

## *What's New at OFG?*

Spring is certainly in the air in Santa Rosa, and we hope your year is off to a bright start. It's hard to believe that this Spring we entered the two-year anniversary of Sonoma County's initial COVID prevention protocols. For many of our clients and friends the focus during this time has been on simply navigating the day-to-day living with the pandemic, and many financial tasks have stayed on the back burner. More than just postponing regular items; budgets have changed and financial goals have transformed for many families. We would like to encourage you to start working through any financial to-do's that may be overdue on your list.

Spring is often associated with the task of "Spring Cleaning" and we'd like to challenge you to go a step further. Now that you've dusted your counters and power-washed the patio, let's dive into what a *financial* Spring Cleaning looks like. On page 2, The Acorn & Oak features a consolidated list that makes it easy to jump in and maintain momentum as you check off each task. We encourage you to focus on one task at a time to avoid being overwhelmed during the process.

On a personal note, Scott & Michelle recently celebrated their 35th wedding anniversary in February and were able to get away and enjoy a few days on the Sonoma Coast. They are looking forward to celebrating their grandson's third birthday this Spring - how time flies!

You may have noticed that we've recently updated many of our marketing pieces and modernized some of our materials. From our stationery and envelopes, to brochures and newsletters, we have had the pleasure of working with a very talented local graphic designer, Annika Moore of Protea Creative. Not only did she share her brilliance with graphic design, she made the process smooth and easy with her kind nature. Supporting local small businesses has always been a priority for our family, and our firm - but working with Annika was beyond that. We highly recommend visiting [www.proteacreative.com](http://www.proteacreative.com) if you have any design need. At Oakmont Financial Group we think it's important to recognize and highlight small businesses in our community

that go above and beyond, so look to future editions of the OFG Gazette for more local spotlights. If you have a suggested business to highlight, please share with us by emailing [michelle@oakmontfinancialgroup.com](mailto:michelle@oakmontfinancialgroup.com).

We would like to invite you to connect with our office this Spring - for a periodic investment review, a financial plan update or simply to say hello. We are committed to our clients' financial success. To have success in your long-term goals, we focus on the near-term tasks - research, analysis, and establishing a clear plan for your financial future. No matter what is on your horizon, one thing remains constant - at Oakmont Financial Group we are here to work *with* you, and *for* you.





# The Acorn & The Oak

## Financial Spring Cleaning Checklist

### Update your budget

Spending patterns change over time. It's important to make sure your budget is still in balance. If you have a surplus, you may want to redirect some of your spending into an emergency savings account or consider boosting your savings to a higher level.

### Set new financial goals

Ask yourself what is truly important and whether your current spending reflects that. Perhaps your priorities have shifted during the recent pandemic. This can be an excellent time for asking yourself how to weave those changes into your financial plan.

### Check your insurance coverage

With recent market changes and building material costs, you might need more insurance coverage than you currently have and you should check-in with your insurance agent.

### Streamline subscriptions

As we all start to leave the house more, it might be time to scale back. Consider cancelling the subscription services that you will no longer be using as much and realign your budget with more normal circumstances.

### Order Your Credit Report

Your annual credit report compiles your history of managing credit and paying off debt. By checking the report every year, you'll be able to verify your information or dispute any inaccuracies.

### Conduct a Net Worth Analysis

Your net worth is a concrete measure of your wealth. It is the sum of what you own (your assets) minus the sum of what you owe (your liabilities). Tracking your Net Worth systematically can help guide your behaviors to improve your finances.

### Review Estate Planning

Estate planning isn't exclusively for the wealthy or the old—it's for everyone. Most estate plans are set up with the help of an attorney experienced in estate law who will help to draft a will or testament. If you need a local recommendation for an estate attorney, we are happy to provide one.

### Shred With Confidence

During a financial Spring Cleaning, getting rid of clutter is important - and also kinda fun! It safeguards you from becoming a victim of identity theft by allowing you to securely dispose of documents that may have personal information on it. Check the IRS website for their recommended timelines for keeping certain financial documents.



