Develop Healthy Hobbies as a Family



We may feel like we spend lots of time with our family members. But squeezing in a few hugs and meals on our way to and from work, school, and soccer practice isn't really the same as scheduling meaningful family time. Developing family hobbies can help you all spend more purposeful time together, improve your family's well-being, and find new ways to connect.

Mix and match a few of these ideas to find some go-to family hobbies, rain or shine.

The Great Outdoors

Hiking and Nature Walks

Explore local parks and nature reserves. Plan a family camping trip. Or just take weekly walks together through your neighborhood. Walking and hiking can also be the first steps towards other activities, like eating at local restaurants or heading to the park for a game of touch football.

Biking

Whether it’s a leisurely neighborhood ride or a mountain biking adventure, cycling is a fun and healthy family activity. Like walking, you can organize family trips around biking and take some rewarding pit stops along your route.

Gardening

Put that overgrown corner of your yard to good use. Few things make little kids happier than a shovel and a patch of dirt. Older kids, parents, and grandparents can plot out what you’re going to grow and work out a schedule to share watering and pruning duties. Put a big family meal on the calendar for harvest time and share your leftover bounty with friends, family, and neighbors.

Getting Creative

Arts and Crafts

Set up a dedicated space in your home where everyone can let their creativity run wild. Whether it’s painting, drawing, or crafting, encourage each family member to explore and have fun. A great way to start is to find a drawing book or website that offers “daily doodles” and buy everyone a sketchpad.

Photography

It’s easy enough to pass around a cell phone or an old digital camera to preserve family memories. But a couple YouTube lessons could teach you and your older kids the basics of composition, lighting, editing, and publishing to a digital family photo album.

Music

If you have some old instruments lying around the house, cue up YouTube and learn the basic chords of a favorite song. Parents and grandparents who do know how to play can show youngsters the basics, which could lead to a new passion.

Fun Around the Kitchen Table

Cooking and Baking

Turning meal prep into a family activity can limit trips to the drive-thru, teach everyone some new skills, and encourage healthier eating habits. Pick one or two nights every week when a family member can break up your regular meal rotation with something new. Take a weekly trip to the farmer’s market and follow fresh inspiration where it leads.

Games and Puzzles

When was the last time you gathered around a classic like Monopoly or Scrabble? Puzzles and Lego sets can also be great fun for families who need to turn down the competitive heat. Aspiring “dungeon masters” can run family-friendly role-playing games that turn game night into an epic story and encourage family members of all ages to find creative ways around that sleeping dragon.

Reading and Writing

A lifelong love of reading is often inherited from parents and grandparents. Take family trips to the library or local bookshop. Share news stories relevant to everyone’s interests. Start a family book club or organize your own reading around what your kids have been assigned at school.

Sometimes it’s too easy to hustle and bustle right past things that matter the most. Our planning tools can give you a new perspective that will help you spend both your time and your money in ways that will more align with your values.

Not Your Typical Daddy/Daughter Date



Aaron recently returned from a Vision Trip with the non-profit organization, International Justice Mission. He was joined on this trip by his daughter Ellianna, who shares more about their journey below.

This IJM Ghana trip was stressful, agitating, and uncomfortable, but that is what made it so wonderful. I was repulsed at the pungent smells and claustrophobia brought to life by the tour at Elmina Castle; my heart was broken for the cheerful survivors dancing at the aftercare center; itching guilt overwhelmed my body as I sat cruising Lake Volta while

taking pictures of possible child labor victims. Tears were shed, and boundaries were broken. It was good.

Through my discomfort came life-long relationships and a desire for change. It made me realize that sometimes the only way to make a change is not to bask in our comfort, but to meditate in our discomfort. We cannot stay in the celebration of one God-given victory or never challenge ourselves and others for justice, for then there would be no further change. The cycle must persist. It is not easy work, which is something the IJM Ghana team is well aware of. Below, I will walk through my thoughts and emotions by witnessing a glimpse of IJM's work and the reasons behind their passion.

For a little under a week, I was part of a group of Americans who had the opportunity to tour IJM's work in Ghana. Briefly explained, IJM combats various forms of modern-day slavery in 17 different countries, but this trip was focused on child trafficking in Ghana's Lake Volta fishing industry. The trip began with Ghana's slave history and then worked its way through IJM's current progress to its future goals. On our first day, we were taken to Elmina Castle, previously known as a trading post for slaves. As we walked through with relative ease and took pictures of children playing outside its walls, it was impossible not to think about the inhumane practices that were inflicted on people not too long ago. We had stood in one of the small cells where as many as 200 tattered slaves were kept, but here claustrophobia was the least of their worries. Bodily fluids and toxic gasses created a bed for disease. Scraps of food that seldom dropped from the ceiling weakened the body. Sexual abuse tore through skin, bone, and dignity.

