



Elevate! Marry your purpose and passion with your Money Matters for greater abundance and financial independence.



April 2019
Volume 2, Issue 4

A Note from Marilyn and Ora

Are We Ready for Spring?

Welcome Spring and the renewal of flora, fauna and sunshine! For many of us, this winter was extremely dreary and challenging this year. With Spring comes Tax Season, but around the corner are holidays, like Easter and Passover, along with several notable National Days.

Did you celebrate or observe:
National Peanut Butter and Jelly Day on April 2nd; National Beer Day on April 7th along with No Housework Day? April 10th was National Sibling's Day and Facebook was exploding with family pictures!

To round out the month there is National ex-spouse day on April 14th, and Husband appreciation Day on the 20th, hmmm.

Each and every day is special in of itself and not promised to anyone. Take time to make this Spring the best ever! Whether it is a little Spring Cleaning; resetting your healthy diet and work out regimen or new self development in an area of interest. As Jim Rohn, the famous author, speaker and coach said "Formal education will make you a living; Self Education will make you a fortune".

We wish you well this Spring!

Marilyn and Ora

Just Give Me the Countryside . .	2
Ready to Feed the Crowd	3
What do You Know—Museums	4
Evolution of Language.	5
Quick Tip	6
Savvy Women	7
Prosperity Blueprint™.	8

Just Give Me that Countryside...



Remember the television classic, Green Acres?

Eddie Albert, who portrayed a New York City lawyer, and Eva Gabor, who portrayed his sophisticated spouse, move from the big city to the country – and it's not quite what they expected.¹

Summary

It's notable that Texas, Georgia, Oregon, North Carolina, Nevada, Florida, and Arizona are also among the top 10 destinations for Millennials!⁴

If you're planning to move during retirement – and you are considering one of these states – it's a good idea to think about the ways current trends are likely to affect property values, home prices, and the cost of living over time.

Recent retirement migration patterns appear to be producing a real-life version of the show.

The search for warm weather and affordability has driven some people out of Florida and into Appalachia. In May, Cameron McWhirter of *The Wall Street Journal* reported on the new trend, which was dubbed 'half-backing.' Half-backs are:²

"...northern transplants to Florida who are retiring in mountain communities of western North Carolina, northern Georgia, and eastern Tennessee. These retirees are reshaping local economies, boosting everything from tax revenues to restaurant receipts to sales of electric chair lifts for the elderly. Along the way, they are chafing locals who say the migration is pricing them out of homes and bringing in a sort of big-city brusqueness."

From 2010 to 2017, net migration to counties in the mountainous regions of Georgia, North Carolina, and Tennessee increased 169 percent, while net migration to all U.S. retirement destination counties increased by just 67 percent.² That hasn't pushed these states to the top of the list of retiree destinations, but they're now in the top 10. *Smart Asset* reported retirees' favorite places to relocate are:³

Florida | Arizona | North Carolina | South Carolina | Nevada
Texas | Oregon | Idaho | Alabama | Georgia

Ready to Feed a Crowd?

Whether you're cheering on a favorite team, celebrating a child's birthday, or going to a potluck...



*Food Network's Bacon Cheeseburger Garbage Bread is a crowd pleaser.*⁵

Bacon Cheeseburger Garbage Bread

2 pounds ground beef chuck
12 ounces American cheese slices (about 30 slices)
All-purpose flour, for dusting
1-1/2 pounds store-bought pizza dough, at room temperature (see Cook's Note below)
5 tablespoons ketchup
2 tablespoons yellow mustard
1 medium red onion, finely chopped
12 strips cooked bacon, broken in half
32-ounce jar dill pickle chips (about 35 to 40 chips; finely chop 2 tablespoons worth; leave the others whole)
Water
Sesame seeds, for garnish
1/2 cup mayonnaise
1 teaspoon dried onion flakes
1 teaspoon sugar
Kosher salt and freshly ground black pepper
1 teaspoon dill pickle brine (from above jar)

Preheat the oven to 400 degrees; line a baking sheet with parchment paper.

Heat a large skillet over medium heat. Add the beef and cook, stirring to break it up into small crumbles, until cooked through, about 8-10 minutes. Meanwhile, roughly chop half of the cheese, leaving the other half as whole slices. Set aside.