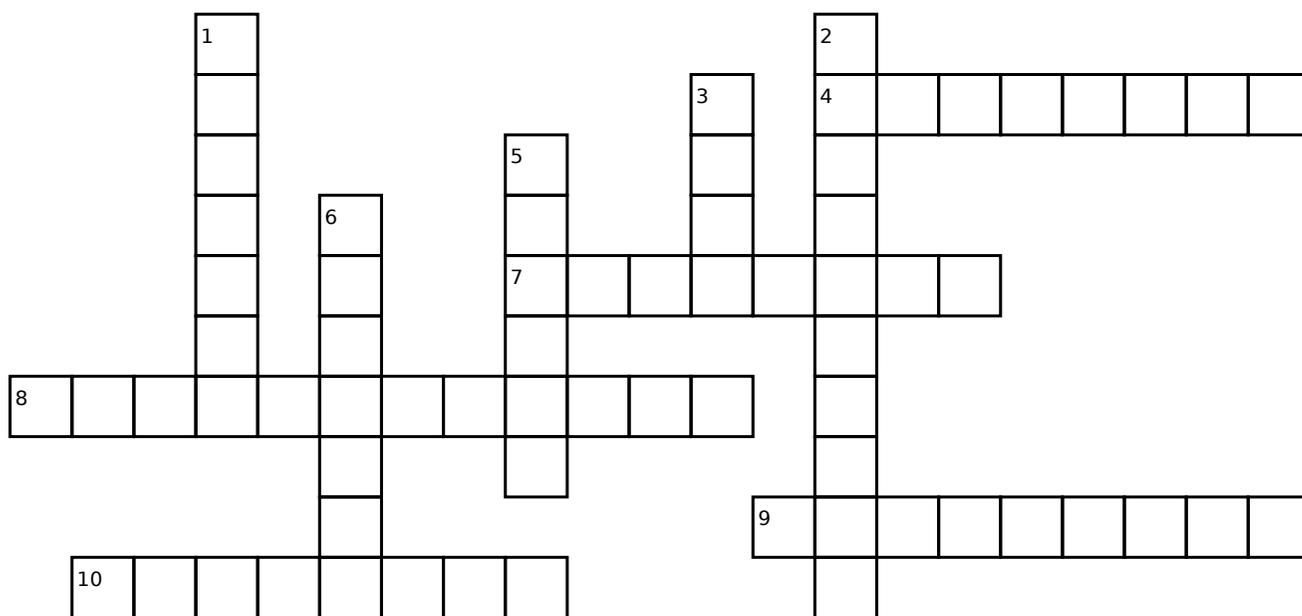
ACROSS: (4) Net Worth; (7) Analysis; (8) Wealth; (6) Teacher  
DOWN: (1) Advisor; (2) Investment; (3) Goal; (5) Referral; (9) Insurance; (10) Appreciation

FINANCIAL PUN ANSWERS:

## Thank you!

One of the greatest compliments that we can receive from you is a referral for a new client. We thank you for the introductions you've provided over the years to your friends, family and community. Our promise to you is to always be professional and direct, providing sound advice while keeping all client information confidential. We help people in all stages of their financial life and have the tools and team in place to serve all. *Thank you for the trust you put in us.*

# Financial Fun!



## Down:

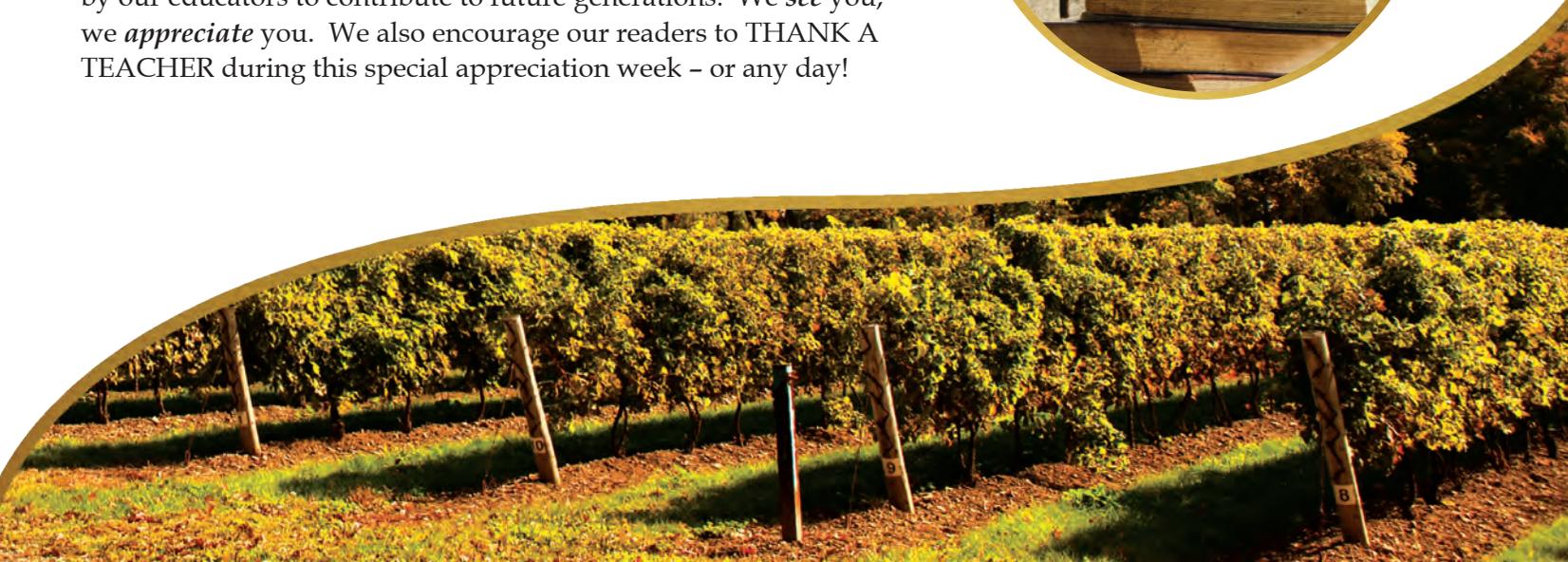
1. provides trusted financial guidance
2. asset
3. something to attain
5. prosperity or treasure
6. works in the field of education

