ON WEALTH

SUMMER 2018 NEWSLETTER

Oxford Wealth ADVISORS

MAKE PREPARATIONS FOR THE STORM SEASON

Protect Yourself Against Nature's Temper Tantrums

8 HABITS FOR DESTROYING YOUR RETIREMENT SAVINGS

It helps to know how to build your retirement savings. Discover what financial habits you should avoid for a happy, healthy retirement.

LIFESTYLES OF THE DUAL RESIDENT

Who are they? Why do they do it? Learn all about the motivations and habits of snowbirds.

BACKYARD BBQ BASH

Wonderful summer has arrived. Here are some simple ways to plan the perfect picnic.

WELCOME

DEAR CLIENT,

We wish you a happy summer. For many of us, the season provides us with time for family, relaxing, and enjoying the outdoors. Summertime also brings back childhood memories of warm, carefree afternoons and evenings.

In this Summer 2018 Newsletter, we present to you several timely and lively articles that will equip you to better enjoy the season and to help prepare you for the inevitable summer storms.

You'll learn ways to prepare yourself and to keep your family safe. For many of us, living in the desert with high fire risks, making preparations has to be a top priority.

You'll also read about dual or seasonal residents, how to host a wonderful BBQ picnic, and the secrets to destroying your retirement savings (in other words, what you shouldn't do to spoil your golden years.)

As your financial professionals, we at Oxford Wealth Advisors, LLC wish you success, wisdom in planning, and a greater appreciation for what lies ahead.

Contact us today. We'd be very happy to help you pursue your financial goals and answer any questions.
505-891-9800

WARM REGARDS,

The Oxford Wealth Advisors Team

SAVE THE DATE

UPCOMING EVENTS AT

Oxford Wealth™ ADVISORS

JULY 20, 2018 - 6:00PM TO 7:30PM
Farmington Client Appreciation Luau
South Civitan Park
Come enjoy a Hawaiian Luau and grab some delicious grub!
For clients of Oxford Wealth Advisors only, may bring up to 2 guests.

JULY 21, 2018 - 1:00PM TO 2:00PM
Farmington Client Portal Training | San Juan College in the Zia Room
Come learn how to access your accounts and link others, as well as how to store important documents you don't want to lose!
For clients of Oxford Wealth Advisors only.

AUGUST 8, 2018 & AUGUST 14, 2018 - 6:00PM TO 7:30PM
South East Albuquerque Social Security Workshop
Canyon Club
Clients, this is a great way to introduce your friend to Oxford Wealth!

AUGUST 17, 2018 - 6:00PM TO 7:30PM
Albuquerque/Rio Rancho Client Appreciation Luau
Cabezon Park
Come enjoy a Hawaiian Luau and grab some delicious grub!
For clients of Oxford Wealth Advisors only, may bring up to 2 guests

AUGUST 21, 2018 & AUGUST 29, 2018 - 6:00PM TO 7:00PM
North East Albuquerque Social Security Workshop
CNM Workforce Training Center
Clients, bring anyone you want to introduce to Oxford Wealth!

AUGUST 22, 2018 & AUGUST 29, 2018 - 9:00AM TO 11:15AM
2 Day Los Lunas Baby Boomer Retirement Course
CNM Los Lunas
Clients are welcome, as well as guests.

AUGUST 28, 2018 & SEPTEMBER 5, 2018 - 6:00PM TO 7:15PM
Rio Rancho RMD/IRA Course
(Location TBD)

SEPTEMBER 19, 2018 & SEPTEMBER 25, 2018 - 6:00PM TO 7:00PM
North West Albuquerque Social Security Workshop
CNM Workforce Training Center

SEPTEMBER 20, 2018 & SEPTEMBER 27, 2018 - 6:00PM TO 8:15PM
2 Day ABQ/RR Baby Boomer Retirement Course
Highlands University

SEPTEMBER 29, 2018 - 9:00AM TO 1:00PM
1 Day ABQ/RR Baby Boomer Retirement Course
Highlands University

CALL TO RSVP TODAY (505) 891-9800

MAKE PREPARATIONS FOR THE

STORM SEASON

They're known for their brutality, their indiscriminate drive to kill, steal, and destroy.

