



How to Quarterback a Family Huddle

FAMILY AND LIFE EVENTS

November 04, 2019

As you gather with loved ones for the holidays, consider discussing your legacy plans.

When it comes to financial matters, it's common for family members to have different visions, ideas and values, which can sometimes lead to breakdowns in trust and communication. As you gather with family for the holidays, consider having a frank, open discussion – a family huddle – about family financial matters and your plans and wishes. These open dialogues can help prevent problems long before they start. Here are some guidelines on how to lead a family huddle.

Create a game plan

As soon as possible, in fact. By holding these meetings years before they're critically needed, you can control the conversation and approach more sensitive topics in a positive way. The holidays can be a good time for these discussions, since everyone is already gathered together and typically in a positive frame of mind.

Include the right players

For some families, this might mean immediate family members only; for others, it's extended relatives, too. You'll have to decide what's right for your family, but at the very least, you and your spouse or partner should be on the same page. Having one-on-one conversations with certain members before the family gathering may also help you create a constructive agenda and avoid surprises.

Open the lines of communication

Topics of discussion will vary, but consider discussing matters that impact the smooth transition of wealth. These might include the location of estate documents, succession plans for a business, intentions behind distribution guidelines, and even funeral and burial preferences. Also be mindful of life changes among family members (births, deaths, marriages, divorces, etc.) that can affect legacy planning. As you discuss these topics, allow family members to express their thoughts, feelings and questions.

Go the extra yard

After the huddle, review what was discussed and how new information may impact your financial and estate plans. Consider introducing those family members who are or will be closely involved in your affairs to your professional advisors (accountants, lawyers, financial advisors, etc.) if you feel it's appropriate. And most importantly, plan to huddle up again to keep the conversation going.

Next steps

- If these family conversations revealed a change in plans, follow up with your financial and tax advisors.
- Think about including your advisor in a family huddle as a neutral third party who can guide a discussion on charitable giving or legacy planning.
- Talk to your advisor about secure ways to store and share legacy and longevity planning documents.

<https://www.raymondjames.com/commentary-and-insights/family-life-events/2019/11/04/how-to-quarterback-a-family-huddle>



You Need a Vacation More Than You Know

LIFESTYLE AND TECHNOLOGY

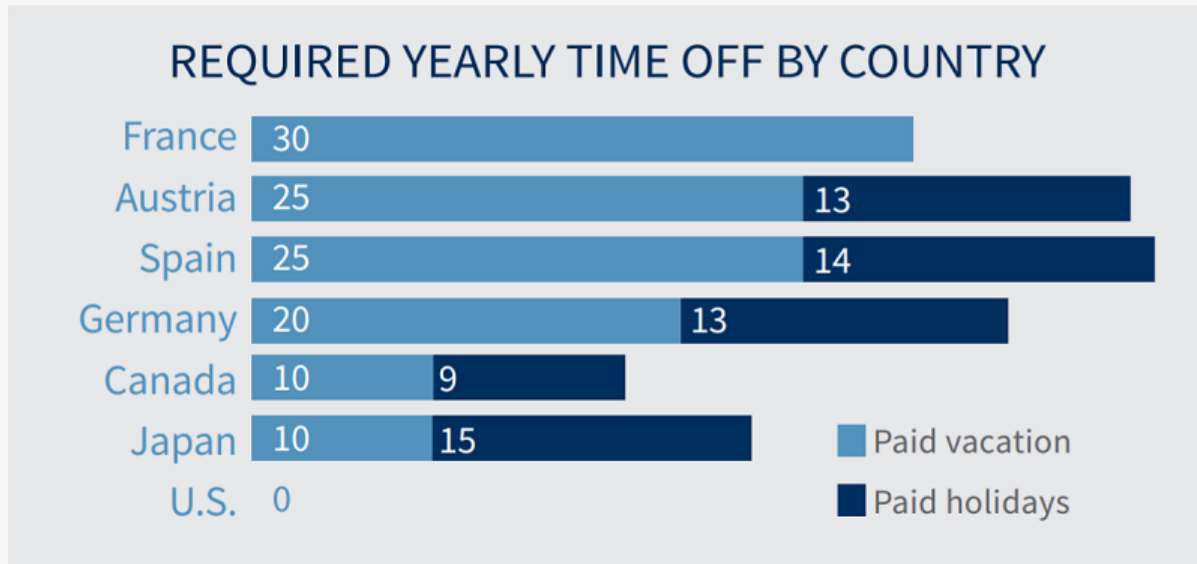
October 28, 2019

When you leave vacation days unused, you're leaving more than money on the table.

