

AFM News and Views
July 2021



Our mission is to serve our clients, in an atmosphere of trust, to help grow and preserve their wealth. We provide personal attention and comprehensive strategies, striving to enable our clients to live and retire with stability. Alltrust Financial Management serves clients seeking comprehensive financial guidance, with a team approach, in a manner that continuously exceeds our clients' expectations. We are a recognized and respected financial management firm delivering trusted, personal attention.

**Alltrust Financial offering personalized long-term care exploration meetings.
Monday, August 9, 2021.**

What kind of impact would you and your loved ones experience if you were to have a long-term care event?

Do you worry at night, "What if I need assistance with living as I age and how will I pay for it?" It is a common thought in many baby boomers minds these days. What if you have cash just sitting in a money market account making little to nothing? Could you wisely use that cash to leverage some of your funds for a long-term care strategy?

We would like to offer you a personal time slot on Monday, August 9, 2021, to provide some insight around ideas to protect you and your assets from a long-term care event.

Please call Alltrust Financial at 266-5400 to schedule a time slot. RSVP soon as slots are limited.

Top 10 Tips for Excellent Summer Grilling

Source: Food Network

Summer is in full swing, and that means most of us are firing up that backyard grill. If you are shying away from grilling, or just want a refresher course on the basics of grilling, then keep reading. Here are 10 tips for excellent summer grilling.

1. Start with a clean grill. Don't let last night's salmon skin impart a fishy-char flavor to tonight's chicken breasts. Use a sturdy metal brush to clean the grates in between uses. (This is easiest when the grill is hot.)

2. Don't move the food around. In general, the fewer times you flip something, the better (once is ideal for most meats). If the meat is stuck to the grill, let it cook more — it will unstick itself when it's ready for flipping.

3. Don't squeeze or flatten meats. Yes, I know that burst of sizzling flame that comes from squishing a burger with spatula is tempting. But you know what is creating that flame burst? Fat. And you know what fat is? Juicy flavor. Don't squish meat because you will squeeze out the taste and moisture.

4. Keep a spray bottle handy for flare-ups. Flames are not your food's friends — they will char it unpleasantly. Keep a spray bottle filled with water handy; this will allow you to dampen flare-ups without interfering with heat.

5. Buy a meat thermometer. Unless you are a very experienced cook, it is hard to tell meat's temperature merely by touching it. (Although if you are interested, here's how to do it: Touch the meat. If it's soft like the flesh between your index finger and thumb, it's rare. If it's soft like your cheek, it's medium-rare, and if it's firm like your forehead it's well-done.) More accurate for most of us: A quick check of temp from a thermometer. Your confidence in grilling will skyrocket with this one \$10 purchase.

6. Avoid putting cold foods straight on the grill. Letting meat come to temperature on the counter for 30 minutes before grilling will help it cook more evenly. (If you are looking for a rare sear, however — like if you're grilling tuna, for example — then chilled is the way the go!)

7. Undercook foods, just slightly. Carryover cooking is a real thing — food continues to cook after it leaves the grill. You can expect food temperature to go up about five degrees after leaving the grill, so plan accordingly.

8. Rest all meat! Allow the meat to sit undisturbed (and unsliced!) for five to 15 minutes after cooking, as this will allow the juices to redistribute. The bigger the piece of meat, the longer the rest time. Resting meat is an important key to juicy results.

9. Don't over-char to cook through meat with bones. No one wants to eat meat covered in thick, black char. If you have thicker meats with bones, such as chicken thighs or legs, cook them on high heat to get a nice crust, and then move to lower, indirect heat on the grill. This will allow the meat to cook through more slowly without overcooking the outside. Or, consider par-cooking the chicken in an oven for 15 to 20 minutes before grilling. Also great to precook: ribs!

10. Keep it simple when serving a crowd. Managing numerous cook times for different proteins and veggies can easily become stressful, and it can result in errors and overcooking.

Keep the protein options down as much as possible, and offer variety in some interesting side dishes, sauces or condiments.

MONTHLY CONTEST

We are looking forward to The Olympic Games Tokyo 2020 which will be celebrated from July 23 to August 8, 2021. So, this year, we are going to do some Olympic trivia. We will pick a random winner each month among the correct answers we receive.

This Month's Question: What is the longest track and field event in the Summer Olympics?

Please email your responses to julia.b.lamere@lpl.com

RESULTS OF LAST MONTH'S CONTEST

Question: What American female gymnast has won every all-around competition she has entered since the 2017 U.S. Championships?

Answer: Simone Biles

WEEKLY UPDATES ARE AVAILABLE

LPL Financial's **Weekly Market Commentary** and **Weekly Economic Commentary** can be found on LPL Financial's website (http://www.lplfinancial.com/learning_center/research/).

OTHER UPDATES AVAILABLE FROM LPL RESEARCH DEPARTMENT

- Daily market update: <http://LPLresearch.com>
- YouTube Channel: <http://www.youtube.com/lplresearch> (which can also be found on our website)

CLIENT CONNECT

Are you anticipating an email change? Let us know. We want to make sure you receive all our email communications. Send your new e-mail to melissa.arbisi@lpl.com

If you have any input or comments about our newsletter, let us know. We love to hear from you!!

Your referrals mean a great deal to our business. If you know of a friend or family member who might benefit from our service, please let us know. We will work hard to ensure that your referrals feel it was a wise investment of their time – and their future- to have met with us.

Don't keep us a secret!! Share this with your family and friends.

Till next month,

The Alltrust Team

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