They are nature's unsettled offspring, throwing titanic tantrums across huge swaths of pristine landscape. They are natural disasters; and they spoil lives and deliver only human sorrow and pain.

While we cannot tame nature's spirited outbursts, we can prepare ourselves. We can brace ourselves for their inevitable fury.

In fact, performing our due diligence can significantly mitigate the threats natural disasters pose. We have the opportunity to avoid the tragedy they bring.

THE EARTH'S MOST WANTED: CONSIDER THEIR VIOLENT RAP SHEETS.

HURRICANES take top billing.

According to the Weather Channel, 2005's Hurricane Katrina holds the top dishonor. While not the strongest, Katrina killed 2,000 people and ravaged more than 90,000 square miles of land.[1]

Galveston's 1900 hurricane, the most deadly, comes in second. It killed nearly 12,000 people. The Miami hurricane of 1926 is third.[2]

The six-month hurricane season starts June 1. Researchers predict this year's outlook to be "slightly above average." Others paint a bleaker picture.[3]

Expect 14 named storms this Atlantic hurricane season, according to the Colorado State University Meteorology Project. Seven of those are expected to become hurricanes; three may reach major hurricane strength (with sustained winds of at least 111 miles per hour).

EARTHQUAKES

Next up on the list: earthquakes. While not No. 1 in the United States, these seismic monsters rank at the top spot on the planet.[4] They killed more than a quarter million people in their most active year (2010) of the 21st century.[5]

TORNADOES

Sometimes spawned by hurricanes, tornadoes are particularly vicious. Some of the more intense ones can produce wind speeds of up to 300 mph.[6]

The peak months for tornadoes are April, May, and June, when they are at their most powerful and most deadly. May has historically been the high point, with an average of 275 tornadoes.[7]

Tornadoes are lethal: 1925's Tri-State Tornado killed 695 people; the Natchez Tornado of 1840

took 317 lives; and the Joplin, Missouri tornado took 158 lives on May 22, 2011. The Joplin tornado, with wind speeds exceeding 200 mph, ripped across the Missouri landscape for 22 miles.[8]

LIGHTNING

Storms often express their incendiary rage with lightning strikes. Sudden, brilliant, and deadly, strikes can reach temperatures of 54,000° F, which is about six times hotter than the sun's surface.[9]

Last year only 16 people were killed by lightning strikes, the lowest of any year on record. Experts attribute the low rate of deaths to greater awareness and better-built structures. The earth gets struck by lightning 100 times per second.[10]

WILDFIRES

Wildfires tell a different tale. More than 66,000 wildfires swept across the United States in 2017, many lingering for weeks and months, relishing in their devastation. Most (90%) were caused by humans. Some 4.5 million homes in the United States have been identified as being at high or extreme risk of wildfire. Losses from wildfires reached $5.1 billion in the past 10 years.[11]

OTHER DISASTERS

Flooding hit a record year in the United States in 2016; 19 floods swamped large areas across the country, the most since record keeping of floods began in 1980. The worst was in August in Louisiana where more than 13 were killed and around 60,000 buildings were destroyed. Damages reached $10 billion.[12]

The wintery counterparts of flooding and heavy storms are the snowstorm and the blizzard. While recent history records some major snowstorms, the late December 2017 blizzard took top honors, grounding 7,000 airline flights. It also stranded New York City transit passengers in subway cars for nearly nine hours.[13]

The New York City snowstorm has to step aside for the March 1993 Storm of the Century, which caused 300 deaths and nearly $10 billion in damages.

Other disasters include landslides, volcanic eruptions, and tsunamis, which are more prominent in other nations.

WHY SHOULD YOU PREPARE?

Despite the gloomy picture, emergency officials say making preparations can significantly reduce the risk of property damage and potential for loss of life from natural disasters.