The conditions were horrible, but one thing killed hope more than the rest: the Door of No Return. As the name insinuates, when someone stepped through that door, they never returned. They would be stacked like Jenga blocks in a ship that sent them to various places to be further enslaved, further beaten,

and further oppressed. If they did not die in the castle or the ship, they would most likely die in their new forever home.



The “Door of no return”

We returned to the bus and I sat still, attempting not to confront all that we had learned. Why? Because I knew if I did it would become a reality. I did not want the treacheries they experienced to be true. I did the same thing when we played with the survivors at the aftercare center and when we admired the beauty of Lake Volta. All I wanted to see was children finding joy in the Lord as they put on a show for us and taught us childhood games. I didn’t want to see the beatings on the children’s skin or the trauma they experienced when their best friend never returned from the water. I wanted to ignore the fact that I saw children fishing in the rain on a school day. We were being shown the beauty of God’s accomplishments through IJM, and I wanted to stay in that beauty.

But at a specific point on our boat ride, I finally wanted to jump into the cloudy waters and swim over to the fishing children to accompany them. It was when a canoe was close

enough for me to see two sets of raw palms waving at us. But they didn't wave with the common emotion of excitement, rather they had a flat face and only waved to say, "I'm here. Please, notice me." I was embarrassed at the sight of our motorized boat among the canoes and people's worry about our dry state while soaked children worked to keep their canoe from drowning. Don't get me wrong, I am grateful for the beautiful experience and generous hospitality, but I am also enraged by how different my life is from theirs.

While this trip has angered me, it has also given me hope. Throughout our time there, we had an abundance of food. I forgot what it was like to be hungry. Although I could not keep up with the frequent supply of amazing food, I was grateful for the time spent at meals and the welcoming culture I experienced. It is a beautiful culture, one that I am now missing as I am back in America. Food was used to welcome us and bring us together (I don't know how to grammatically put Akwaaba into a sentence, but this is where I would use it). At our meals, I met many people that I would now like to consider my family and learned many things about Ghana's beautiful culture. We were taught to dance, carry a bag on our head, how communal Ghanaians are, and how important the day of the week you were born on is (long live Thursdays!).

However, the most important thing I learned at a meal is how God is working wonders through every IJM member to restore justice. On the last day, our American crew joined the whole IJM Ghana team at a retreat. Of course, there was song and dance. The most entertaining part was how stiff we Americans looked on the dance floor, but the most powerful part was the worship. You could hear in the singer's voice that she was not singing from her mouth, but from her soul, in a determined effort to reach God. She was reaching others too. When I looked around, people were moved. Hands were raised to the sky in praise and lowered to the ground in humility. Many were crying, and so was I. I was crying because we were given a

beautiful gift: hope. I could see how these people truly believed in what they were doing and the power of God. There is a chance for a brighter future because the light of God shines through these people.

Throughout the entirety of the trip, I prayed that I would not leave it unchanged. I was nervous that I would act as many would after a church service: raise our hands during worship, say a couple of amens, comment on the pastor's preaching abilities, and then go home to complain about the AC not working, forgetting everything until the next Sunday. It is a cycle that goes nowhere, and that is what I am still afraid of (hopefully others are as well) for me and this Ghana trip. I hope my fear increases and that I will channel it for good. I hope my desires will turn into action rather than remain thoughts. I hope I will share my experiences and not selfishly keep them to myself to remain comfortable and avoid confrontation. I hope I will let God take over and put the entirety of my faith in him. And I hope my hopes are also others' hopes. If so, restoration will shine through the darkness.

You can learn more about IJM at IJM.org.

What Should You Consider Before Relocating for Your Career?



According to a report published by Bloomberg, only 1.6% of job seekers relocated to take a new job in Q1 2023, an all-time low. More folks than ever value the freedom to work when, how, and where they want. Compromising on that freedom isn't just about what's best for your career. It's a question of how relocating will affect your life in three important areas.

1. Family

Relocating will be a life-changing event for your spouse and children. They'll lose the daily network of friends and family they've come to rely on and with whom they spend their leisure time. Younger children may adapt to these changes quickly, while older children or your spouse might struggle to make new connections. Social media could help your family maintain some of those existing relationships. It could also make you all miss your old home even more.

Your family will also have to build new relationships adjacent to friends and family, such as doctors, teachers, teammates, coaches, and babysitters. Relocating could also cause a strain

on your extended family, especially if you have caregiving responsibilities with elderly family members.

Navigating these changes won't necessarily be all bad. A fresh start could give your family a chance to have new experiences, broaden your view of the world, discover new hobbies and interests, and connect with new people who will enrich your lives in unexpected ways.

2. Careers

Whether you're thinking about moving for a new job or to maintain your career track at your existing employer, you might start by asking yourself if this move is a choice or a necessity. Again, in this day and age, workers can have a lot more say in the logistics of their jobs. What aspects of this job truly couldn't be managed from your current place of residence? Could you perform a similar job at a different company without moving? On the other hand, what kinds of professional experiences could you gain that would make relocating worthwhile? Could moving open up a path toward your dream job?