Science has spoken. Travel = happiness. So why do more than half of all Americans leave vacation days unused every year? In 2017, U.S. workers forfeited 212 million days, which is equivalent to \$62.2 billion in lost benefits. And in 2019, a poll conducted by Bankrate found that 13% of Americans plan to take fewer than one-quarter of their vacation days – and 4% say they plan to take no time off at all – even though their employers offer it.

How the U.S. stacks up

A recent Center for Economic and Policy Research report dubbed America the “no-vacation nation” because of its (lack of) federal law mandating time off. In the European Union, member countries are required to give employees at least 20 working days of paid vacation – but many go well above this number.



By contrast, the U.S. is the only country in the Organization for Economic Cooperation and Development (OECD) – a group of 36 of the world’s wealthiest nations – that doesn’t require its employers to give workers any paid time off. This leaves 23% of Americans with no paid vacation and 22% without paid holidays.

This no-vacation culture in turn can lead to guilt in those of us who want to take a vacation. Maybe we feel like we can’t bear to take time away from the office. Maybe we’re worried it will make us look like we’re not working hard enough. Maybe we just get so busy we don’t notice how long it’s been – until a whole year has sped by and we’re leaving money and benefits behind yet again.

Why you need some R&R

The same technology that allows us perhaps to find more work-life balance can also skew the balance when we try to take time off. It’s too easy to take “just one peek” at email. It takes effort and some will-power to truly unplug. Here are some compelling reasons to work hard at playing.

Taking time off is good for your career. In a 2003 study, one group of employees took a vacation and one group didn’t. Employees who took a vacation experienced much less burnout – which led to greater achievement. Another study of more than 5,000 Americans found that people who took less than 10 vacation days a year had a 34.6% chance of getting a raise or bonus in a three-year period, whereas people who took more than 10 days had a 65.4% chance of landing a raise or bonus.

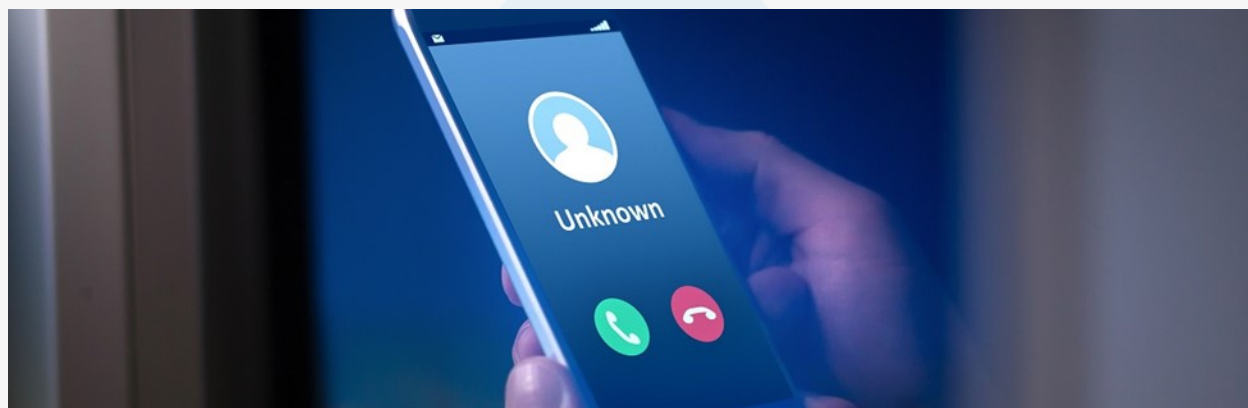
Taking time off is good for your company. Well-rested workers have greater productivity – and that positively impacts your company’s bottom line. Plus, after a vacation, two-thirds of people say they’re refreshed and excited to get back to their job. Workers who completely unplug on vacation and spend time in nature also report a boost in creativity.

Next steps

- Settle into your favorite space – at home in a comfortable chair, out in nature, at your regular coffee shop – and brainstorm vacation ideas with your family.
- Put your plan into action. Talk to your advisor about regularly saving for an annual trip or two.
- Safeguard your time. Plan far enough ahead so that you can really get away and unplug.

Sources: “State of American Vacation,” US Travel Association; “What Does America Have Against Vacation?” Washington Post; “Richard Branson Called American Vacation Policies a ‘Disgrace.’ Science Proves He’s Right.” Inc. magazine

<https://www.raymondjames.com/commentary-and-insights/lifestyle-technology/2019/10/28/you-need-a-vacation-more-than-you-know>



Silencing Phone Scams

LIFESTYLE AND TECHNOLOGY

October 18, 2019

Bills in Congress offer hope for an end to illegal robocalls. Apps and blocking tools can help in the meantime.