"It makes sense to invest in preparedness," said Elhadj As Sy, Secretary General of the International Federation of Red Cross and Red Crescent Societies (IFRC). It is the "moral thing to do... It saves lives and that is the ultimate, the most important goal."[14]

WHAT CAN YOU EXPECT BY GETTING PREPARED?

Alberto Monguzzi, the IFRC's disaster management coordinator for the Europe zone office, said the return is substantial. "We estimate that for each dollar spent on disaster preparedness, an average of $4 is saved on disaster response and recovery."[15]

HOW DO YOU PREPARE?

Preparing for natural disasters ought to be a priority.

Here are some basic tips from the U.S. Department of Homeland Security:[16]

- **Where will you go?** If a disaster is about to strike, you should know where the shelters and the evacuation routes are. Your local or county emergency management office should have helpful information.
- **What will you bring?** Put together a bag or kit of emergency items to take on short notice: flashlights, batteries, cash, first aid supplies, medications, and copies of important documents.
- **What will you do?** If orders haven't been given to evacuate and you decide to stay, make sure you stock up on adequate supplies in case of power outages. That may include extra water and nonperishable food.
- **What should you do?** Develop a family emergency plan that describes in detail the supplies you'll need, who to contact, and where you'll go.
- **Who should you contact?** Many communities and local governments provide emergency text or email alert systems for notifications. Go online and search for local emergency preparation information using your town or community name and "alerts."

PREPARE YOUR HOME

Getting your house prepared may be the single most important part of an emergency plan. Here are five tips to help safeguard your home:[17]

1. Trim trees and branches around your house.
2. Secure rain gutters. Clear out clogged areas to help water flow and to prevent flooding.
3. Reinforce roofs, windows, and doors.
4. Invest in a portable generator or have one installed for power outages. Keep generators at least 20 feet from your house during storms.
5. Look into building a FEMA safe room.[18]

FINANCIAL PREPARATIONS

How about your finances? What steps should you take to protect your financial well-being?[19]

Here are some tips to keep you safe financially:

Do an inventory. Make a list of all your possessions inside your home—furniture, electronics, appliances. Do one outside as well: cars, boats, landscaping, furniture. Take photos of the big items and include the images with your list. Store your list online.

Check your insurance. Review your policy to see what's covered. Eliminate unnecessary coverage (floods, earthquakes, volcanic eruptions). Examine your coverage and deductible amounts. Keep important and original documents (birth certificates, deeds) in a safe deposit box at your bank. Keep copies of important documents and

cash in locked, waterproof, and fireproof boxes at your home.

Build an emergency fund. Start saving to cover six to nine months of living expenses. Calculate your monthly expenditures (rent, mortgage, groceries). Set aside an amount for savings to build the emergency reserve, which should be separate from other savings accounts.

WHAT DO YOU DO AFTER THE STORM?

The storm's gone. The disaster has passed. What next?

Here are some tips from the U.S. Department of Homeland Security:[20]

- Listen to news or emergency updates (on a battery-powered radio if the power is out).
- Inspect your home with a flashlight.
- Beware of stray animals.
- Use your cell phone only in emergencies.
- Watch for fallen power lines and trees, and damaged roads, sidewalks, and walls.

Don't go into your house if:

- You smell gas.
- The area is flooded.
- Fire damaged your house and authorities have not declared the area safe.

PREPARE NOW FOR A SAFE FUTURE

Preparing for natural disasters shouldn't generate anxiety or stress. While storms, both in nature and in our individual experiences, are part of the normal course of our lives, we're not required to allow them to dominate our thinking or bring us down.

Getting prepared for life's uncertainties is wise and healthy.

Take steps today to make sure you're ready for whatever nature intends to do.