If your spouse works, discuss these same career questions with him or her. While you each have your own career goals, it's important that you are aligned on how you will continue to work together as a couple to achieve them.

3. Finances

Even if relocating comes with a significant salary bump, moving can be expensive. In the short term, you'll have to budget for expenses like shipping your stuff, traveling, selling your old house, and finding new housing.

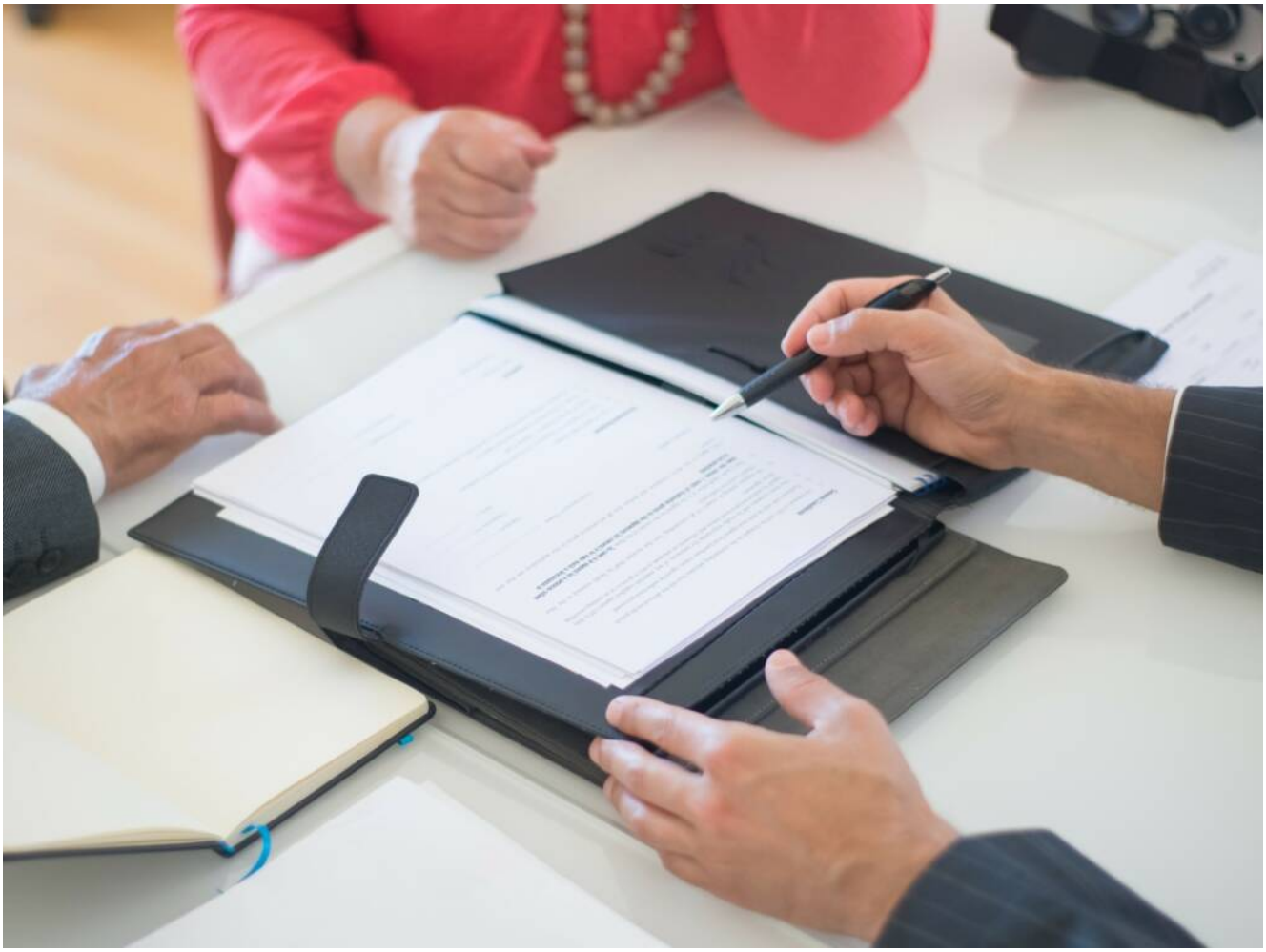
In the long term, you'll have to consider the effects of relocating on your monthly and annual budget. The cost of living could be different in a new state or city, including the price of groceries, utilities, and entertainment. Even

with employer-subsidized insurance, your healthcare costs could change, especially if you or someone in your family has an ongoing medical condition or regularly takes prescription drugs. Changes to your salary could change your tax situation. You might need to reevaluate your current savings and investment strategy to make sure that you're allocating your earnings in the most advantageous ways possible.

A little further down the road, relocating could also affect the cost of college for your kids. You and your spouse might also start to rethink some of your retirement goals, including where you ultimately want to live in your golden years.

