

JUL
AUG
2026



In the Know



NEWS YOU CAN USE

A Silver Lining for Market Dips

No one likes opening an investment statement and seeing lower numbers, especially when you've worked hard to build your savings. While market declines can be stressful, they may also create an unexpected tax opportunity. In some cases, losses in a non-retirement investment account can help reduce your tax bill if handled thoughtfully.

BENEFITING FROM LOSSES

Tax-loss harvesting allows you to sell investments in non-retirement accounts that have declined in value and use those losses to offset taxes owed on investments that have appreciated.

The goal isn't to sell simply because the market is down. Instead, it's about determining whether realizing a loss could improve your tax picture while keeping your long-term investment plan on track.

THE \$3,000 BONUS BENEFIT

If your investment losses exceed your investment gains for the year, you may be able to deduct up to \$3,000 of the remaining losses against your ordinary income.¹

Any unused losses can generally be carried forward to future tax years.

MIND THE 30-DAY RULE

The IRS enforces a strict 30-day "wash sale" rule. If you buy back the exact same investment within 30 days of selling it at a loss, you lose the tax benefit. Instead, investors may purchase a similar, but not identical, investment so they can remain invested while preserving the deduction.

ACT NOW, NOT IN DECEMBER

Many people wait until the holidays to think about tax strategies. Reviewing your portfolio before year-end can uncover opportunities and allow for more thoughtful decisions. Sometimes, a market downturn can provide a chance to improve your tax efficiency and make the most of a difficult market environment.

Tax-loss harvesting isn't appropriate for everyone. Reach out if you'd like to discuss whether it makes sense for your situation.

¹IRS. Updated Feb. 25, 2026. "Topic no. 409, Capital gains and losses." <https://www.irs.gov/taxtopics/tc409>. Accessed April 16, 2026.



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
www.lkjfinancial.com



- MILESTONE BIRTHDAYS -

JULY

Diane L. - 85
 Sharon D. - 80
 Alene C. - 80
 Rita U. - 80
 Susin C. - 75
 Henry C. - 75
 Suzanne E. - 75
 Teresa G. - 75
 Nancy P. - 75
 Kathy R. - 75
 Alfred W. - 75
 Bouche M. - 75
 Bonny M. - 70
 Denise A. - 65
 Skeet L. - 65
 Steven T. - 65
 Linda B. - 65
 Leigh M. - 60
 Rebecca B. - 55
 Theresa C. - 55
 Lisa F. - 55
 Brian G. - 55

AUGUST

JoAnn C. - 85
 Constance C. - 80
 Barbara K. - 80
 Walter T. - 80
 Cathy E. - 75
 Dale F. - 75
 Kim C. - 70
 David K. - 70
 Debra P. - 70
 Brenda G. - 70
 Mary M. - 70
 Carmen C. - 65
 Roberto G. - 65
 Eloy L. - 65
 Kathy O. - 65
 Denise W. - 65
 Jennifer B. - 60
 Alita M. - 60
 Jonti B. - 60
 Nichol C. - 55
 Deana F. - 55
 Holly V. - 55
 Carrie G. - 50
 Bhanuchand P. - 50
 Maria S. - 50
 Cari T. - 50
 Ocentia G. - 50



*Happy Anniversary
 & Congratulations*
 ON ACHIEVING THESE MILESTONES



Dennis and Diana Astilla

Dennis and Diana Astilla, celebrating their 40th Wedding Anniversary on August 30, with a photo montage of travel memories on their Ruby Anniversary year.



Aaron and Debora Dillard

Aaron and Debora are celebrating 40 years of wonderful marriage together and look forward to many more milestones.

Randy and Marlene Harding *not pictured*

Congratulations Randy and Marlene for celebrating 35 wonderful years of marriage together!

Special Thanks to our LKJ Ambassadors

Our ambassadors are valued clients and friends whose referrals have helped grow our community through meaningful connections.

Alisha Kidane
 Greg & Diane Phillips
 Cristen Allen
 Rita Baldwin
 Jane Balsam

Chris Sudjadi
 Carolyn Pontikes
 James Metoyer
 Nancy Holcomb
 Ron Bess, Jr.
 Tammy White

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.

THE GOOD LIFE

Reimagining the Family Dinner

Inviting the kids and grandkids over for dinner is more than just a simple meal. It serves as a cornerstone of family connection and celebration. Family dinners help ensure the traditions, love and wisdom of the past live on for future generations.