[1] https://www.history.com/topics/hurricane-katrina
[2] https://weather.com/storms/hurricane/news/10-worst-hurricanes-american-history-20140818#/10
[3] https://source.colostate.edu/slightly-above-average-2018-atlantic-hurricane-season-predicted-by-csu-team/
[4] https://themysteriousworld.com/most-dangerous-natural-disasters/
[5] https://earthquake.usgs.gov/earthquakes/browse/stats.php
[6] https://themysteriousworld.com/most-dangerous-natural-disasters/
[7] https://weather.com/storms/tornado/news/2018-03-27-april-may-june-tornadoes-peak-months
[8] http://www.cnn.com/2013/01/30/us/deadliest-tornadoes/index.html
[9] https://themysteriousworld.com/most-dangerous-natural-disasters/
[10] https://www.usatoday.com/story/weather/2018/01/02/lightning-deaths-all-time-record-low-2017/996949001/
[11] https://www.iii.org/fact-statistic/facts-statistics-wildfires
[12] https://www.usatoday.com/story/weather/2017/01/04/floods-natural-disasters-2016/96120150/
[13] https://www.history.com/news/history-lists/major-blizzards-in-u-s-history
[14] https://www.voanews.com/a/preparing-for-natural-disasters-can-save-lives-and-money-/3549070.html
[15] http://www.ifrc.org/en/news-and-media/news-stories/international/disasters-preparedness-saves-lives-and-saves-money-61204/
[16] https://www.ready.gov/hurricanes
[17] https://www.ready.gov/hurricanes
[18] https://www.fema.gov/safe-rooms
[19] https://www.consumercredit.com/financial-education/budgeting/how-to-disaster-proof-your-finances
[20] https://www.ready.gov/returning-home

8 HABITS FOR DESTI

ROYING

YOUR RETIREMENT SAVINGS

You're looking forward to retiring and living a long, comfortable life of ease, freedom, and relaxation.

You've read the advice on saving and investing for retirement. You've spent years implementing responsible investment strategies. You're right on target to achieve your goals.

However, sometimes the best way to fortify your objectives is to examine the potholes and potential pitfalls that can send the best-laid plans into a ditch.

So, what's it take to destroy your retirement savings?

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[1]https://www.gobankingrates.com/investing/13-everyday-habits-destroy-retirement-fund/
[2]https://www.usatoday.com/story/money/columnist/powell/2018/01/26/how-many-years-retirement-do-you-need-fund/1034976001/
[3]https://www.cnbc.com/2017/10/02/dont-let-emotions-cloud-your-investing-decisions.html
[4]https://www.usatoday.com/story/money/personalfinance/retirement/2018/04/19/baby-boomers-fall-down-on-emergency-savings-put-retirement-at-risk/33900295/
[5]http://money.cnn.com/retirement/guide/401k_401kplans.moneymag/index7.htm

HERE ARE 8 HABITS, OFFERED SATIRICALLY,

TO KILL YOUR RETIREMENT SAVINGS:[1]

1 SPEND, SPEND, SPEND

Who cares about budgets? Although you maybe spent days or weeks developing a retirement plan and years saving for retirement, now that you're retired, throw it all out the window.

During your retirement planning days, you decided to maximize your income by cutting monthly expenditures, which may have included going with lower-tier cellphone plans, eliminating credit card debt, or moving into a smaller home.

Forget about that plan. Go out to eat at the fanciest restaurants. Use credit cards for everything. Keep living in that oversized house—although all your children have moved away.

In other words, live for the present. Splurge. Don't worry about the future. It's time to have fun.

2 OVERESTIMATE YOUR FUTURE INCOME

That's always the best advice for destroying your retirement. Although recent longevity projections say you may live another 20 or more years after retiring,[2] live (and spend your retirement savings) like there's no tomorrow.

Who cares about the future? Buy the boat. Take frequent, expensive vacations. And, most important of all, do not seek the advice of a financial professional who can help you with your long-range retirement plan. After all, you're looking for short-term results.

3 INVEST UNWISELY

Shuffle your individual investments in your mutual fund to the "high performers." While financial professionals may urge you to aim for the best-performing mutual funds that diversify your investments, you want to hit the big time quickly. Ignore sound advice that urges you to consider the big picture.

4 PLAN AND INVEST WITH YOUR EMOTIONS

Use your emotions to make investment and retirement saving decisions.[3] When the market drops, head quickly for the exit. While financial professionals may urge you to weather what has historically been part of a naturally fluctuating market, you should opt for jumping ship.

