

JUL
AUG
2025



NEWS YOU CAN USE

Stop the Silent Thief in Its Tracks

Inflation continues to pose challenges for retirees and those approaching retirement, as the rising cost of living outpaces adjustments to fixed incomes like Social Security. This gap between income growth and rising expenses, especially in areas like health care, can make it harder to maintain financial stability over time.

So, what can you do? Here are four practical steps:

1. Diversify Investments

Put your money in inflation-protected securities, dividend-paying stocks or real estate to maintain growth despite rising costs.

Tip: Schedule a portfolio review with your advisor.

2. Delay Social Security

Waiting until age 70 to claim benefits can provide up to an 8% annual increase in monthly benefits later.

Tip: Use the online benefits calculator at www.ssa.gov/benefits/calculators to learn your ideal claiming age.

3. Savvy Budgeting

Sort expenses into “essential” and “optional” categories to designate and cut recurring nonessential costs.

Tip: Download a budgeting app to assist you.

4. Build a Cash Reserve

Keep 6 to 12 months of living expenses in a savings account or laddered certificates of deposit (CDs) to help preserve liquidity for emergencies.

Tip: Automate savings transfers to mindlessly build your cushion.

If you're already following these steps, take some time to reassess your financial plan each year.

SMALL DECISIONS, BIG RESULTS

Inflation may seem intimidating, but it doesn't have to be. Your advisor is here to help, so don't hesitate to contact our office! Together, we can prepare for the months ahead.



LINDSEY JAMES-WEST
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ADAM D. GOLDMAN
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- MILESTONE BIRTHDAYS -

July

Ann D. - 80
Jane A. - 70
Carla F. - 65
Amanda D. - 50

August

Mildred G. - 95
Vern M. - 80
Jerry B. - 75
Myatt H. - 75
Ernest P. - 75
David U. - 75
Karen A. - 70
Daniel C. - 70
Wendy B. - 70
Jim H. - 70
Linda S. - 70
Carolyn McE. - 65
Dena B. - 65
Karen H. - 65
Toni B. - 60
Maria A. - 55
Rhonda M. - 55
Kirk S. - 55
Candace R. - 55



*Happy Anniversary
& Congratulations*
ON ACHIEVING THESE MILESTONES

Ron & Dee Pharr:

Celebrating 55 years of
marriage on July 18th.



Bill & Trish Chapman:

Celebrating 20
years of marriage
on July 7th. Photo:
Selfie at the Tower
of Cathédrale
Notre-Dame-de-
Strasbourg.



Special Thanks to our **LKJ Ambassadors**

Cheryl Black
Aurora Buentello
Sherry Pinchak
Florin Bonteanu
Angela Magness
Julie Freeland
Dana Rizzo
Paula Varano

Dyanna Cliett
Kirin O'Brien
Kathleen Reardon
Rexanne Felton
Dee Pipes
Gloria Hines
Steven May
Brian Thurmond



Reclaiming Sleep After 50

Struggling to get a good night's rest after turning 50? You're not alone. Below are simple, effective ways to boost your sleep and reclaim the energy you need.

- **Transfer Your Thoughts**

Journaling, jotting to-do's or naming daily wins reduces stress and quiets an overactive mind. Invest five minutes before bed to mentally "clock out."

- **Tune in to Pink Noise**

Pink noise, like soft rainfall or waves, helps your brain relax and promotes deeper, more restful sleep. Try a soothing playlist tonight!

- **Relax with Scents**

Lavender or chamomile scents do wonders for stress. Use a diffuser or pillow spray to create a calming ambiance that signals to your body it's time to rest.

- **Stretch Before You Snooze**

Loosen up tight muscles. Five minutes of gentle chair yoga relieves tension and preps your body for sleep.



- **Snack Your Way to Sleep**

Almonds and cherries work as natural sleep aids. Munch on these melatonin-rich nibbles 30 minutes before bed to help support your body's natural rhythm.

- **Discover the Power of Breathing**

Techniques like the 4-7-8 method calm the nervous system in under a minute. Try this tonight: Breathe in for a count of four, hold for seven and exhale for a count of eight.

Challenge yourself to choose one of these habits, customize it to your routine and enjoy its benefits.



HOW TO ...