Here are some ways to reinvent those family dinners to keep your family engaged and the bonds between you strong.

A LEGACY IN THE KITCHEN

Passing down secret family recipes creates a bridge between generations. When you invite your grandchildren into the kitchen, you share the rich history of your family. Sharing the origins of a dish, like a meal born out of necessity or a special celebratory cake from years ago, imparts a sense of where your family came from.

MANY HANDS MAKE LIGHT WORK

Sometimes, there can never be too many cooks in the kitchen. Family dinners can be a great



opportunity to get everyone involved in a shared activity across generational lines. The youngest could stir the dough while someone else sets the table with the family's well-loved china. Tailor tasks to strengths and get the whole family involved!

AN OPEN FORUM

Encourage everyone to share their stories and experiences at the table. By inviting younger generations to talk about moments from their own lives and asking open-ended questions, you help create an atmosphere where everyone is included. This approach not only keeps conversations lively but also deepens the connections that make family gatherings so meaningful.



HOW TO ...

Five Simple Tips to Lower Medical Bills

Medical debt can feel overwhelming, but you can avoid paying too much. Here are five actionable steps that could save you thousands.

- **Hold the plastic:** Avoid putting medical bills on a credit card. You will lose your negotiating power.
- **Ask about charity care:** Don't just ask for financial help. Ask for "charity care" by name to learn about financial forgiveness programs.
- **Get itemized bills:** Request a bill with CPT codes to spot costly errors and challenge unfair prices.

- **Use your grace period:** Credit bureaus often wait 180 days before reporting medical debt. Use this time to negotiate.

- **Hire an advocate:** For large bills, medical billing advocates can negotiate substantial discounts in exchange for a percentage of the savings.

Don't let illness and injury cause more stress. Put these tips to work for you!

SUMMER EDUCATIONAL EVENT

Market Outlook Presentation



Thank you to everyone who joined us for our Summer Educational Event! We enjoyed an evening of discussion on today's markets, the economy, and the value of maintaining perspective amid constant change.



From inflation and interest rates to market volatility and emerging technologies, we explored the importance of thoughtful planning over reacting to daily headlines.



One key takeaway:
The headlines change. Good planning doesn't.



Thank you for your continued trust and partnership.



Will Your Bank Account Shrink This Summer?

Mid-year is a great time to check how your uninvested cash is working for you. With the ideal strategy, your cash reserves can help generate reliable retirement income.

Many of us keep excess funds in standard savings accounts. While this feels low risk, it often means missing out on greater passive income. As of June 2026, 10-year U.S. Treasury yields are trading in a highly attractive 3.75% to 4.25% range. Letting your money sit in low-interest bank accounts simply leaves money on the table. Shifting those funds into Treasuries helps give you a more predictable way to outpace basic interest rates.

Economic forecasts suggest potential shifts in the market as we move toward the fourth quarter of 2026. By acting this summer, you can help lock in these steady rates before broader conditions change.

- **Review your cash balances:** Look at what you currently hold in standard checking or savings accounts.
- **Identify excess funds:** Determine the exact amount you will not need for immediate daily expenses over the next few months.
- **Capture higher yields:** Consider looking at options like U.S. Treasury bonds.

Reach out to our advisory team this week to explore how U.S. Treasuries can help boost your retirement income before the fall season begins.



23	6	12	19	20	16	17
15						11
8						14
9						25
21						4
2				1		3
5	10	7	13	18	24	22

BRAIN GAMES

1 to 25

Game Rules

To solve 1 to 25, move the numbers from the outer ring onto the board in the directions of the chevrons. As you place them they must snake together vertically, horizontally or diagonally so they link in sequence from 1 to 25.



THE CONNECTED GRANDPARENTS'

PLAYBOOK



From pay-per-minute calls to instant group chats, staying connected has never been faster — or more confusing. The good news? You don't need to be a tech expert to stay in the loop! Here is your guide to modern family communication in the smartphone era.

TERM	DEFINITION	RETRO EQUIVALENT
Soft Launch	Hinting at a new change, like a relationship or vacation, without a big announcement.	Teaser
Aura	Your overall “vibe” or “cool factor.”	Groove, presence
Cooked	Something that is exhausted or has failed.	Toast, done for
Living Rent-Free	Something you can't stop thinking about, or alternatively, something getting on your nerves.	Stuck in your head
Unc	An older person or looking like an older person.	Gramps

YOUR DIGITAL CONNECTION TOOLKIT

You don't need to download every new application that hits the market. Focus on a few reliable tools designed to bring you and your family together, no matter the distance.