5 IGNORE YOUR RETIREMENT ACCOUNT

If you're still contributing to your retirement account, ignore it. Don't make adjustments. Don't see if you need to increase contributions or shift investment strategies. Don't talk to a financial professional to see if your saving levels are on target. Put off making changes until some distant date in the future.

6 YOU'RE INVINCIBLE

Don't worry about emergencies.[4] They happen to other people. Not you. Focus exclusively on retirement savings and ignore setting aside money for emergencies, such as job loss or illness. You won't be caught off guard. Rainy day funds are for the cautious.

7 DRAW CASH FROM YOUR RETIREMENT ACCOUNT

After all, you need to pay off debt, buy a new car, make a down payment on a new home, or buy that fishing boat (recall habit 1). Just pull the money from your retirement savings account. You'll make it up, right?

Financial professionals may warn you about the 10% early withdrawal fees on 401(k)s or traditional IRAs if you're younger than 59½ and the federal taxes you'll have to pay on the withdrawal income.[5] They may also tell you that you can make tax- and penalty-free withdrawals from Roth IRAs.

8 DON'T THINK ABOUT THE FUTURE

If you're retired, withdraw money from retirement savings early. Remember, life is short. You developed a sound financial plan that designated periodic withdrawals from your savings over the course of a long retirement. What's the fun in sticking with disciplined financial management?

You're excited about what lies ahead. You've meticulously planned your future, and you're eager to step into it to enjoy the fruits of your labor. Prepare today to enjoy your retirement. And keep a steady eye on the potential financial shoals that may lurk in the waters ahead.

Lifestyles of the Dual Resident

MAINTAINING TWO HOMES

It takes nearly 18 hours to drive from Chicago to Orlando, Florida. Gas for the trip is $89-$173.

Set aside 1 day and 5 hours to travel the 2,025 miles from Ann Arbor, Michigan to Tempe, Arizona. Gas is $156-$304.[1]

Dual or seasonal residents choose to make those types of treks between two homes twice a year to take advantage mostly of milder temperatures and more comfortable climates elsewhere.

Why Orlando, Florida? Why Tempe, Arizona?

Both are popular destinations for retirees looking for more comfortable winter residences. Michigan's winter typically drops nearly five feet of annual snowfall on Ann Arbor every year.[2]

Orlando, Florida ranks as No.1 in many rankings as one of the most popular retirement locations.[3]

Another city in the nation's third largest state, Florida, takes second place: Tampa. Miami; Scottsdale, Arizona; Atlanta; Salt Lake City; Honolulu; Denver; Austin, Texas; and Las Vegas fill out the top 10 list. Tempe, Arizona is 33rd.

A DUAL RESIDENT BY ANY OTHER NAME

Although the proper term is seasonal or dual resident, the less flattering word is snowbird, which is a person who travels to warmer climates during the winter.[4]

First used in 1923, the term described seasonal workers who moved south during the winter.[5] It came into common use in 1979 to refer to retirees who headed south for part of the year.

The term dates back nearly 200 years when rich Europeans left their northern homes during the winter for the warmer climates of Italy and Southern France.[6]

That's where the term "winter resident" originated.[7] The "summer resident" lives permanently in the warmer location and travels north to avoid the hot summers. They became known as "sunbirds."[8]

Besides their sojourning lifestyles, dual residents have their own magazines, their own websites, and their own rituals.

American dual residents read the *Winter Texan Times*,[9] the *Snowbirds RV Traveler Magazine*,[10] the S*nowbirds Gulf Coast Magazine*,[11] and other publications and sites. Canadian travelers have the Canadian Snowbird Association.[12] Many develop their own sites focusing on their communities and groups.

HOW DO THEY PREPARE?

Dual residents typically follow strict checklists before heading to their second residences.

Here's a list:[13]

Change mail delivery. Winter residents may ask their post offices to hold or forward their mail. Using bank bill pay is the best option for paying bills.

