonged exposure to high temperatures can exacerbate chronic conditions like heart disease and diabetes, while poor air quality can trigger respiratory issues such as asthma and bronchitis. Additionally, the spread of vector-borne diseases, like those carried by ticks and mosquitoes, is projected to increase as warmer temperatures expand the habitats of these vectors.

To prepare for these potential spikes in medical costs, ensure that your financial plan accounts for these contingencies by considering long-term care insurance or setting aside additional savings for health care needs. Being proactive about your health-related financial planning can help ensure you are prepared for the unexpected.

ASK QUESTIONS

Navigating the complexities of financial planning can be daunting, but you don't have to do it alone. Don't hesitate to reach out to us if you have any questions or concerns about your current financial strategy or just want reassurance you're still on the right track. Our office is here for you every step of the way.

Chaptering Your Golden Years

For many retirees, their careers provided structure, social connections and a sense of identity. Without these aspects, it's easy to feel adrift and lose sight of one's purpose, but retirement can be the start of an exciting new chapter in your life. It's an opportunity for reinvention. These books can help you find the inspiration and guidance you'll need to start your retirement journey.

1. "THE SECOND MOUNTAIN: THE QUEST FOR A MORAL LIFE" BY DAVID BROOKS

David Brooks explores finding true fulfillment through service and community rather than personal success. He introduces the "second mountain" concept, where deeper connections and contributions bring meaning to your retirement.

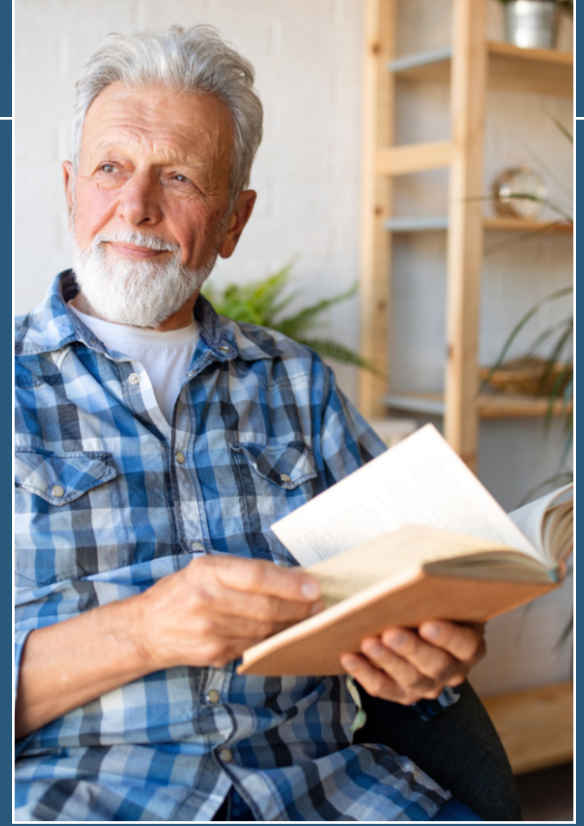
- Learn to focus on community and service over self-centered goals.
- Enjoy building relationships and contributing to society.

Buy "The Second Mountain"

<https://www.amazon.com/Second-Mountain-David-Brooks/dp/0812993268>

2. "IKIGAI: THE JAPANESE SECRET TO A LONG AND HAPPY LIFE" BY HÉCTOR GARCÍA & FRANCESC MIRALLES

This book introduces the Japanese concept of ikigai, or "a reason for being." It provides steps for discovering your ikigai and integrating it into your personal life, acting as a blueprint for finding joy and meaning in daily activities.



- Find your unique ikigai through introspection and daily activities.
- Add simple joys to your routine for a fulfilling retirement.

Buy "Ikigai"

<https://www.amazon.com/Ikigai-Japanese-Secret-Long-Happy/dp/0143130722>

1	13	1	5	8	1	2	13	2
2	2	1	9	3	1	8	3	8
1	5	4	1	6	8	7	4	6
4	1	4	3	9	6	5	1	1
9	1	11	12	2	7	6	9	10
2	8	4	3	4	8	3	2	1
3	6	3	9	3	2	1	2	5
1	1	6	6	2	9	1	2	3
14	1	6	8	6	1	3	5	5

BRAIN GAMES

15 Up

Game Rules

Use a pen or pencil to draw the boundaries around groups of cells to make the region add up to fifteen exactly. The regions can be any shape as long as all the cells touch each other (but not diagonally). There is only one way to achieve this.