Moving or relocating is one of many of life's transitions. The process at WaterRock is designed to help our clients navigate through each one. If you have a relocation or other transition in your life, set up a call and we can talk through all your potential challenges and opportunities.

Ensure Your Life Wishes Are Granted Through Effective Estate Planning



Legacy planning is often the last piece folks tackle in their financial planning because it’s the least appealing to think about.

Planning for a robust nest egg that will keep you safe, secure, and fulfilled when you stop working? Fun!

Deciding what to do with your assets when you’re no longer around to enjoy them? Not so much.

But if you put off your legacy planning too long, you run a real risk of leaving behind nothing but headaches for your loved ones. It feels like the least important item on your to-do list until it becomes the most important and you can’t do anything about it.

Here’s a quick checklist that will help you and your spouse outline a legacy plan that will protect your assets, care for each other in the event of incapacitation, and give you both

some peace of mind.

1. Create a balance sheet.

Maybe the best way to ease into this process is to set aside emotion for a moment and get the raw numbers on paper.

Start by adding up all your assets, including:

- Real estate
- Personal valuables (vehicles, jewelry, etc.)
- Bank accounts
- Investment accounts
- Retirement plans (401(k), IRA, pension, etc.)
- Business interests (ownership, equipment, etc.)
- Benefits payable upon death (life insurance, Social Security, etc.)

From this total, subtract your liabilities, such as:

- Credit card debt
- Mortgage
- Vehicle loans
- Personal loans

This simple balance sheet should give you a rough idea of your net worth. It will also give you a list of items you'll want to consider passing down to heirs, and a list of debts you might want to work on paying down.

2. Determine what plans you have and what plans you need.

At the bare minimum, everyone should have:

- **Last Will and Testament**, which details how you want your assets distributed to heirs and charitable organizations.
- **Power of Attorney**, which authorizes someone of your choosing to act on your behalf if you're incapacitated.
- **Health Care Directive**, which details what kind of care

you want should you become incapacitated.
- **Living Will**, which authorizes someone to make medical decisions for you if you can't, based upon what's stipulated in your health care directive.

Any of these documents that you don't have, you should get working on.

If you have any older versions of these documents that you haven't looked at in a few years, you should review them to make sure they're up to date.

3. Discuss your legacy wishes with your spouse.

Now comes the tough part – filling in all the blanks.

Like every other part of your retirement planning, clear and open communication with your spouse is key. If you're having trouble opening this line of dialogue, here are some questions to get you started:

- *Do we have all our important documents (personal ID, bank accounts, legacy documents, etc.) organized in one place?*
- *Who should execute our will?*
- *Who are our key beneficiaries? What do we want to leave them?*
- *What charities or causes would we like to support with our legacy?*
- *What are our medical wishes in the event one or both of us become incapacitated?*
- *If one of us passes, where will the surviving spouse live?*

4. Meet with professionals.

Again, we understand that these are difficult questions to tackle. Many folks prefer to tell themselves, *"I won't be around, I don't care, the good kid will take care of it."*

Unfortunately, your state of residence doesn’t consider this a legal estate plan. If you don’t have all your essential documents in order when you pass, the state will settle your estate according to local law. In even the closest families, this process can get really messy once the courts start deciding where your assets will end up.

We believe that part of living the best life possible with the money you have is putting a plan in place that will extend your legacy for years to come, while also making a difficult time a little bit easier on your loved ones. The best way to achieve this goal is to work through these hard questions and then bring a “rough draft” of your legacy plan to us.

If you’re not sure where to start, we have a process for thinking through and asking these hard questions with you. We can help finalize any lingering details, facilitate any challenging discussions, and connect you with legal professionals who will make sure your legacy is executed the right way when the time comes.

This article was prepared for Aaron Larson’s use.

What March Madness Can Teach Us About Your Financial Plan



Who’s the “Cinderella” team you have busting brackets in this year’s March Madness?

Everyone loves a good underdog story, but the history of the Big Dance tells us that the clock strikes midnight more often than not. There are more than 350 schools in Division 1 men’s basketball. But 60 of the 84 National Championship games played since 1939 have been won by only 15 teams, headed by perennial powerhouses UCLA (11 titles), Kentucky (8), North Carolina (6), and Duke (5). A hot streak might propel a surprise school through an extra round or two of the tournament. But much like a solid financial plan, schools that have consistently built their programs for the long run tend to get the best results.

Here are three more traits of successful teams that can make your financial program a consistent winner.

1. Good coaching.

In the middle of the “madness” are young men trying to make the best decisions on a huge stage under unimaginable

pressure. The teams that come out on top usually have a coach who can cut through the noise, bring out the best in his players, and keep everyone focused on the big goal. For UCLA, that was the legendary John Wooden, who won more titles as a coach (10) than any other coach – or team!