Suspend services. Turning off utilities and Internet services can be complicated. Some service providers have seasonal programs.

Set indoor temperatures. Many seasonal residents set their thermostats at low temperatures to save money. A home monitoring system might be the best choice to avoid surprises.

Turn off the water. Shutting off the water at the main valve into the house is best.

Talk with law enforcement and neighbors. Alerting local police departments and trusted neighbors is a must.

Suspend subscriptions. Calling newspaper offices at least a week in advance to suspend a subscription prevents pileups.

Take medical records. Dual residents should take copies of their medical records and their medications with them.

WHO ARE THEY?

Most are baby boomers who were born in the years after World War II.[14] They are generally well educated, financially prosperous, and lead active lifestyles.

Most dual residents have both homes in the United States; 10% have permanent residences outside the country. They typically begin their migration journeys to warmer terrains around November and return in April.[15]

Florida has traditionally been the biggest draw for dual residents. Analysts estimate Florida may attract nearly a million non-state residents annually.[16]

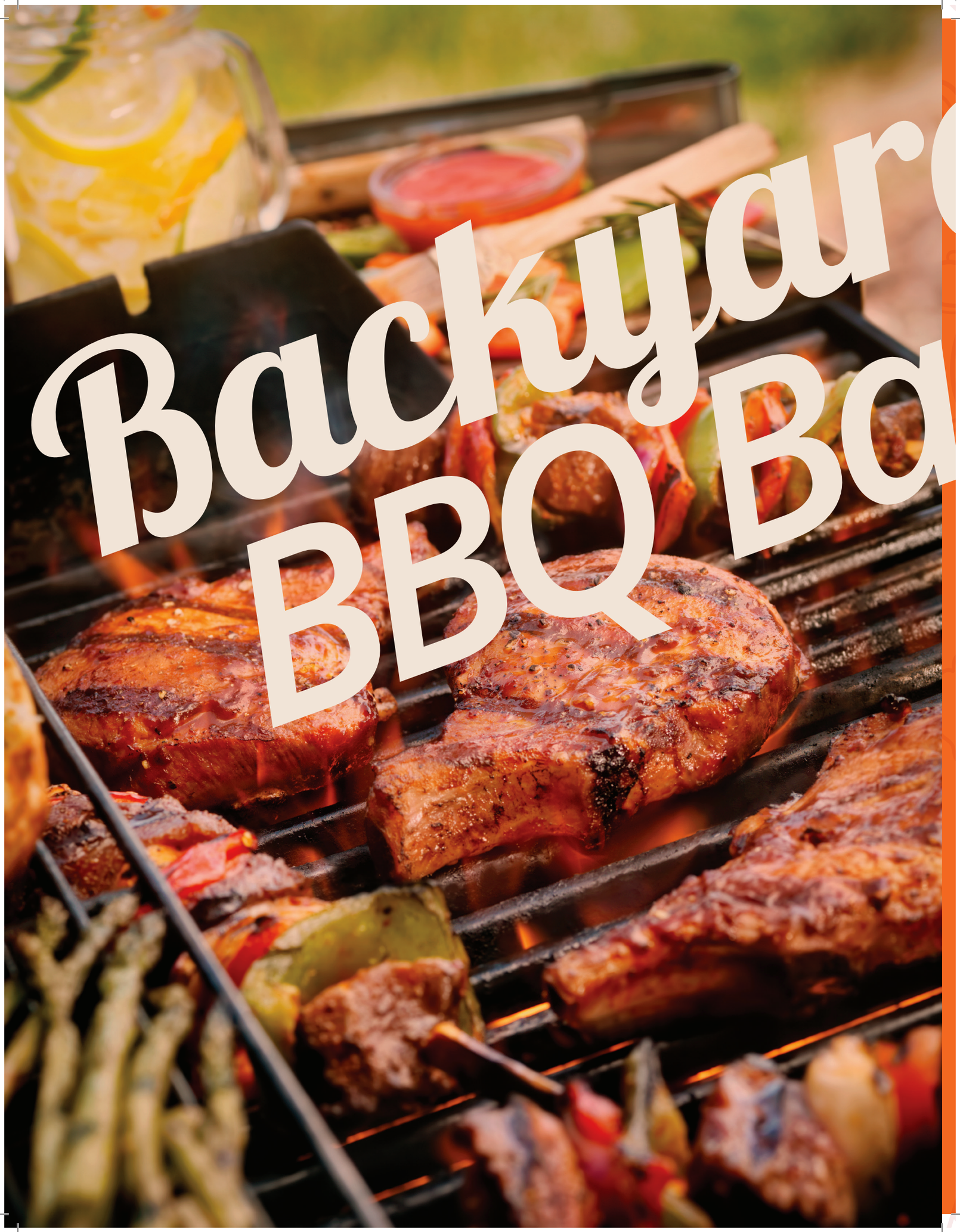
WHAT DOES THE FUTURE HOLD?

