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.

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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.

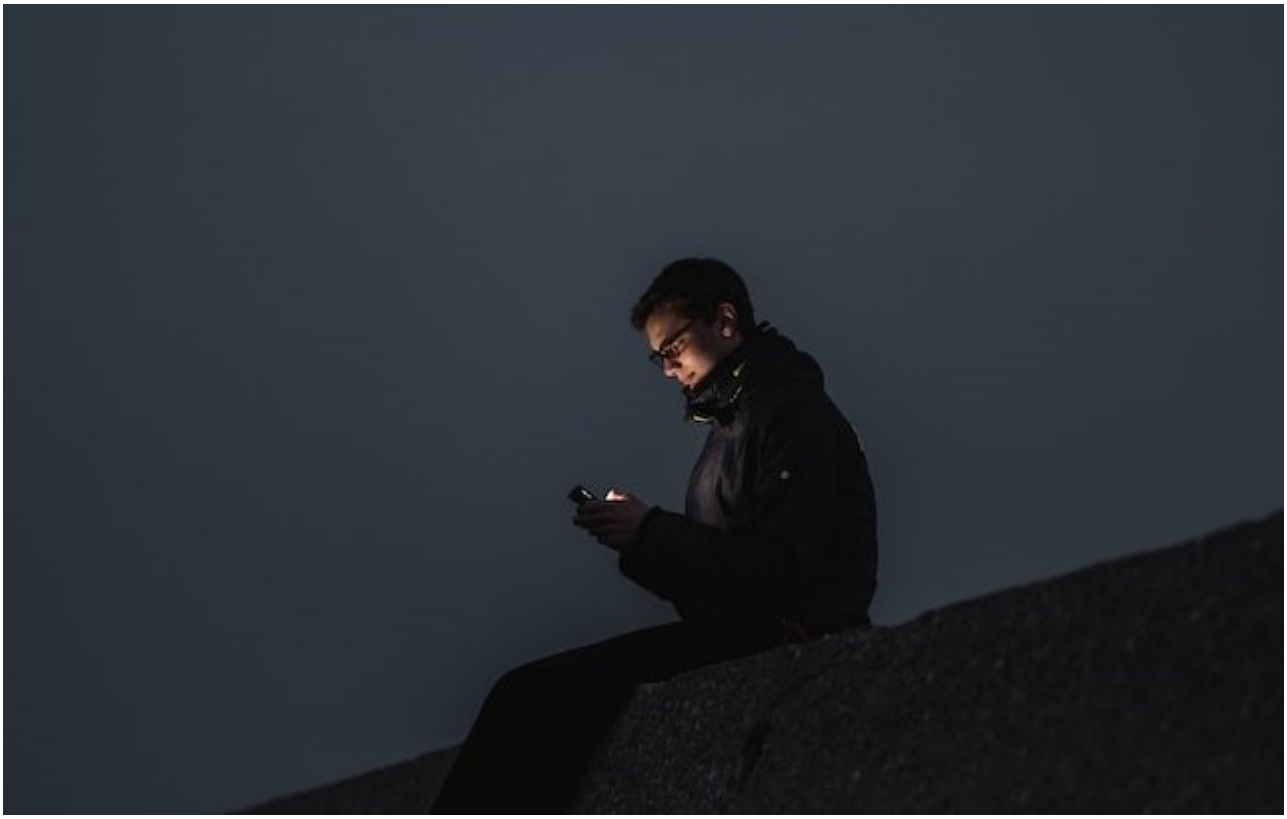
Introducing your underemployed child to some of your professional connections might lead to a significant career upgrade.

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.

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.

Could Seasonal Employment in Retirement be Right for You?



Many retirees who want to earn some extra income without committing to a regular part-time job explore seasonal employment. For a couple of weeks or months out of the year, you could try something new, put your professional skills to good use, see more of the world, connect with new people, and pad your nest egg in the process.

While many look forward to the day they never have to work again, it can be challenging to adjust to a new routine where there are fewer demands for your time. Having something to do, even if just for a season, can be a valuable addition to your mental health.

