

ON WEALTH

FALL 2018 NEWSLETTER



LOOKING TO 2019

How to Prepare for the New Year

THE SANDWICH GENERATION

Members of this generation care for aging parents and children. How do they do it? What challenges do they confront? Learn more about this growing segment of our society.

HOW TO WRITE A FAMILY NOVEL AND WHY

What is it? Why is it important? And how do you do it?

TIPS TO LIVING SANELY WITH A SPORTS ADDICT

Here's the secret to maintaining your sanity as football season gets underway.

WELCOME

GREETINGS.

We hope you're looking forward to a beautiful autumn.

Autumn provides many of us with the opportunity to experience cooler weather and relief from the sweltering summer temperatures. It's also when most children return to school.

Autumn gives many of us a breathtaking view of the season change as nature prepares for the rigors of winter's stillness. The landscape unfolds itself into a palette of exuberant color. Autumn days begin to shorten.

In this Fall 2018 Newsletter, we offer you several timely and lively articles that will help make your autumn more enjoyable and productive.

We'll explore the challenges of the sandwich generation, those people who are struggling with the responsibilities of caring for elderly parents and children. We'll also learn how to prepare financially for the new year, as it is never too early to start planning.

On a more playful side, we'll examine the challenges of living with a sports addict—specifically, the ardent football fan.

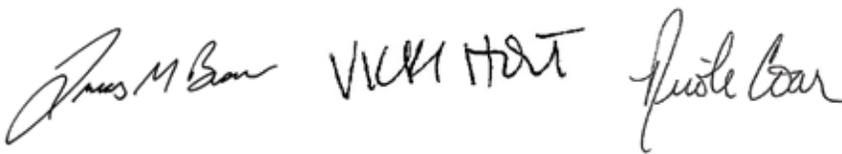
We'll discover why writing your family story is important and how to get started.

We hope this newsletter, filled with fun advice and important information, will make your autumn more fulfilling and meaningful.

As your financial professionals, we at True Blue Financial wish you success, wisdom in planning, and an appreciation for what lies ahead.

Contact us today. We'd be very happy to help you pursue your financial goals.

WARMEST REGARDS.



Luke Brown, Vicki Holt, Nicole Coar





TEAM MEMBER SPOTLIGHT HAVE YOU MET VICKI?

Meet Vicki Holt - Investment Representative

Fall conjures up so many memories for me and for my family. This fall marks five years since my husband, Brian, lost his battle with cancer. When I think of the friends and family that have supported us and helped me and my girls over the past five years, it leaves me speechless. It also leaves me with a smile.

My girls and I took some time laughing and remembering as we pulled some of our favorite photos for this newsletter. A big part of every season in our household is family. You will see that reflected in our photos, our stories, and our lives. Fall will always be a favorite time outdoors, whether at a tailgate, raking leaves, or strolling an apple orchard - we love the sights, sounds, and smells it brings. A couple of our family college favorites, Notre Dame (Brian's alma mater) and Florida State (mine) will be meeting up for football this November. I am definitely looking forward to that game. It's a win-win!

As my girls, Laurel (14) and Cameron (12) get older, they are also getting more involved with another fall sport that is close to my heart, volleyball. I was fortunate enough to play at Florida State University during my college career and learned so many valuable lessons on and off the court through the world of sports. Both of my girls will play for their school teams this year. Laurel is a Freshman at Lakeshore and Cameron is in 7th grade. As chief transportation coordinator at the Holt household, I keep very busy after work. But I would not change a thing! I enjoy seeing their teams improve and their love for the game grow. As an added bonus, as a Lakeshore graduate, it is surreal to be watching them in the same gymnasium that I played in years ago.

This year, I celebrate my tenth year with True Blue Financial. My favorite part of the day is always the interaction I get to have with our clients. It is an honor and a privilege to be able to share my knowledge and work together to create a strategy to preserve and accumulate their wealth.



Looking TO 2019

HOW DO YOU PREPARE FINANCIALLY FOR

THE NEW YEAR?



