



The Painters of Pompeii:
Frescoes from the National
Archaeological Museum of
Naples
Oklahoma City Museum of Art
412 Couch Drive

More than Money

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Thank you for allowing me to partner with you in pursuing your financial goals. I'd love you to share this newsletter with friends and family. You can learn more about our approach to investing at my [website](#). *John*

[Weekly Market Commentary from LPL](#)

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Stop Giving Your Adult Kids Money!

As my wife and I crest the hill approaching the days of the empty nest, we have visions of freedom, lower bills, sleeping in more often, and walking around the house in our underwear (OK, that's more on my list).

We now have one all the way launched (married and a homeowner), one graduating college next year, and the last one fully immersed in all that is high school.

Sure, we will miss the purpose and rhythm of having the kids around. We will miss seeing their faces daily as well as the energy they bring to the family. But time passes, kids grow, things change. While our



hopes and dreams for them have come into focus as their paths become more clear – we still want to help them grow and build their future. I am sure we are no different than any other parents. We are equally sure that there will be surprises down the road.

All parents know how to give good gifts to their children. Those gifts won't and shouldn't stop just because they hit a certain age. But that help should be more than just financial. They are likely going to get whatever money you don't spend during your retirement anyway. But I want to point out a few things for you to think about before you

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Stop Giving Your Adult Kids Money! - continued

start - or continue - writing checks.

Money creates problems that more money can't solve. ~J. Paul Getty

We live in a culture that assumes money can fix anything. It can't. As a family, you have resources that may be more powerful and durable than dollars: love, time, patience, grace, forgiveness, experience, and chocolate chip cookies (they go fast, but are powerful).

We can treat our kids fairly, but we can't treat them equally.

If you have always given the same to each child – the same number of presents at Christmas, the same allowance, the same money for college, the same everything — you may have experienced that this isn't just expensive, but it also may be adding to sibling stress rather than solving it. Now that they are adults, let them know that you are always here to help them, but that help is different for each of their stories and that money isn't how you are going to define helping or love.

Keep teaching.

If you want to be a blessing to your kids and grandkids, don't just give them money – give them a purpose paired with resources. Tools without instruction become toys. Don't just help your kids get out of a bind – help them navigate their way through to a better place. This involves communication and thoughtful planning. Sharing your experience and values, paired with resources, brings about positive change.

Pass on more than just money.

What is it that makes your family great? What would make it stronger? Plan to use your current resources to build a family your children want to build upon for their futures. That is what we mean when we talk about legacy planning – not just transferring your stuff.

We all want the best for our family. We want to know that we did all we could to help launch successful kids. Just because they are adults, doesn't mean your days of helping them move forward are over. If you want some help passing on you values – or maybe just defining the values that make your family tick, let us help!

Relationship Tip

Perspective is everything.

There is a lot of heaviness in the world right now. Try to keep above it and have a 30,000 foot view of things.

Keep your core relationships the priority and let the other stuff go.

If it's not going to matter in five years, don't let it ruin today.

**DON'T SWEAT
THE SMALL STUFF...
and it's all small stuff**



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