Here are 8 seasonal jobs that could add some variety to your retirement routine and improve your quality of life:

Teacher, sub, or aide

Some states that are facing major teacher shortages have created accelerated certification paths that can get you in

front of students faster. Teacher’s aides and substitutes usually have a lower barrier to entry, more flexibility, and of course, less stress. Depending on your skill set, your school district might have openings for enrichment classes like art, music, theater, gym, or second languages. And the best part of all? You get summers off!

Holiday retail associate

No matter how much of our shopping moves online, strolling through the mall or camping overnight in front of a big box retailer will always be a holiday tradition for millions of people. Greeters, cashiers, and stockers are in high demand at the end of the year, and many retailers offer flexible shifts to choose from and discounts you can use for your own shopping list.

Package deliverer

Online retailers always need extra help with shipments during the holidays. But if spending long hours in a warehouse packing boxes doesn’t appeal to you, hit the road and deliver those packages door to door. You might not even need to know how to drive a truck if you have your own vehicle. And check for similar seasonal openings at your local post office.

Coach

While youth sports coaches are mostly volunteers, some larger organizations and more competitive teams do pay. Coaches who have higher-level experience could offer one-on-one lessons to athletes or find jobs at golf courses or country clubs.

Tax preparer

Retired CPAs and pros who have an IRS Preparer Tax Identification Number can lend a hand at larger firms in the run-up to Tax Day. Or, start your own part-time practice in the spring for a select group of clients.

Club or resort worker

Take a trip … and pay for part of it too! Escape winter for someplace warm where you can pick up shifts as a server, customer service rep, golf course starter, or maintenance worker. During peak tourist season many stores and restaurants near resorts need extra help as well.

National Park worker

The U.S. National Park System includes 423 parks in all 50 states. While jobs at top destinations like Yellowstone or the Grand Canyon can be very tough to get, there's probably a smaller park closer to home that also needs help during the busiest months. Travel and hospitality companies that offer services around the National Parks usually have a large number of seasonal job openings as well.

Landscaper

An easy way to be your own part-time boss year-round. Gardeners can put their green thumbs to work planting, pruning, and watering. Haul your mower around the neighborhood and tackle a few lawns every other afternoon. And in the winter, hook up a plow to your truck and clear snow out of driveways. Nature and plant lovers can also find work during harvest season picking crops at farms and orchards.

Whether or not you need the income to make ends meet, don't overlook how a part-time job – or two – could affect your tax picture or your federal retirement benefits. Before you slip on that Santa suit or head to Yosemite, give us a call.

This article was prepared for Aaron Larson's use.

Don’t Let the Stock Market Spook You



As if the Halloween season isn’t scary enough, ongoing market volatility has been unsettling investors. But much like the temporary frights, you experience when walking through a haunted house, navigating the market’s ups and downs is all part of the journey towards a better financial future.

Answer these three questions and the things that go BOO! in your portfolio right now might feel a little less frightening.

1. What am I really afraid of?

Anytime problems feel overwhelming, it’s a good idea to try to shrink the issue down to size. So, instead of just feeling “afraid” about the market’s bumpy 2022, try to pinpoint what,

specifically, has you spooked.

For example, are you worried that you won’t be able to retire in the next six months because there’s a dent in your nest egg?

Are you a new retiree and you’re worried that market volatility, combined with inflation, is going to reduce your purchasing power and standard of living?

Is your company struggling in this uncertain economic environment and you’re worried about a potential layoff?

There’s nothing that any of us can do about market volatility. But if you’re anticipating a change in your income stream, you can adjust your budget. If your job doesn’t feel stable, you can brush up on your resume and start reaching out to your professional network.

And if the path towards retirement is unclear, you can meet with your financial advisor and review how your plan is designed to support you no matter what’s happening in the markets.

2. What adjustments can I make and what opportunities are available?

Again, one of the most powerful ways to take control of your money is to review your household budget. Look at your last six months of bank and credit card statements and you’ll probably find a subscription you’re not really using or a bad habit that you can correct, like eating too many expensive carry-out meals.