What do you want to do? Lose weight? Learn a second language? Get in shape? Learn something new every day? Take a vacation? Get out of debt?

What better time to commit yourself to a new course of action in life than at the end of the year? More than 40% of Americans “usually” make New Year’s resolutions.¹ Another 17% make resolutions “infrequently.”

Losing weight and eating healthy took the top spot of resolutions in 2017 at 21.4%. Next up: making self improvements, 12.3%. Third place goes to making better financial decisions: 8.5%.

Nearly 10% of people who make resolutions are successful. Surveys show that more than 42% of people always fail at keeping their resolutions.

NO PLAN, *KNOW PAIN*

How about financial preparedness in general? One third of Americans have no financial plans.² And nearly 60% of Americans believe their financial plans need improvements.

The months leading up to the New Year provide the ideal opportunity to either develop a financial plan or improve an existing one. After all, the New Year sets the stage for the tax season and for changes in financial requirements.

LET’S LOOK AT THE BUDGETS OF THE AVERAGE AMERICAN HOUSEHOLD:

- The average income in 2016 was \$74,664.³ Expenditures on average were \$57,311. That left \$17,353 in spending money.
- A third of housing costs went to paying for rent or mortgage.
- About 56% of food budgets go for groceries and 44% for eating out.
- The average household spends 40% of transportation costs on vehicles (which may include making loan payments), 21% for gas and oil, and 32% on other costs, such as repairs.
- More than two-thirds of health-care costs cover insurance.



THE IMPORTANCE OF BUDGETS

Creating a household budget allows you to track expenses and make adjustments to your spending. Budgets give you the ability to pursue your financial goals according to the timeline you establish. Budgets may also help you avoid or mitigate the impact of large, unanticipated expenses.

All of those are good reasons for creating a budget, yet only one in three Americans prepare or adhere to detailed budgets.⁴ Budgets also enable you to plan your life more effectively to avoid living paycheck to paycheck, which makes you more susceptible to financial setbacks.

Research shows that more than a quarter of U.S. workers live paycheck to paycheck. More than

70% of workers said they're in debt, and 56% say they expect to remain in debt.⁵

Are bigger paychecks the answer? Not really. While more income pushes the percentages down slightly, higher earners still make the same mistakes and suffer the same consequences.

Nearly one in 10 workers making \$100,000 or more say they live paycheck to paycheck, and almost 60% of them are in debt, according to research by CareerBuilder.⁶ The percentages rise as income levels decline.

*“THE MONTHS LEADING UP TO THE NEW YEAR PROVIDE THE IDEAL OPPORTUNITY TO EITHER **DEVELOP** A FINANCIAL PLAN OR **IMPROVE** AN EXISTING ONE.”*



*Here is
HOW A BUDGET
CAN HELP YOU.⁷*

IT KEEPS YOUR GOALS WITHIN SIGHT.

Your goal may be paying off debt, going on a special vacation, making a down payment on a house. But without a financial plan to pursue your goals, you're just wishing and hoping.

IT RESTRAINS YOUR SPENDING TENDENCIES.

A budget will highlight financial habits and patterns that may be working against your goals. A budget provides you with a clear picture of your income and outgo.

***IT HELPS PAVE THE WAY
FOR PURSUING A GOLDEN RETIREMENT.***

Designating a percentage of your income to a retirement account, such as an IRA, 401(k), or other fund, may help you avoid significant financial shortfalls later in life.

***IT HELPS YOU BRACE
FOR THOSE INEVITABLE EMERGENCIES.***

Life happens. Sickness, injuries, divorces, deaths of loved ones, or other tragedies can derail the rosiest of financial dreams. Setting aside as little as \$10 or \$20 a week for emergencies can build a sizeable emergency fund more quickly than you think.



BACK TO *THE FUTURE*

What exactly should you do to prepare for 2019?⁸

First up, determine what you want to do. Set a goal. Your first one could be as simple as paying off a high interest credit card, building that emergency fund by designating \$15 a week to a savings account, or establishing a retirement savings account.