Robocalls – the spammy, scam-ridden kind – have become a constant nuisance for most Americans who own a phone. By some estimates, billions of robocalls are placed in the U.S. every day. That’s in part because they are lucrative for scheming criminals. Consumers lost **\$10.5 billion** to phone scams in 2018, according to blocking and tracking firm Truecaller.

Thankfully, the government is taking action to cut the lines on con artists. In June, the Federal Communications Commission ruled that phone companies can take aggressive action to block unwanted calls for their customers by default. And in July, the Stopping Bad Robocalls Act won approval in the House, building on the TRACED Act passed by the Senate in May. The national legislation would strengthen regulators’ enforcement tools and require phone carriers to implement call identification technology. In the meantime, here are some apps and blocking tips that can help you keep robocalls from blowing up your phone.

Get help from your phone carrier

Major wireless and landline providers offer tools that either label or block suspicious robocalls, and some are free. Now that the FCC has given carriers free rein to block calls, these services may soon become an automatic, built-in feature. But until then, you can use tools available through your carrier to silence the spam.

Manually block cell calls

If you only want calls from people you know to ring through on your cellphone, the Do Not Disturb feature is your friend. On either an iPhone or an Android, turn on Do Not Disturb in settings and then select the option that only allows calls from your contacts. (Note that when a stranger you want to talk to calls, it will show up as a “missed call” and will not ring through.)

Try a third-party blocking app

If you go this route, be sure to download the app from the official Google Play or iOS App Store. Two of the most reputable are RoboKiller (\$1 a month) and Nomorobo (\$2 a month), which can help restore normalcy to your cellphone. Note that Nomorobo is free for customers of VoIP carriers, including AT&T U-verse, Verizon Fios, Comcast Xfinity and Cox. If you have an old landline on copper wire, there isn’t a lot you can do except screen your calls.

Next steps

- Talk to your advisor about smart ways you can protect yourself from fraud in general.
- Check in with elderly loved ones who might be receiving a flood of scam calls.
- Consider adding safeguards like a trusted contact to help safeguard financial accounts.

Sources: Consumer Reports; Forbes; Wired magazine

<https://www.raymondjames.com/commentary-and-insights/retirement-longevity/2019/10/18/silencing-phone-scams>

Fun Holiday Facts

1. Christmas trees usually grow for about 15 years before they are sold.
2. Alabama was the first state in the United States to officially recognize Christmas in 1836.
3. Christmas wasn’t declared an official holiday in the United States until June 26, 1870.
4. President Teddy Roosevelt, an environmentalist, banned Christmas trees from the White House in 1901.

Source: <https://www.theodysseyonline.com/facts-about-holidays>

Holiday Client Appreciation Event

You're invited to our

Holiday Client Appreciation

Lunch or Dinner.

Where: The Old Spaghetti Factory

11896 Foothill Blvd

Rancho Cucamonga, CA 91730

When: Tuesday, Dec. 3rd 2019

12:00pm or 6:00pm

Please contact our office to R.S.V.P. at

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Zucchini Noodles with Avocado Pesto & Shrimp

Ingredients:

1lb Raw Shrimp (21-25 count), peeled and deveined
1/4 tsp Black Pepper
3/4 tsp Salt, divided
1/4 cup Extra-Virgin Olive Oil, plus 2 tbsp divided
3 Cloves Minced Garlic
2 tbsp Lemon Juice
5-6 Med Zucchini, trimmed
1 Avocado
1 cup Fresh Basil Leaves
1/4 cup Unsalted Shelled Pistachios
1/2 tsp Old Bay Seasoning



Directions:

Spiralize or peel Zucchini into long, thin strands. Place zucchini “noodles” into a colander and toss with 1/2 tsp salt, let drain for 15-30 mins. Then gently squeeze excess water. Meanwhile, combine avocado, basil, pistachios, lemon juice, pepper and remaining salt into food processor. Pulse until finely chopped. Add 1/4 cup oil and process until smooth. Heat 1tbsp oil into med-high heat skillet and add garlic and shrimp with Old Bay seasoning. Cook through, about 3-4 minutes, transfer to large bowl. Add remaining oil to pan with drained zucchini noodles about 3 mins. Transfer to bowl with shrimp, add pesto and gently toss to combine. Enjoy!

<http://www.eatingwell.com/recipe/257004/zucchini-noodles-with-avocado-pesto-shrimp/>

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LIFE WELL PLANNED.

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