FAMILYALBUM

A private photo-sharing app. It allows people to upload photos and videos, and you get a notification whenever there's something new to see. It keeps memories organized without broadcasting them to the whole internet.



VIDEO CALLS



Staying in touch is easier than ever with platforms like Zoom, FaceTime and Google Meet. Choose a platform your family uses most, make sure your device is connected to wi-fi and sit in a well-lit area so everyone can see your face. These small steps make every catch-up feel more personal.

EMBRACE THE “REACTION”

You don't always need to type out a full response. If someone sends a photo or quick update, simply tap and hold the message to leave a “heart” or “thumbs up” on some smartphones. It shows you saw the message without demanding a continuing conversation.



USE VOICE NOTES FOR STORIES



Typing a long story on small screens can be frustrating. Look for a little microphone icon next to your text box. You can press and hold it to record your voice. It's a good way for your family to hear your voice!

Communication always evolves, but the love behind it stays exactly the same. Send a message, leave a reaction and show the family you still have plenty of “aura!”

WELCOME TO THE TEAM

Please join us in welcoming Fatima to the LKJ Financial team as our Summer 2026 intern.

Fatima is an incoming junior at the University of Houston, where she is pursuing a degree in Finance. Throughout the summer, she will have the opportunity to gain hands-on experience in a professional office environment while learning more about the financial services industry and supporting the firm's day-to-day operations.

She is especially excited to learn from the talented team at LKJ Financial and gain insight into how a collaborative team works together to serve clients and build lasting relationships.

Outside of school and work, Fatima enjoys painting, baking, and exploring new coffee shops.

We are excited to have her on board this summer and look forward to being part of her professional growth and development.



KIDS MEALS'

Together, the LKJ Financial team and volunteers prepared 4,000 sandwiches and 3,400 snack bags for preschool-aged children across Houston.

We're still overwhelmed with gratitude for everyone who showed up to serve, support, and make a difference, one sandwich at a time.



BRAIN GAMES

ANSWER KEY:

23	6	12	19	20	16	17
15	11	12	13	15	17	11
8	10	8	14	18	16	14
9	9	7	14	20	25	25
21	6	4	24	22	24	4
2	5	3	2	1	23	3
5	10	7	13	18	24	22

cut here ✂



RECIPE GUACAMOLE

This easy and delicious appetizer requires just a few fresh, high-quality ingredients to make a perfect poolside treat!

INGREDIENTS

- 3 ripe avocados
- ½ small yellow onion, finely diced
- 2 Roma tomatoes, diced
- 3 tablespoons fresh cilantro, finely chopped
- 1 jalapeno pepper, seeds removed & finely diced
- 2 garlic cloves, minced
- 1 lime, juiced
- ½ teaspoon sea salt

HOW TO MAKE IT:

1. Slice the avocados in half. Remove the pits and scoop into a mixing bowl. Mash the avocados with a fork until you've reached desired consistency – as chunky or smooth as you'd like.
2. Add the remaining ingredients and stir together. Give it a taste test and add a pinch more salt or an extra splash of lime juice if needed.
3. For best flavor, serve immediately with your favorite tortilla chips.
4. If needed, store in an airtight container – pat the guac down firmly with a spoon until it's nice and flat, then add about ½ inch of cold water on top. Place the lid on the container and store in the fridge. When ready to enjoy, drain the water off the top, give it a stir and serve. This trick will keep it fresh for up to three days.

550 Post Oak Blvd
Suite 350
Houston, TX 77027



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Meet the Service Team



ASHLEY "DANI" GOTTlieb, FPQP®
Financial Paraplanner



AMELIA WEBER
Operations & Client
Service Manager



MICHELLE COOPER
Client Care



KRISTINA KIENG
Marketing



MARSHALL WEST
Operations & Strategy



UPCOMING DATES

JULY

03 & 04 Independence Day; LKJ Office Closed
06 LKJ Staff Birthday: Michelle Cooper
09 Cybersecurity Webinar
24 LKJ Volunteer Day: Kids' Meals
26 LKJ Staff Birthday: Jacob Remlinger

AUGUST

15 LKJ Client Movie Day!
21 Senior Citizens Day
13 & 18 LKJ Taxes & Retirement Workshop at HCC
22 LKJ Staff Birthday: Amelia Weber
26 Women's Equality Day