Next up, prioritize. Which bills or debts do you want to pay first? Target those credit cards that have the highest interest rates. Do the math. If you owe \$20,000 on a credit card with a 19% interest rate, you'll be paying \$3,800 in interest by the end of the year (and you'll do it again next year if you maintain that balance). The same amount of money in a bank certificate of deposit at a 4% rate will pay you \$800. The difference is an outgo of \$3,000. Your best bet for the long haul just may be eliminating that high interest credit card first.

Open an Individual Retirement Account (IRA) and start making contributions. A financial professional may be able to help you decide the best type of retirement account to suit your needs.

Close those extra accounts. We're talking about the ones you don't use. Do you really need to have all

those bank and credit card accounts? Many charge fees. Keep only the ones you use.

Discover what you love to do and see if you can earn money doing it. It could be a hobby, a hidden talent, or a long suppressed passion. With a little research and investigation, you can find opportunities to cash in on the fun stuff in life. How about painting? Woodworking? Or even bookkeeping? You'd be surprised what you may discover.

Keep the change—for yourself. When you pay with cash while shopping, round up, and put the change in a large container at home. Imagine yourself buying groceries. The bill is \$96.33, and you give the cashier \$100. Put the \$3.67 in your special container. It might surprise you, but you could generate several thousand dollars over the course of a year.

Use personal finance software (or an app) to build your budget. You multiply the benefits of following a budget with a system that tracks your spending and income with precision. A software budget enables you to know exactly how you spend your money on very detailed items, such as haircuts, gasoline, or movie tickets.

IT HELPS SPOTLIGHT YOUR BAD HABITS.

This point is worth repeating. A budget will show you where you're going astray. Do you really need to go to that expensive restaurant with your work buddies every day at lunch? Do you really need 700 satellite channels, especially when you only watch four of them?

IT HELPS YOU SLEEP BETTER.

Really! Without a budget, you may find yourself in an unexpected financial situation where you suddenly can't pay a particular bill. That causes stress and sleepless nights. A budget allows you to see all your upcoming expenditures at a glance, prioritize payments, and reduce surprises. That's good for sound snoozing.

START MAKING PLANS *NOW* FOR A HAPPY AND REWARDING NEW YEAR. MAY 2019 BE YOUR BEST YEAR EVER!

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THE SANDWICH GENERATION

They are hard pressed on both sides. They manage the needs and challenges of several households. They firmly occupy the middle ground between two generations.

They are members of the sandwich generation. Typically middle-aged, they often help support parents 65 or older and children under the age of 18.¹

The name refers to those people who are “sandwiched” between providing care for an older generation and a younger one.

WHAT IS HAPPENING AND WHY?

Changing demographic trends, shifting economic landscapes, healthier lifestyles, and longer life spans are putting an even greater squeeze on the sandwich generation.

On the one side, postponing childbearing until the 30s means middle-aged parents are taking care of teenagers.

On the other side, the parents of middle-aged parents are often in their late 60s and 70s, when health concerns become acute and evident.

Adding to the pressure on members of the sandwich generation, sometimes called “sandwichers,” is the growing number of boomerang children, adult children returning to their childhood homes to live with their parents.

THE SANDWICH SQUEEZE

While retirement for many sandwichers may be on the distant horizon, the generational squeeze is taking an immediate toll, especially when unanticipated expenses are factored into the equation.

In particular, boomerang children are compelling members of the sandwich generation to rethink their long-range plans (which may include retirement) and often require the sandwichers to make unpleasant lifestyle adjustments.²

The opportunity for boomerang children, who are struggling to find their own financial footing in a complicated world, to save money by living at home is enticing.³ In fact, boomerang children—25- to 35-year-old Millennials—are returning home in rising numbers; 15% of them live in their parents’ home.⁴

These percentages are significantly higher than in previous generations: 5% more than the Generation Xers who lived at home in 2000 (10%) and nearly double the percentage (8%) of members of the Silent Generation in 1964.