Cancel, Save, Repeat – How to Tame Subscription Overload

Unnoticed subscriptions are a common issue in today's digital age. If you don't actively track what you're paying for, it's easy to end up funding services you've long forgotten about. Here are some easy steps for decluttering your subscription list:

1. **Review Bank Statements:** Take 10 to 15 minutes to comb through your recent credit card or bank statements. Look for recurring charges, even if they're small.

2. **Use Audit Apps:** Download a subscription management app like Rocket Money or Trim by

OneMain. Link your accounts and leverage the app's features to identify unnecessary or overlapping subscriptions.

3. **Cancel or Downgrade:** Start with subscriptions you haven't used in the past few months. Cancel unneeded services or consider downgrading to cheaper plans if you use them occasionally.

4. **Set Regular Reminders:** Schedule a quarterly or yearly review to reassess your subscription list and maintain control over your spending.



DOLLARS & SENSE

Tariff Talk

As the year passes the halfway point, “tariff” remains a powerful and, at times, contentious buzzword for 2025. While it may sound like a complex topic reserved for economists or an abstract concept used in the political tug-of-war, tariffs can have real effects on the ground, both intended and unexpected. Let’s break it down and talk about tariffs beyond just the headlines.

WHAT IS A TARIFF?

A tariff is basically a tax. When a foreign good comes into the country, like a car from Germany or a T-shirt from Vietnam, the government may charge a fee for it. The fee, or tariff, increases the cost of importing that item. Why do countries do this? Typically, tariffs are used to protect local businesses and industries or as a bargaining chip in international trade negotiations.

TARIFFS THROUGH TIME

Tariffs were once a primary source of U.S. revenue and served to protect early industries. However, the Smoot-Hawley Tariff Act of 1930 worsened the Great Depression, leading to a focus on reducing trade barriers in the mid-20th century. Today, tariffs remain a balancing act between economic protection and global trade.

WHERE DO TARIFFS SHOW UP?

The potential impact of tariffs can show up in your day-to-day spending. They can make imported goods pricier, which could affect grocery bills, shopping trips and even big purchases like cars. For retirees or those nearing retirement, it’s worth noting that tariffs can also play a role in some health care costs. Imported medical devices and equipment may become more expensive, potentially adding to out-of-pocket health care expenses.

FIVE TIPS FOR TARIFFS

While you can’t control tariffs, you can make financial decisions in your world to adjust to their impact.

Buy Local. Many tariffs only apply to imported goods. Shopping locally not only avoids those costs but also supports nearby businesses.

Secondhand Deals. For furniture, gadgets or clothing, consider buying resale to discover high-quality items at a discount.

Time Your Purchases. Keep an eye out for seasonal sales or promotions to snag better prices.

Price Comparisons. Shopping apps and websites make comparing prices easier than ever. Check around and be mindful of free shipping perks when available.

Stock Up on Essentials. If you notice prices starting to rise on everyday staples, consider buying in bulk to lower costs.

By learning how tariffs work and taking active steps to adjust, you can better control their impact on your budget. For a big-picture talk about the impacts of tariffs on your overall financial plan and retirement, contact your financial professional.

Comfort Foods Rebooted

Comfort food has a magic of its own. The catch? Many are packed with ingredients that don't always fit a healthier lifestyle. With a few clever tweaks, you can still enjoy your favorite comfort foods without losing the flavor or nostalgia.

HEALTHIER SUBSTITUTIONS

Here are a few easy swaps that keep the flavor but add nutritional value and cut calories:

- **Heavy cream:** Use Greek yogurt or unsweetened coconut milk for creaminess with less fat.
- **Refined flour:** Try almond, oat or whole wheat flour for more fiber and nutrients.
- **Sugar:** Swap refined sugar for maple syrup, honey or mashed bananas.
- **Fats:** Replace butter with mashed avocado, olive oil or coconut oil for a healthier richness.

COOKING TECHNIQUES

Sometimes, the cooking method makes a dish unhealthy. Try these simple swaps:

- **Bake instead of fry:** Baking with a light breadcrumb or almond flour coating gives the same crunch without extra oil.



- **Steam vegetables:** Keep vitamins intact by steaming instead of boiling.
- **Use an air fryer:** Get crispy results with minimal oil.
- **Grill for smoky flavor:** Grilling adds natural flavor without heavy sauces or oils.

Healthy eating doesn't mean giving up the dishes you love, just making a few simple tweaks!