Delightful Diversions

Five Unique Hobbies to Explore

Retirement is the perfect time to dive into new hobbies that can bring joy, fulfillment and even benefit the community. With more free time and fewer responsibilities, retirees have the opportunity to pursue passions they may have set aside during their working years, while also engaging in activities that stimulate mental acuity. Here are five unique hobbies to explore:



1. *Urban Beekeeping*

Urban beekeeping is both fascinating and vital for supporting local ecosystems. By maintaining hives, you can enjoy fresh honey and help boost the populations of bees, which play a pivotal role in pollination and plant reproduction. To get started, research beekeeping associations and take an introductory course.

2. *Historical Reenactment*

Step back in time with historical reenactment groups. Whether you dress up as a Civil War soldier or Renaissance noble, you're immersing yourself in history and your community. Joining a group typically involves researching clubs, attending events to observe and acquiring period-appropriate attire.

3. *Geocaching*

Geocaching is a modern-day treasure hunt using GPS coordinates to find hidden caches. It's a fantastic way to explore new areas, stay active and enjoy the thrill of discovery. Geocachers use GPS coordinates shared on geocaching websites or apps to locate containers hidden by other players.

4. *Community Theater*

Unleash your inner actor by joining a community theater group. Whether you prefer performing on stage or helping behind the scenes, theater provides a creative outlet, offers a chance to make new friends and keeps you mentally engaged. Most groups welcome new thespians, crew members and volunteers.

5. *Charitable Crafting or Volunteering*

Combine creativity with philanthropy by crafting items for those in need or simply giving of yourself. Knit blankets for hospitals. Sew hats for shelters. Create toys for children's charities. Read to school children. Visit nursing homes. However you choose to give, your presents and presence can bring comfort and joy.

Shoutout to our amazing Kids' Meals volunteers!

Thanks to your dedication and hard work, this past July we helped feed over 9,000 preschoolers in just one shift!

Since 2006, Kids' Meals has delivered a jaw-dropping 15.3 million meals to children in need across Houston, as of July 2024, they've provided over 2.7 million lunches!

We're beyond grateful to be part of this mission to end childhood hunger in our community.

LKJ Financial volunteers, let's keep the momentum going. If you'd like to volunteer with LKJ Financial, please register for the last 2024 volunteer opportunity on Friday, November 15 at 9am. Otherwise, we'll see you in 2025!

www.kidsmealsinc.org



cut here 



RECIPE
EASY BEEF STROGANOFF

This rich and creamy beef stroganoff recipe is made with ground beef and served with egg noodles. It's super simple to prepare, and ready to serve in under 30 minutes.

INGREDIENTS

- 1 (8 ounce) package egg noodles
- 1 pound ground beef
- 1 (10.5 ounce) can fat-free condensed cream of mushroom soup
- 1 tablespoon garlic powder, or to taste
- ½ cup sour cream
- salt and ground black pepper to taste

HOW TO MAKE IT:

1. Sauté ground beef in a large skillet over medium heat until browned and crumbly; 5 to 10 minutes.
2. Meanwhile, fill a large pot with lightly salted water and bring to a rapid boil. Cook egg noodles at a boil until tender yet firm to the bite, 7 to 9 minutes. Drain and set aside.
3. Drain and discard any fat from the cooked beef. Stir condensed soup and garlic powder into the beef. Simmer for 10 minutes, stirring occasionally.
4. Remove beef from the heat. Add egg noodles and stir to combine. Stir in sour cream and season with salt and pepper.
5. Serve hot and enjoy!

BRAIN GAMES

ANSWER KEY:

1	13	1	5	8	1	2	13	2
2	2	1	9	3	1	8	3	8
1	5	4	1	6	8	7	4	6
4	1	4	3	9	6	5	1	1
9	1	11	12	2	7	6	9	10
2	8	4	3	4	8	3	2	1
3	6	3	9	3	2	1	2	5
1	1	6	6	2	9	1	2	3
14	1	6	8	6	1	3	5	5

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Meet the Team



AMELIA WEBER
*Operations &
Client Service*



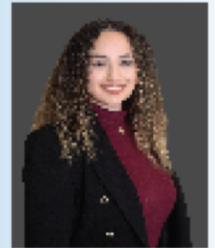
MICHELLE COOPER
*Client Services -
Onboarding*



SARI ENRIQUEZ
Marketing & Events



KRISTINA KIENG
Client Care



ASHLEY GOTTLIEB
*Financial Paraplanner
FPQP®*



UPCOMING DATES

NOVEMBER

- 05 Election Day
- 11 Veteran's Day
- 15 Kids' Meals LKJ Volunteer Day
- 28 Thanksgiving Day - LKJ Office Closed
- 29 Thanksgiving Holiday - LKJ Office Closed

DECEMBER

- 07 Medicare Open Enrollment Ends
- 13 RMD Request Deadline for 12/31/24 processing
- 24 LKJ Staff Birthday: Adam Goldman
- 24 & 25 Christmas Holiday - LKJ Office Closed
- 31 New Years Eve - LKJ Office Closed