Looking at the phenomenon from the other side, people are living longer; life expectancies are lengthening. The average life expectancy in the U.S. is longer than any other time in history.⁵

The average life expectancy in the U.S. at birth, according to the Centers for Disease Control and Prevention, is nearly 79 years.⁶

According to the international Organisation for Economic Co-operation and Development, 65-year-old men can expect to live about another 18 years, while women in their middle 60s can expect to live at least another 20 years.⁷

The percentage of the population 65 and over has also risen. In 1950, it was 8%; it was 12% in 2000 and is expected to reach 20% in 2050.

MORE SANDWICHERS?

The trend is expected to continue to grow as young adults seek more pragmatic solutions to financial challenges and older, retired adults live longer and fuller lives. Currently, 15% of middle-aged adults provide financial support to aging parents and children.⁸

While the numbers of sandwichers isn’t expected to increase substantially, the financial cost for care will, researchers say; and the bulk of the financial pressure on members of the sandwich generation is expected to come from their children, both young and adult.

With the added and sometimes unexpected burden, sandwichers have to make sure to take care of themselves to avoid burnout or making bad health or financial decisions.

STEPS TO MANAGING THE PRESSURE

If you're a sandwicher, here are some ways to help make your life easier, more enjoyable, and less stressful.⁹

TAKE CARE OF YOURSELF.

With the responsibility of providing at least part of the financial and emotional care for both elderly adults and children, the stress can get overwhelming at times. Emergencies can throw well-organized schedules and plans into disarray. Self-care is vital to help you maintain your calm and cool. Stay healthy. Stay strong.

KEEP EVERYONE UPDATED.

As the liaison (or middleman) for relatives and friends, you may get inundated with requests for information about the health of your parents, the status of your adult children, or the development of your young children. Send regular group emails or texts to friends and family members with updates on health and other matters.

SHARE THE WORK.

Taking care of two generations and managing the needs and life challenges of so many people with divergent needs can be trying. You can't do it alone, at least for the long haul. Start delegating the duties. Assign chores to the children, especially the older ones. Enlist your siblings to help your parents with paperwork or other concerns.

SEEK HELP.

If no one is volunteering, consider hiring someone to help with tasks or chores. Babysitters can fill the void for doctors' appointments and home care aides can help when you're with your children. Housekeeping services can also take up some of the slack.

CHANGE YOUR WORK SCHEDULE.

See if your employer will allow you to change your schedule. A more flexible schedule may allow you to adjust to respond to the needs of your parents and children more efficiently.

DETERMINE WHAT'S MOST IMPORTANT.

In other words, prioritize. Your daily schedule is fixed. You only have 24 hours. Draft a list; eliminate wasteful activities. Keep your to-do list simple and pliable.

THINK ABOUT YOU.

Be selfish. Set time for unwinding and relaxing. Watch your favorite show, read a good book, or enroll in an aerobics class. The time away will give you a chance to recharge.

TALK IT UP, EXPRESS YOURSELF.

Seek emotional support from close friends or family members. Sometimes just venting helps soothe your soul. Joining a support group is a great way to relieve the pressure and find comfort from others who may be undergoing similar experiences.

ENTER THE NOW.

Sometimes life can feel stressful and ambiguous. You may wrestle with mixed emotions. You may be plagued by guilt, imagining you haven't spent adequate time with aging parents or young children. Put an end to the negativity. It may be hard at times, but years from now you'll take comfort and joy in knowing you invested yourself in doing what was right for the people you love.

If you are part of the sandwich generation, remind yourself that your service is a reflection of who and what you are. You are fulfilling a noble obligation to provide care for people who need you.

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HOW TO WRITE A

Family
Novel

AND WHY

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Three generations. That's all you have. And then you'll be forgotten. Completely. Only your name may remain. Memories of you will have long since passed into the annals of parochial history.