For your family, we'd like you to think of us as your "financial coach." You can rely on our expertise and experience to guide you through everything from market volatility to major life transitions. And we can use our WaterRock Way process to reevaluate your financial goals and keep you progressing towards them.

2. Balanced players.

While all-time great players like Kareem Abdul-Jabbar, Magic Johnson, Larry Bird, and Michael Jordan have all left their marks on the NCAA Tournament, no one wins the championship by himself. The best teams have players who complement each other, fill in each other's weaknesses, and give their coach flexibility to adjust to different challenges through every stage of the tournament.

We help folks achieve a similar balance in their financial plans. A diversified portfolio can provide options and some stability when the markets are unsettled. You'll also have more levers to pull if you need to make a major adjustment to your financial plan, such as buying a new home, paying for college, or making an unexpected early transition into retirement.

3. Strong defense.

Does defense really win championships?

According to a 2018 study by the NCAA, a team's offensive efficiency is actually more important to its success in March.

But in 2021, the Harvard Sports Analysis Collective found that

the most successful teams also tend to have smaller gaps between their offensive efficiency and their defensive efficiency. In other words, the best teams don’t just outscore their opponents, they also have the ability to protect their leads and lock down games when it matters the most.

You can think of earning and investing your money as the offensive part of your financial game plan. Protecting your wealth is the defensive part. In addition to balanced saving and investing strategies, it’s common in our planning process to create “emergency buckets” that can cover 6-12 months of your expenses in a pinch. We also tie insurance and estate planning into your plan so that you, your loved ones, and your money are better positioned for life’s ups and downs.

Sports contain many valuable life lessons, but your financial planning is more important than any game. And we’re confident that our process can help you pursue something bigger than any trophy: a confident financial future.

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4 Things to Consider Before Committing Financial Support to Your Adult Children



A large part of being a parent is making our children's lives easier which often comes in the form of committing financial support to those adult children. But before writing a check or making a deposit through Venmo to your children, ask yourself these four key questions:

1. What, specifically, is this money for?

The key word here is SPECIFICALLY.

Many parents tend to err on the side of protecting their child's feelings when weighing financial support. We know asking for money can be embarrassing, and we don't want to deepen that embarrassment. Or we're worried that if we ask too many questions the child will become frustrated and hide serious problems from us going forward.

These are understandable concerns. But it's also important that you understand whether your child needs support because of something beyond his or her control (a car accident, serious health issues, unexpected job loss) or because they're struggling with basic adult responsibilities. If your child is

making poor budgeting decisions or settling for underemployment, you may be throwing good money after bad.

Be tactful but get to the root problem before you decide if your money is the best solution.

2. What is the real cost to me?

Many parents are already helping their adult children more than they realize.

For example, you might not think much of letting your adult children stay on the family cell phone plan or piggyback on an HBO subscription. After all, it’s only twenty bucks a month, right?

But how long have you been giving your child that monthly free pass? Years? You can also set time limits. For example, tell your child they can remain on the family cell phone plan until age 25 or until they get married, whichever comes first.

Are you helping with larger monthly expenses, like student loan or car payments? When will it finally be time to pull the plug?

Our advice: get it all down on paper. Make a spreadsheet that accounts for the financial support you’re already giving your child, large and small. Seeing how even small expenses accumulate over time will be eye-opening for both of you and help inform a good decision.

3. What are the terms of the bailout?

This is another area that parents tend to tiptoe around because they’re afraid of insulting their children. But do you know of any bank that’s going to loan your kids money indefinitely, charge no interest, and ask for no repayment? Then why should your money be subject to such lousy terms?

Your children have to understand that your generosity is not

open-ended, especially as you near retirement age. You've probably made many sacrifices for them already. You should not sacrifice your financial security or the nest egg that is meant to support you in retirement.

If your children want you to "be the bank," then you have every right to act like one. Set clear terms in writing, including a repayment schedule. In more serious cases, you might want to bring us a copy of this agreement so that we can include it in your estate plan.

4. How else can I help?

It's very likely that your child spent 16 or more years in school without learning a single thing about managing money. Financial literacy just isn't taught in schools. This knowledge gap could be a big reason your young adult is struggling.

Does your child need money suddenly because he or she doesn't know how to budget? Help find that balance between covering current expenses and contributing to savings and investment accounts.

Housing and transportation expenses can be a shock to recent college grads. You could help your child negotiate a car lease. You might help a child who's already chasing after the Joneses by counseling against a rash home purchase that will stretch his or her finances thin.

Introducing your underemployed child to some of your professional connections might lead to a significant career upgrade.

One key connection you should be sure to tap: your team at WaterRock! We're always happy to help our clients' adult children get on their feet. We consider this a service to our clients because we know that the less you're worried about supporting your children, the more secure your own retirement

goals will be.

This article was prepared for Aaron Larson’s use.