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

© 0 Syndicated Puzzles

BRAIN GAMES

Str8ts

Game Rules

Rows and columns are divided into compartments of white squares. Use single numbers to complete a straight for each compartment. A straight is a set of numbers with no gaps and in any order. No single number can repeat in any row or column. Clues in black cells remove that number as an option in that row and column, and are not part of any straight.

Dessert ^{it} Yourself: Homemade Ice Cream in a Flash

No-Churn Vanilla Ice Cream

What you'll need:

- * 2 cups heavy cream
- * 1 can sweetened condensed milk
- * 1 teaspoon vanilla extract

How to make it:

1. Whip the heavy cream into stiff peaks.
2. Gently fold in the condensed milk and vanilla extract.
3. Pour the mixture into a freezer-safe container, cover and freeze for at least 4 hours.

Fruity Swirl Ice Cream

What you'll need:

- * 1 batch of the no-churn vanilla ice cream base
- * 1 cup of fruit puree (strawberry, mango or raspberry work great)

How to make it:

1. Prepare the no-churn ice cream base, then layer it with dollops of fruit puree in the container.
2. Use a spoon or knife to swirl the puree gently through the mixture.
3. Freeze and enjoy a fruity twist with every bite.

Chocolate Lover's Dream

What you'll need:

- * 1 batch of the no-churn vanilla ice cream base
- * 1/3 cup unsweetened cocoa powder
- * a handful of chocolate chunks or brownie bits

How to make it:

1. When making the no-churn ice cream base, mix the cocoa powder into the condensed milk before combining it with the whipped cream.
2. Once the base is ready, fold in the chocolate chunks or brownie pieces.
3. Freeze and get ready for chocolate heaven.

Quick Tip for Serving

For perfectly scoopable ice cream, take it out of the freezer for five to 10 minutes before serving, or portion it into single-serve containers before freezing for an easy treat anytime!



CENTER STAGE

LKJ Financial welcomes: Katrina Baker!

Katrina joins LKJ Financial as a Client Service professional with over 15 years of experience in the financial services industry, including time at Fortune 500 firms. A native of Little Rock and a graduate of the University of Arkansas at Little Rock, she brings focus, care, and attention to detail to supporting our clients and advisors.

Outside the office, Katrina enjoys spending time with family, volunteering, art galleries, painting, hiking and exploring the outdoors with her beloved maltipoo furry baby "Kane".

We're thrilled to welcome her to the team—help us give her a warm welcome!



BRAIN GAMES

ANSWER KEY:

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

cut here ✂



RECIPE

WATERMELON CAPRESE SALAD

A refreshing summer twist on caprese, this salad swaps tomatoes for juicy watermelon. Basil and balsamic vinegar add savory depth, while a balsamic glaze brings a sweeter touch. A drizzle of olive oil ties it all together.

INGREDIENTS

- 4 ounces fresh mozzarella, cut into 1/2-inch pieces
- 1/4 teaspoon salt
- 1/4 teaspoon ground pepper
- 4 cups cubed seedless watermelon
- 1/4 cup thinly sliced fresh basil
- 1 tablespoon best-quality balsamic vinegar or balsamic glaze
- 1 tablespoon extra-virgin olive oil (optional)

HOW TO MAKE IT:

1. Stir 4 ounces mozzarella, 1/4 teaspoon salt and 1/4 teaspoon pepper together in a medium bowl.
2. Add 4 cups watermelon and 1/4 cup basil; toss to combine.
3. Drizzle with 1 tablespoon balsamic vinegar (or glaze) and 1 tablespoon olive oil (if desired).
4. Enjoy!

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Meet the Team



AMELIA WEBER
Operations



KATRINA BAKER
Client Service



MICHELLE COOPER
Client Service -
Onboarding



ASHLEY "DANI" GOTTLIEB
Financial Paraplanner,
MDF, FPQP®



SARI ENRIQUEZ
Marketing & Events



KRISTINA KIENG
Client Care



UPCOMING DATES

JULY

- 04 Independence Day: LKJ Office Closed
- 06 LKJ Staff Birthday: Michelle Cooper
- 12 LKJ Staff Birthday: Sari Enriquez
- 18 LKJ Volunteer Day: Kids' Meals
- 27 Parents' Day

AUGUST

- 16 LKJ Client Movie Day!
- 21 Senior Citizens Day
- 21 & 26 LKJ Taxes & Retirement Workshops at HCC
- 22 LKJ Staff Birthday: Amelia Weber
- 26 Women's Equality Day