According to projections, the elderly population (65 and older) is expected to double by 2050 to 83.7 million.[17] The allure of dual residency—at least among baby boomers—may be fading. Nearly 90% of older Americans are now deciding to stay put, with 80% saying their current residence is where they plan to stay for the rest of their lives.[18]

Here are some popular online snowbird resources:

www.sno-bird.com
www.isnowbird.com
www.snowbirdlives.com
www.snowbirdrvtrails.com

[1]https://www.distance-cities.com/distance-ann-arbor-mi-to-tempe-az
[2]https://www.currentresults.com/Weather/Michigan/Places/ann-arbor-snowfall-totals-snow-accumulation-averages.php
[3]https://wallethub.com/edu/best-places-to-retire/6165/
[4]https://www.merriam-webster.com/dictionary/snowbird
[5]https://www.vacationsmadeeasy.com/TheBLT/30ThingsYouProbablyDidntKnowAboutSnowbirds.html
[6]http://www.isnowbird.com/Introduction_to_the_Snowbird_Lifestyle/History_of_Snowbirds.html
[7]https://www.vacationsmadeeasy.com/TheBLT/30ThingsYouProbablyDidntKnowAboutSnowbirds.html
[8]https://www.vacationsmadeeasy.com/TheBLT/30ThingsYouProbablyDidntKnowAboutSnowbirds.html
[9]https://www.wintertexantimes.com/
[10]http://suncruisermedia.com/Home
[11]http://snowbirdsgulfcoast.com/
[12]http://www.snowbirds.org/csa-publications
[13]https://www.topretirements.com/blog/home-and-garden/snowbirds-leaving-for-the-winter-checklist.html/
[14]https://www.homes.com/blog/2016/12/migratory-processes-snowbirds-where-they-come-from-end-up/
[15]https://www.news-press.com/story/news/local/2015/03/27/farewell-winter-neighbors-hello-slower-season/70573764/
[16]https://www.palmbeachpost.com/lifestyles/adios-snowbirds-glad-palm-beach-county-tourist-season-over/j1U0Rqq0sCYbZmZuGGotKL/
[17]https://www.cnbc.com/2017/06/09/would-be-snowbirds-come-home-to-roost-as-retirees-age-in-place.html
[18]https://assets.aarp.org/rgcenter/ppi/liv-com/aging-in-place-2011-full.pdf


Backyar
BBQ Ba

dish

Summertime never fails to deliver its pleasant surprises—the gentle breezes, a brilliant sun, a brazen blue sky decorated with small patches of glaring white, and a vibrant landscape flush with life and color.

So, what's the best way to enjoy your summer? With a picnic.

Planning Picture-Perfect Picnics

Here are a few tips to get you thinking about picnicking:[1]

Do a potluck

Send text or email invitations to friends with the promise of a sweet, delicious time in the great outdoors. Ask participants to bring sides and drinks or to help with the main course.

Make it simple

You can go nuts with BBQ picnics with sprawling spreads, but that's a lot of hard work. You want to have fun with family and friends. Reduce your BBQ offerings to a half dozen tasty recipes, each one unique and delicious.