Increasing Your Activity May Increase Your Quality of Life



In a recent poll, 31% of surveyed adults reported that they exercise less in the winter than they do during the rest of the year. Cold temperatures and the winter blues can make it harder to find that spark of motivation when you’re snug on your couch or focused on your laptop. And many more folks who’ve been taking work breaks in their home gyms might be struggling to stay active as they transition back to the

office.

If you're feeling like your exercise habits might be slipping into hibernation, try one of these three simple ideas to keep moving and keep improving your quality of life this winter.

1. Bring your timer to work.

While working at home during the pandemic, we all learned how important it is to take breaks from work, stand up, and move around. The popular "Pomodoro Technique" breaks down work into 25-minute blocks, separated by 5-minute breaks, and then a longer 10-15 minute break every 100 minutes. You can adapt this idea to your specific work environment and use those small breaks to do whatever physical activity is appropriate: taking a quick walk, climbing stairs, doing some jumping jacks, squats, pushups, or stretching. These active breaks add up and can have a major impact on your posture, your metabolism, and your comfort.

2. Make social time an active time.

Is your bar trivia team or book club starting to make you feel a little stir-crazy? Have you and your spouse seen every movie at your local theater? Try working some more active activities into your social calendar. Recruit one of your friends or family members to be your gym buddy. Instead of driving to meet a loved one at your favorite cafe, bundle up, order that coffee to go, and chat while you window shop on Main Street or stroll through a local park. Or sync up your 5-minute work breaks with a co-worker who will keep you company while you march up and down the stairs or do some lunges.

3. Try a new sport.

If you're snowed out of your favorite warm-weather sports, try adding something new to your off-season. Learning how to ski or snowboard can be another fun activity to try with friends and family, as are the community ice skating rinks that pop up

during the winter months. Cross-country skiing can appeal to runners, cyclists, and long-distance walkers. Or start getting more out of your health club membership by hitting the pickleball and basketball courts.

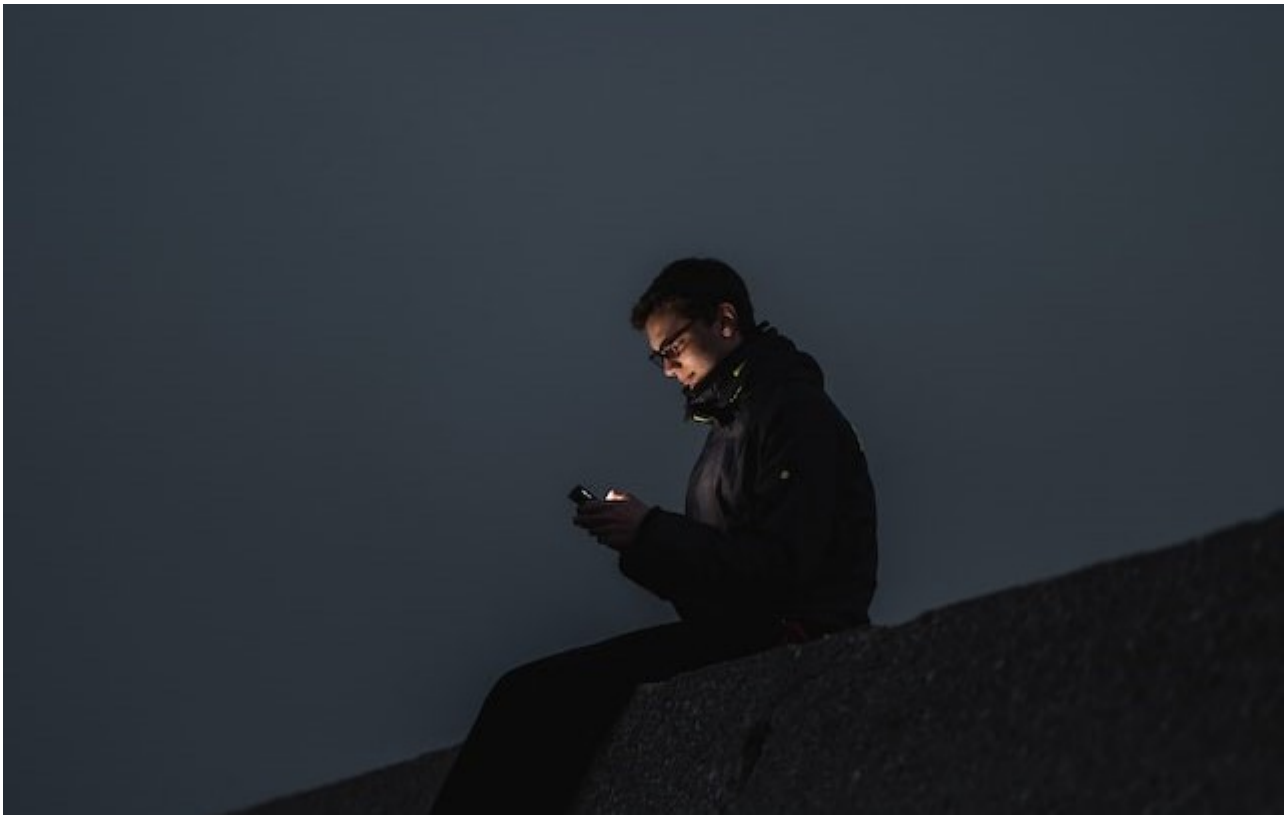
But if the only thing keeping you from your usual morning run is the cold weather, consider adding an extra layer of clothing so that you can gain some serious health benefits. Harvard Medical School reports that exercising in cold weather can improve your endurance. Your heart and cooling systems don't have to work as hard in the winter either, so you might be able to exercise longer and more efficiently. And if you're the kind of person who's susceptible to seasonal affective disorder, getting outside and boosting your exposure to sunlight can improve your mood.