Using a slotted spoon, remove the beef from the skillet and transfer to a large bowl; discard the fat and liquid in the pan. Let the beef cool completely in the bowl, then stir in the chopped cheese.

On a lightly floured work surface, roll the dough into a 20" x 14" rectangle. Arrange the beef and cheese mixture evenly on one half of the dough, starting on the shorter end and leaving a 1" border on all sides. Drizzle 2 tablespoons ketchup evenly over the beef mixture and the uncovered half of the dough; repeat with all the mustard, and then the red onion. Lay down the remaining cheese slices evenly over the half of the dough with no beef mixture, leaving a 1" border on all sides. Arrange the bacon pieces and 24 dill pickle chips over the beef mixture.

Working from the short side with the beef mixture, tightly roll up the dough into a log – jelly-roll style. Pinch the open ends together to seal, then tuck them underneath the log. Transfer the log, seam side-down, to the prepared baking sheet. Brush all over the dough with water and sprinkle with sesame seeds. Bake at 400 degrees, rotating the pan 180 degrees halfway through, until the bread is golden brown, about 40 minutes.

While the bread bakes, whisk together the mayonnaise, onion flakes, sugar, a pinch of salt and pepper and the remaining 3 tablespoons ketchup, 2 tablespoons finely chopped dill pickle chips, and 1 teaspoon pickle brine in a small bowl. Taste and season the sauce, and add additional salt if needed.

Let the bread cool for 10 minutes. Slice into 8 servings, and serve warm with the sauce.

Cook's Note: To make rolling and shaping the dough easy, keep the dough refrigerated until 10 to 15 minutes before you are ready to use it.

What Do You Know About Museums?



Quiz Answers:

1. C – Museum of London (United Kingdom)
 2. D – All of the above
 3. B – Milwaukee Art Museum
 4. A – National Museum of Women in the Arts (Washington, DC)
1. Which museum has a ‘fatberg’? It’s an object described as a “... chunk of congealed grease and garbage [that] changes color, sweats, and even produces broods of freshly hatched flies.”⁶
 - a. Museum of Science and Industry (Chicago)
 - b. Museum of Modern Art (New York)
 - c. Museum of London (United Kingdom)
 - d. None of the above
 2. Which of the following is a real headline about a museum?⁷
 - a. A Man Fell Into a Giant Black Hole at Anish Kapoor’s Latest Art Installation
 - b. Vans and the Van Gogh Museum Want to Turn Your Sneakers Into Works of Art
 - c. Slice of History: A Pizza Museum is Coming to Chicago
 - d. All of the above
 3. Which museum has the Burke Brise Soleil, a ‘moveable, wing-like sunscreen’?⁸
 - a. Arizona-Sonora Desert Museum
 - b. Milwaukee Art Museum
 - c. San Diego Air & Space Museum
 - d. Musée d’Orsay (France)
 4. Where can you find Frida Kahlo’s *Self-Portrait Dedicated To Leon Trotsky*?⁹
 - a. National Museum of Women in the Arts (Washington, DC)
 - b. Frida Kahlo Museum (Mexico)
 - c. The Louvre (France)
 - d. Hermitage Museum (Russia)

The Evolution of Language

If you've ever seen a performance of one of Shakespeare's plays in the language in which it was originally written . . .



If you've ever seen a performance of one of Shakespeare's plays in the language in which it was originally written, you might have had doubts the language was English. In *Measure for Measure*, Duke Vincento says:¹⁰

“Of government the properties to unfold,
Would seem in me t' affect speech and discourse;
Since I am put to know that your own science
Exceeds, in that, the lists of all advice
My strength can give you.”

The passage is as clear to many Americans as one of the latest 840 additions to *Merriam-Webster's Dictionary*: TL;DR (a.k.a. tldr or TLDR). The dictionary describes TL;DR as an abbreviation or noun. It means, 'Too long; didn't read.'¹¹

Other new additions to the dictionary included terms related to technology and what we do with it – such as haptics, airplane mode, force quit, Instagramming, biohacking, and Fintech – and food terms like hop-head, zoodles, mocktail, and hangry.¹²

As *Merriam Webster's 'Words At Play'* concluded, “...the TL;DR of all this is that the dictionary can also be a bingeable time suck with a lot to say about life itself.”¹²

Quick Tip: Women



2019 Savvy Women Events— Save These Dates!

April 26, 2019
Financial Fitness
A Positive Mindset
Friday,
11:30am-1:30pm

May 22, 2019
**Savvy Women Summit-
Spring**
Wednesday,
4:30pm - 8:00pm



Strength Inside and Out

We all have stories of strong women in our lives. They may have had to raise their children on their own; they may have overcome an illness or disability; care for a spouse. We don't know how they gathered that inner strength and most of the time, they don't know how they worked through the adversity. But they have come out the other side of life- changing challenges as a much better person with a richer perspective on life. We all have had personal struggles and it's how we deal with those negative situations that makes us stronger and more powerful.