Daring drinks

All that eating makes Jack a thirsty boy. If you're going to do a picnic in rustic style, you're going to have to do the brewskis. Beer and BBQ go together. But get creative. Instead of the standard picnic libations, explore using some exotic drink recipes.[2] We're thinking grapefruit and rosemary cocktail. Or perhaps a virgin mojito. Imagine a coconut lavender lemonade.

Music equals atmosphere

Music adds the right touch of ambiance to your picnic. While you may want to tailor your playlist to your picnic participants, you would do well to remember to go with summer-themed songs.

Here are a few classic summer songs to get you humming and hopping:[3]

- "Surfin' Safari," The Beach Boys, 1962
- "Summertime," Billy Stewart, 1966
- "Wipeout," Fat Boys and The Beach Boys, 1987
- "Cruel Summer," Bananarama, 1983
- "Summertime Blues," Eddie Cochran, 1958

Game time

You have to have some activities for your fellow picnickers. Nothing fancy. How about croquet, horseshoes, bocce ball, badminton, or lawn bowling? You can even get out the spray paint cans and create a lawn twister board.[4]

Decorations

A good rule is to keep it simple for your outdoor setup. You're there to enjoy the outdoors with family and friends. All you need is a few blankets, tablecloths, seating, tables, and maybe decorative or holiday-style lighting or other displays (that is, if you want to get fancy). And you're set. After all, picnics are all about enjoying the outdoors.

Desserts

You simply can't forget dessert. A picnic is not a picnic unless you have some sweets—and the more gooey and messier the better. How about grilled s'more banana packets?[5]

Recipes for Picnic Delight

You have an outline for your picnic. Now you're looking for some really delicious picnic recipes, with a definite BBQ twist.

How about grilled pork chops?[6] Reviewers gave this recipe five stars. Eight half-inch bone-in pork chops will do the trick for this one. Visit the Food Network for more details.

You can double or triple the serving quantities in recipes for larger picnics.

You may start the picnic munch time with a shaved vegetable salad.[7] You'll need a mandoline slicer for this one.

There's more. May we introduce to you lemony grilled salmon?[8] It serves four, and even your landlubber friends will love it. You'll need four 6-ounce skin-on salmon fillets.

Hamburgers! You can't have BBQ, a picnic, and a pleasant summer afternoon without juicy burgers.

The steak frites burger[9] will make you stand up and salute the good ole U.S. of A. You'll need four hamburger patties to get started on this one.

More Outdoor Deliciousness

Here are other dishes we're sure you'll find absolutely scrumptious:

- Brace yourself for the guacamole burger.[10]
- And it doesn't have to be early in the day to serve cheesy breakfast burgers.[11]

Visit Delish[12] to get more recipes to give your picnickers an experience they'll never forget.

Start your summer with a bang.

[1]https://www.julep.com/blog/how-to-throw-a-summer-bbq/
[2]https://www.womansday.com/food-recipes/food-drinks/g828/summer-drink-recipes/?slide=1
[3]https://www.billboard.com/articles/list/513566/top-30-summer-songs
[4]http://www.sheknows.com/living/articles/996757/how-to-make-outdoor-twister
[5]https://neighborfoodblog.com/2013/05/grilled-smore-banana-packets.html
[6]https://www.foodnetwork.com/recipes/sunny-anderson/easy-grilled-pork-chops-recipe-2106547
[7]https://www.foodnetwork.com/recipes/food-network-kitchen/shaved-vegetable-salad-3663322
[8]https://www.delish.com/cooking/recipe-ideas/recipes/a47378/lemony-grilled-salmon-recipe/
[9]https://www.delish.com/cooking/recipe-ideas/recipes/a47642/steak-frites-burger-recipe/
[10]https://www.delish.com/cooking/recipe-ideas/recipes/a47641/guacamole-burger-recipe/
[11]https://www.delish.com/cooking/recipe-ideas/g2729/best-burger-recipes/?slide=6
[12]https://www.delish.com/bbq-recipes/

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