Seniors and anyone with underlying health conditions should discuss cold-weather exercise with their doctors before hitting those winter trails. Everyone else should make sure they're adequately covered, particularly your head, hands, and feet, as your body tends to concentrate blood flow to your core when it's cold. A cold sunny day can still be bad for your skin, so wear sunscreen and lip balm. And add a couple extra minutes of stretching and light warm-up exercises to get your blood flowing, such as arm circles or knee lifts.

Have you tried any new activities this winter that have made an impact on your day-to-day? It's not too late to plot a family ski trip on your 2023 calendar! Give us a call and let's talk about making the rest of your winter memorable, healthy, and fulfilling.

This article was prepared for Aaron Larson's use.

Does FOMO Hold You Back?



What are you missing out on?

Probably not as much as you think.

But in our hyper-connected world with its 24/7 news cycle, the Fear of Missing Out (FOMO) has made many people focus more on what they're not doing than on what they are doing. That can lead to some bad decisions and missed opportunities to improve your quality of life.

Here are three ways that FOMO can distort your perspective on what's really important.

Losing perspective on your portfolio.

The vast majority of investors who build wealth through the markets do so by making consistent contributions to a

balanced, diversified financial plan. That might not sound as exciting as jumping on the latest social media investment craze. But over time, this experienced strategy is a lot more feasible than trying to take shortcuts.

For example, the "meme stock" craze boosted shares of GameStop and AMC in 2021. But those companies came crashing back down to earth in 2022. And while all securities experience ups and downs, many folks suffering from FOMO "bought high" right before the meme stock bubble burst or overinvested in these trendy stocks instead of diversifying into traditional brokerage or retirement accounts.

Will some of these FOMO investments rebound and turn profits over time? Maybe. But if you treat investing like a slot machine, you may "miss out" on the ability to build a strong foundation for long-term financial growth.

Losing perspective on your time.

According to Statista, in 2022 the average person spent 147 minutes per day on social media. Some of that time educates us about what's happening in the world, connects us with friends and family, and brings an extra smile to our coffee breaks.

But a big chunk of those 147 minutes is spent seeing other people do things that we're not doing. Not surprisingly, more and more scientific studies are finding a link between high social media use and FOMO. And when we're looking at exquisite snapshots of meals we can't afford or tropical vacations we can't find time for, that can lead to feelings of low self-worth and even depression.

Rather than worry about what everyone else is doing, it might be worth reexamining your own daily schedule to make sure you're spending time on the things that are most important to you. If you've always hated running, training for a half-marathon just because your friends are will only make you – and them – miserable. Instead, consider unplugging at the

beginning or end of every day to do something you love, whether that’s half an hour of yoga or reading an extra bedtime story to your children. Using your time your way will be much more fulfilling than eating food you don’t really like, planning for a trip you don’t really feel like taking, or buying a boat you’ll never drive enough.

Losing perspective on Life’s milestones.

As we age, FOMO can take on some complicated new dimensions. Seeing colleagues promoted ahead of you might make you worry that you’ve peaked in your career. Market fluctuations and global economic challenges might make you worry about the security of your retirement. Packing your kids off to college might make you worry about missing out on their lives.

Acknowledging, planning for, and celebrating all the important moments in your life is an essential part of our Planning Process. Looking back on the milestones you’ve crossed should fill you with pride and gratitude. Hopefully, those feelings can help you stay focused on the personal goals that you’ve plotted in the future and the financial plan we’re working on together that will help you to pursue them.

This article was prepared for Aaron Larson’s use.

Don’t Forget Those in Need After the Holidays



The outpouring of giving and goodwill during the holidays always makes a special time of the year feel even more precious. Unfortunately, holiday generosity isn't enough to sustain the important missions that charities and nonprofits carry out during the rest of the year. And as the fellowship of the holidays and the excitement of a New Year begin to fade, the "winter blues" can draw many people away from the connections and sense of purpose they need to feel happy and fulfilled.

Devoting some of your time or resources to one of these three areas of need could help you to keep growing your impact in your community and in your own home throughout the year.