"There is no remembrance of those who came before; and of those who will come after there will also be no remembrance," wrote Solomon thousands of years ago.

Ancient Greek statesman Pericles provided a different twist on our mortality: "What you leave behind is not what is engraved in stone monuments, but is woven into the lives of others."

That's the key. Leaving behind a financial legacy is fine for propelling successive generations into greater opportunity and influence.

But what about those more treasured possessions: the storied memories stretching across decades of living, the brilliant moments, the wonderful experiences that mark the uniqueness and peculiarity of your family.

Where will they go? How do you transport the wisdom of the ages to those yet unborn, those who will bear, in some distant fashion, the mark of your life, your upbringing, your very character?

The answer lies in the written word—as it has for millennia past. Transfer your legacy of life and passion to your children and your children's children, and for generations to come, through a family novel.

Long after you're gone, your descendants will be able to glean and reflect on their ancestors' insights and observations. They will cherish your story, which will provide a valuable anchor to those long-passed occasions that helped shape and mold their own lives.

Your story will also provide valuable insight to your own immediate family.

TELLING YOUR STORY HELPS SHAPE FUTURE LIVES

Every family has a story, those tales of military heroics, of lifelong sacrifices, of tragedies and redemption, even of infamy. The stories deserve to be told and shared—for the sake of the joy, the understanding, and the perspectives they'll bring to future generations.

Here are 10 tips

FOR WRITING THAT FAMILY BEST SELLER!¹

1. Who are your readers? If you imagine your family tales turning into riveting reading, a real page-turner, you're making a mistake. Budding authors are writing books every day, only to see them sitting on dusty cyber shelves, rarely getting noticed by few people outside their small circles of friends and family. Take heart. You already have a built-in fan base: your family and friends, and more. Your book will be cherished for years to come.
 2. What's the big deal? You may find the mundane details about little, freckle-faced Tommy growing up in the suburbs of Toledo exciting. But others readers may find the "drama" less appealing. Sure, mention Tommy's upbringing, his little travails. But delve into the conflict. Tommy struggled with bullies, but later overcame after discovering the true meaning of courage and valor. Inject some factual excitement into the mix. Future generations will thank you for it.
 3. What's the theme? We're back to the big deal. What makes your family unique? Were they outcasts in your neighborhood? Were they innovators, community leaders? What were their struggles, their challenges? What did they believe in? What was that one unifying emotional, philosophical, or theological thread that kept them motivated?
 4. What were they really like? What made them different from others? Describe their personalities. Were they stubborn, persistent, noble, combative? How about spirited and ambitious?
 5. How are you going to organize your novel? Don't do lists. Boring! Structure your book by themes, personalities, or places. How about, for example, something like this: The Early Days in Pennsylvania, The Westward Migration, Building a New Life? Also start chapters with interesting little stories.
 6. How long will your book be? Chapters should be about the same length. Pick colorful or catchy chapter titles rather than numbers. If you have ten 2,000-word chapters, for example, you'll have a 20,000-word book. Most family history novels are usually self-published. Books can be self-published for free or nominal rates. Top sites include: Lulu, CreateSpace, Kindle Direct Publishing, Kobo, Blurb, Xlibris, BookBaby, BookRix, SmashWords, and Draft2Digital.²
 7. Make it personal. Readers generally enjoy the details. Use anecdotes or even "quotes" to add pizzazz to your story.
 8. Get readers to review your manuscript before you publish it. Some easy reviewers can provide feedback on your book's readability. Others can check facts.
 9. How's it going to look? Envision the design. It has to be easy to read (maybe with large print). Readers also have to enjoy reading your book and toting it around.
 10. What are you going to call it? Don't choose a boring title: "The Jones' Family History." Go with a daring title: "The Wild and Wayward Wanderings of the Williams Warriors."
- Once you're done, prepare for the reaction. Some may love it. Some may not. But you did your due diligence for history's sake. Now sit back and enjoy.