You should also consider talking to your financial advisor about potential adjustments to your saving, investing, or withdrawal plan. Perhaps now is the time to tap into a retirement savings bucket so that you can keep living your best life while you wait for the markets to stabilize. Or,

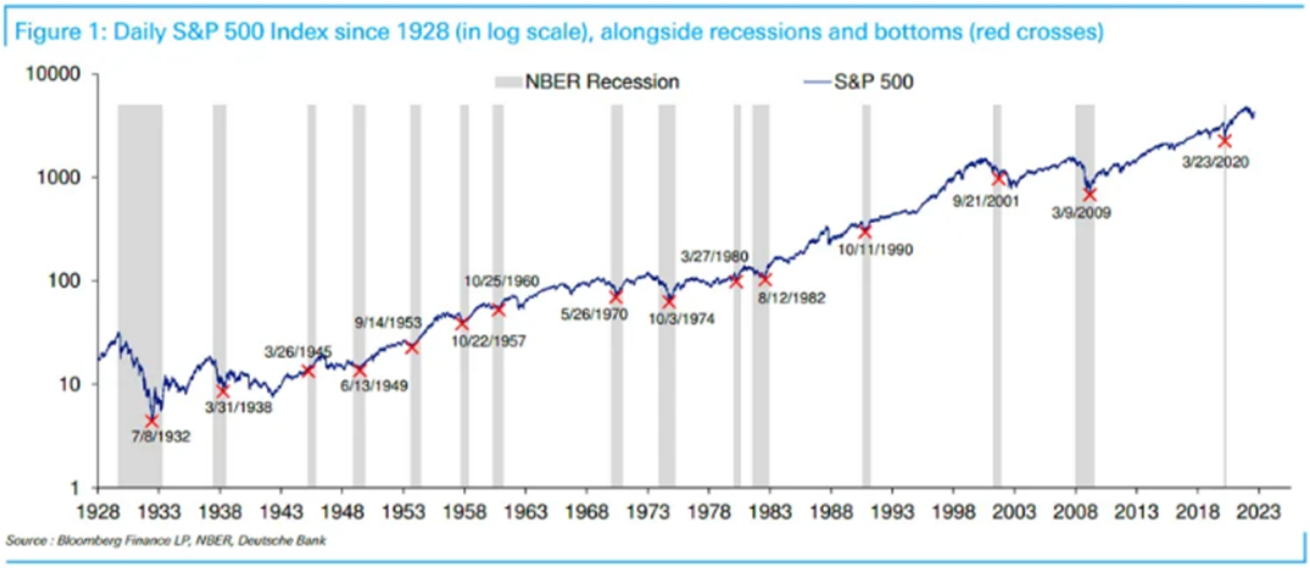
your advisor might be able to help you identify some “buy low” opportunities that will grow in value over time.

3. What does the big picture look like?

Fundamentally, most investors understand that volatility is a temporary pain we endure on the way to long-term growth. But the combination of high inflation, the war in Europe, COVID variants, political and economic turmoil in Great Britain, our own contentious elections, and the possibility of a recession have many nervous investors concerned that this time might be different.

It’s important to remember that while Gross Domestic Product numbers suggest we might be nearing a recession, other important economic data, such as low unemployment and a high number of job openings, [show that the economy may be stronger than cable news and social media would have you believe](#).

To widen our lens even further, take a look at this chart of daily S&P 500 returns since 1928.



Source: https://finance.yahoo.com/news/two-ways-of-thinking-about-this-chart-of-stocks-and-recessions-132828658.html

There are many scary and tumultuous points on this timeline,

from the Great Depression and World War II to 9/11 and the Great Recession. And while the S&P 500 experienced significant losses when the economy did slip into a recession, it also has, historically, recovered those losses and continued to grow.

However, it’s very possible that stock market scares are going to continue after Halloween, and potentially into next year. If you’re still having nightmares about your nest egg, let’s talk soon about our market outlook and your financial plan.

This article was prepared for Aaron Laron’s use. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. All indices are unmanaged and may not be invested into directly. Investing involves risk, including possible loss of principal.