1. Food banks and shelters.

According to the latest data from the U.S. Department of Agriculture, 13.5 million households struggled to meet their dietary needs at some point during 2021. Those numbers were even higher for households that included children.

Many charitable organizations, such as the Feeding America

national network of food banks, try to stem the drop off in post-holiday donations by encouraging folks to sign up for recurring monthly monetary donations. If you have a spare hour or two during the week, most food banks and shelters are also very dependent on volunteers for their operations. You could also start your own monthly neighborhood food drive to encourage more giving and spread awareness of this year-round problem.

2. Animal shelters.

Pets are often high on holiday wish lists, especially for children. But many folks who weren't expecting to find a puppy under the tree aren't prepared for the financial, physical, or emotional commitments that pets require. The holidays can also be extremely stressful for young animals that are trying to acclimate to a new place, which can lead to behavioral issues. Sadly, too many of these animals are abandoned or brought to shelters.

That means your local shelter might need a few extra animal lovers or part-time administrators to help these pets find new homes. You could also help by adopting a new pet yourself, provided you and your family are ready to give that animal the love and care it will need for years to come.

3. Friends, family, and neighbors.

The National Institute of Mental Health estimates that millions of Americans suffer from seasonal affective disorder (SAD), mood swings that coincide with changing seasons. SAD is most common during the low daylight fall and winter months and can create feelings of low energy, difficulty sleeping, and even depression.

Anyone dealing with severe SAD should talk to their doctor. But if you or someone you know tends to feel a little down once the days get shorter and holiday get-togethers wind down, make an extra effort to reach out. Drop by a friend's house to

watch a game on TV. Make plans with your siblings to grab a cup of coffee or get all the little cousins together for a playdate. Check in on homebound seniors on your block and see if they need help getting their mail, picking up groceries, or rolling out their garbage cans. These small moments of kindness and connection can reverberate out into your social circle and echo back to you, adding a little bit of light to help everyone get through the cold months ahead.

One of the most effective ways to create sustainable giving goals and habits is to build them into your financial plan. Whether you want to donate to your local shelter every month or bust those blues by planning a big family vacation, let’s discuss some additions to your 2023 Pathway that will help you give and get more with the money you have.

This article was prepared for Aaron Larson’s use.

Don’t Let Holiday Stress Get the Best of You



Are you feeling the crunch?

With the holidays in full swing, the stress from all that planning, shopping, entertaining, and traveling might be starting to mount. And in between wrapping presents and baking cookies, you still have work to do, your kids still need help with school, and your heart still needs that 30-minute morning run.

Here are four tips to help you turn down the stress so that you can get more from your holidays.

1. Stick to a schedule.

Giving your holidays the same kind of structure that you give to your normal week can help you get everything done without going crazy. Start by preserving non-negotiables from your regular schedule, like work, driving kids to extracurriculars, doctor appointments, and exercise. Then, add your holiday non-negotiables: parties you're hosting, planes you have to catch,

and kid's holiday concerts that you're attending.

Next, block off a few days for shopping, whether online, in-store or both. This shopping schedule will keep you from clicking on every new deal that pops up on your phone while also making sure you cover everyone on your Nice List. From here, you'll have a good idea of when to decorate, bake, stroll the neighborhood to look at the lights, and maybe just take a nap.

2. Leave work at work.

Your job might not stop for the holidays, but you should at least be able to pause it for a day or two. Putting in a few extra hours at the office or on your laptop at home to close out a big year-end project might ease some stress and make your holidays more enjoyable.

If someone has to hold down the fort during holiday hours, talk to your coworkers about everyone's party plans and try to work out a schedule so no one misses out. And when you are off the clock, stay off. Power down your computer, put your cell phone out of reach and be truly present with the people who matter the most.

3. Maintain healthy habits.

The good news is that the dreaded "holiday weight gain" is a bit of a myth. According to The New England Journal of Medicine, even someone who gorges from Thanksgiving through New Year's Day will probably only gain a pound or two. And if your holiday meals are heavy on starches that you normally limit, like stuffing and rolls, any larger jumps on the scale are probably due to temporary water retention.

The bigger danger to your health over the holidays is that you might fall out of your wellness routine or let some of those holiday treats sneak into your regular diet. Moreover, if you're vulnerable to feelings of stress or depression over the

holidays, overindulging at meals could make you feel guilty even if you aren’t really hurting your health very much.

In other words, enjoy yourself, but try not to overdo it at the buffet. And while an extra lap around the block might not make that extra slice of apple pie vanish, it will keep you on track for your larger fitness goals and give you some welcome headspace away from all the happy hubbub back at home.

4. Put a bow on year-end financial tasks.

If you have a spare hour on your holiday schedule, we’d love to talk to you about some year-end housekeeping that can help you get a jump on 2023. From topping off retirement account contributions to locking in tax deductions on charitable donations and reviewing your estate plan, let us help you take a few things off your to-do list and prep for a successful New Year.

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