“A Woman is like a tea bag—you can't tell how strong she is until you put her in a cup of water.”

Eleanor Roosevelt

“Failure will never overtake me if my determination to succeed is enough.”

Jim Rohn



5 Tips to Managing Your Career in Today's Global Economy Centered on Your Purpose and Passion

Taking your first full time position after college graduation is a big accomplishment in today's global economy! Many of our young people obtain additional degrees and certifications in order to start their careers, as well as to climb the "ladder" as well. Being a maturing Baby Boomer, our job market for many years, was quite different and certainly the expectations by employer and employee were much different. Many of us expected work for one employer and retire with a gold watch and a pension!

Today, our job market, while plentiful now, with 3.8% unemployment, is quite different than when I graduated. Today, my feeling is that the employee has to be more self-reliant, as jobs are no longer "promised for life," with a pension for life. Employee benefits can be more expensive and often the employee must participate in the cost of coverage. Today's young job seeker needs to be more mindful and really learn to take care of themselves first.

5 Tips to Start Your Career and Manage It Along your Life's Journey

1. Know your purpose and passion. Set a goal to find your first job, that is as close to what you really want to do in life. We say at the end of the day, did you make an impact on someone, a process, a product or service that fulfills you as well as your employer! Yes, there are times when filling the bank account is #1 priority and passion takes a back seat, but don't let that go on forever. Your soul will suffer in the long run.

2. Keep an open mind to learning and growing your skills on the job, as well as, in life. You will find that self-development is the key to advancement in the workforce, as well as, increasing your bank account.

3. Reach out and find mentors and like-minded colleagues to keep you on track with your goals at work and personally. Keep track of your goals and focus on what your big dreams are. Keep a journal or online tracking system.

4. There are more ways to earn a living and design your ideal lifestyle in today's economy. Use the power of the global market and advancements in technology, as well as, changes in the way we consume the products and services we like. Perhaps working for yourself is the best way for you to pursue your "career" in business.

5. Your raw talent, attitude and mindset will serve and support you as you build your career or your business. Continued learning, growing and making a bigger impact on your customers, clients, community and your family will carry you for many, many years. Know that your EQ (emotional quotient) is just as important as your IQ, to your career and personal advancement.

6. Bonus Tip: Experience is a good thing. Every job you get is more experience and working in more positions with more coworkers and more employers gives you more diverse experiences. Keep building your career and personal resume with these experiences. You will be thrilled with the experiences along your journey.



Marilyn Suey

CERTIFIED FINANCIAL PLANNER™
Accredited Investment Fiduciary®
Professional Plan Consultant™

San Ramon Office

2430 Camino Ramon, Ste 103
San Ramon, CA 94583
(O) 925.219.0080 | (F) 925.219.0078
(M) 925.336.6611
www.diamondgroupwealthadvisors.com

Walnut Creek Office

1350 Treat Boulevard Suite 390
Walnut Creek, CA 94596
(O) 925-301-4084
www.oracitron.com

Marilyn Suey is a registered representative with, and securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Strategic Wealth Advisors Group, LLC, a registered investment advisor. Strategic Wealth Advisors Group, LLC. and The Diamond Group Wealth Advisors are separate entities from LPL Financial. CA Insurance License #0E01981



Have YOU Designed your Prosperity Blueprint™ ?



Our five-step wealth management process, that we call Your Prosperity Blueprint™, provides you with a customized plan that guides you as you pursue your dreams. It is our commitment and passion to build long-term relationships with our clients based on superior service and the highest levels of trust.

True Wealth Management Planning



Contact Marilyn today to get started on your **Prosperity Blueprint™**

925-219-0080

Marilyn.Suey@diamondgroupwealthadvisors.com