TIPS TO LIVING **SANELY** WITH A SPORTS ADDICT

Some may call it acceptable addiction: the screaming, the uncontrollable weeping, the teeth gnashing, the drooling, the wild mood swings, the crazed stares, the sudden episodes of panic, the breathless desperation for more, the raving hysteria.

But is it an addiction? The American Psychiatric Association describes addiction as “a complex condition ... that is manifested by compulsive substance abuse despite harmful consequence.”¹

Who the heck cares what a bunch of psychiatrists think? There’s a game on tonight! And besides, sports addiction doesn’t involve any substances (that is, if you exclude the chipotle and lime roasted potatoes, the artichoke dip and roasted garlic dip with flat bread crackers, the ham and swiss sliders, and baked jalapeno poppers). It’s just a healthy—perhaps fanatical—devotion to a particular sports team, the sports addict sheepishly declares.

However you define the terms, zealous devotion to your favorite team or ravenous addiction to the activities of a group of athletes, it is a mainstay of American culture. And a relatively harmless one at that. Except, of course, to the poor, disillusioned loved ones (those unenlightened life partners who fail to grasp the rabid appeal of modern sports).

But alas, how can you cope—especially as the football season gets underway, ushering 25 weeks of frenzy and frolic? The football season begins—at least by NFL standards—the week after Labor Day in early September and ends in February.

What’s a non-sports fan to do?

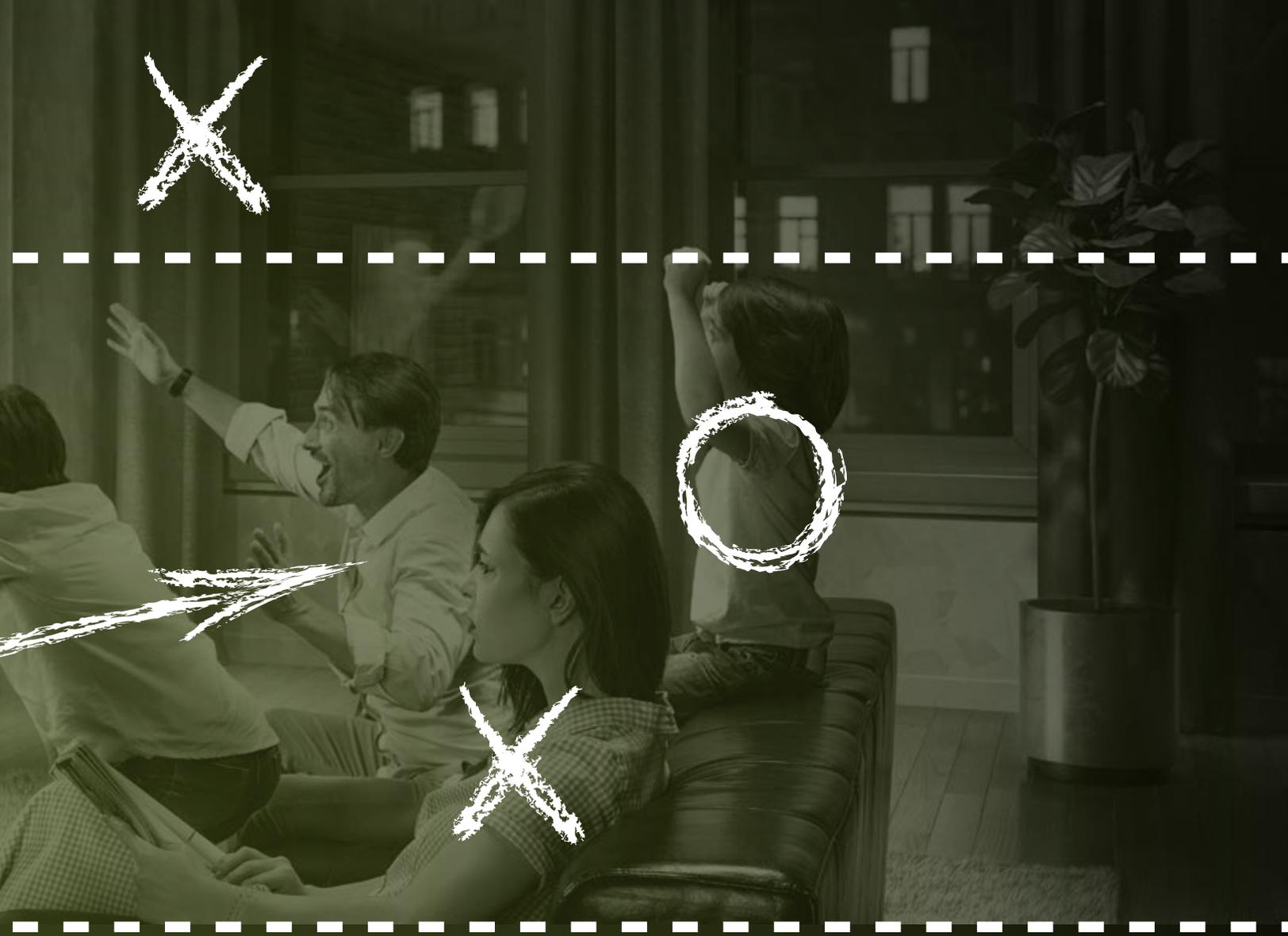
HOW DO YOU LIVE WITH AN ADDICT?