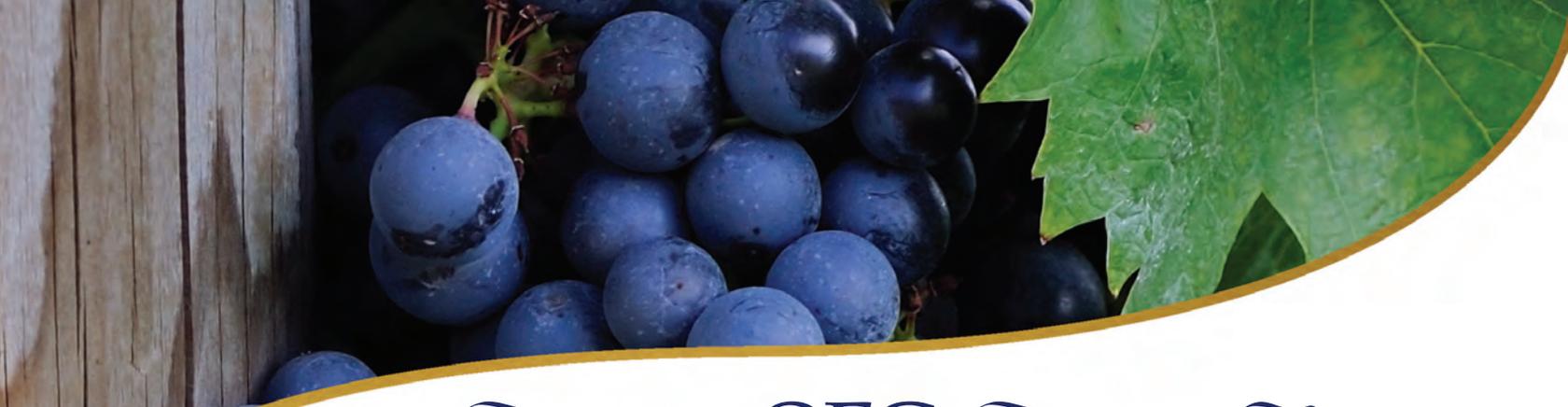
## Across:

4. a concrete measure of your assets (2 words)
7. close examination
8. gratitude
9. protection
10. recommendation

## Spotlight: Educators

Did you know that teachers' appreciation week is around the corner, May 2nd-May 6th? We have clients, friends, extended family and even a daughter who are committed to the field of education. At Oakmont Financial Group, we appreciate all the work done by our educators to contribute to future generations. We *see* you, we *appreciate* you. We also encourage our readers to THANK A TEACHER during this special appreciation week - or any day!





## From the OFG Family Kitchen

At Oakmont Financial Group, we know that traditions are important - whether they be created with family or dear friends. A favorite way of honoring those traditions in our office is by sharing some of our best recipes with one another. After many requests by friends and clients, we continue to share with you some of our favorites here. *Did you miss a previously shared recipe? Visit our website at [www.oakmontfinancialgroup.com](http://www.oakmontfinancialgroup.com) to find past recipes.*

### Avocado Salsa

#### Ingredients:

- 1-2/3 cups (about 8-7/4 ounces) frozen corn, thawed
- 2 cans (2-1/4 ounces each) sliced ripe olives, drained
- 1 medium sweet red pepper, chopped
- 1 small onion, chopped
- 5 garlic cloves, minced
- 1/3 cup olive oil
- 1/4 cup lemon juice
- 3 tablespoons cider vinegar
- 1 teaspoon dried oregano
- 1/2 teaspoon salt
- 1/2 teaspoon pepper
- 4 medium ripe avocados, peeled
- Tortilla chips

#### Directions:

1. Combine corn, olives, red pepper and onion. In another bowl, mix the next 7 ingredients. Pour over corn mixture; toss to coat. Refrigerate, covered, overnight.
2. Just before serving, chop avocados; stir into salsa. Serve with tortilla chips.



Investment Advice offered through Intrua Financial LLC, a registered investment advisor. Oakmont Financial Group and Intrua Financial are separate entities.

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We are currently setting meetings in-person, via Zoom or on the telephone. It's important to continue to meet regularly so we can be sure your financial needs and goals are aligned and addressed in a timely fashion. In addition to your regular review, we welcome you to schedule a meeting with us anytime a need might arise.



**OAKMONT**  
Financial Group

*Dedicated to Building & Preserving Wealth*