Here are some tips to kick you off to a more stress free, joyous autumn as the exuberance gets underway.²

JOIN THE PARTY: It may seem challenging at first. After all, watching 22 heavily padded men run around on a field and stop every few seconds to listen to a man in striped clothes do weird hand signals doesn’t sound exactly like riveting drama. But once you learn the basics, it can get pretty exciting.

You can do some basic research to learn the rules, the scoring system, and the objectives of the game. For instance, football has four quarters, baseball has nine innings, and soccer has two halves. Most sports games involve the use of balls, which require kicking, hitting, throwing, jumping on, or striking with a bat.

It may take time to understand the personalities and the interplaying between the teams. But once you do gain a basic understanding, you may find yourself falling into the same addiction yourself.



However, if you just can't muster the zeal, join the fun by embracing the emotion of the social gathering. Connecting yourself into the enthusiasm and passion may help strengthen relationship bonds. That alone deserves a hardy "go team, go!"

LEARN A NEW HOBBY: If you simply cannot bear the animated drama of football (or the other sports), you can use the game time to acquire a new hobby.

Going to another room to learn a new activity might not be the best approach to maintain or build strong relationships. You may want to consider learning a portable hobby, one that you can carry with you. How about knitting or something with yarn?

If that sounds too 1950s for you, you can do some online research to find another hobby you can do with your hands. Or spend the time reading or surfing the Internet.

CONTEMPLATE THE DEEPER MEANING OF SPORTS ENTHUSIASM:

Why are people so passionate about sports? Obsession with sports could be an offshoot of upbringing. Sports fans were taken to games by their parents or grandparents, for example. Other sports enthusiasts gain a connection to a particular team for other reasons. Maybe they were born in the team's city or went to college there.

Realizing that the "addiction" transcends mere enthusiasm helps you understand the underlying drive to cheer for the favorite team. Sports addicts are often embracing, in a manner of speaking, their identities.

DON'T GET JEALOUS: Recognizing and acknowledging that your sports addicts' connection to their teams goes beyond mere allegiance to an "addiction" helps make for smoother and more robust relationships.

Issuing "us or them" ultimatums only serves to sour relationships and creates misery or coldness—on both sides of the sports divide. Allowing jealousy to germinate in a relationship is unhealthy. Develop an action plan (just like they do in team sports) ahead of time to manage schedules and other activities. Allow respect, not jealousy, to grow in your relationship.

Learning to embrace the passion of sports and the enthusiasm for the success of your favorite teams are good traits to nurture. Remember, both sides win in the long run when everyone learns to play by the rules.

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ON WEALTH

FALL 2018 NEWSLETTER

