



**Thank you, Mary
You Changed My Life** by Linda Lubitz Boone

One of the joys of helping our clients think about their goals and dreams and then creating a plan for them to actually accomplish them, is that so often, we as Advisors, also learn important life lessons from them. I would like to share a lesson I learned from one of my earliest clients, way back in 1997, that has changed my life.

Mary had just retired from her career as a teacher and was now embarking on a new career as an artist. We had worked together to help her create a plan so that she could financially prepare for this next phase of her life. She was excited about heading out to New Mexico to start painting. We were wrapping up our final meeting when she turned to me and asked, "So Linda, what are YOUR dreams?" Well that threw me for a loop. I was supposed to be the one asking the questions. But it gave me a valuable insight, which is if you really have to think about it for too long, it may not be YOUR dream, but someone else's dream for you. The answer to her question immediately sprang into my mind – I had always wanted to spend an extended period in France. I had the good fortune of starting to study French when I was 9 years old, taught by a vivacious and wonderful teacher, Mlle. Hubert, from Paris. Through her love of her country, I was also bit by the Francophile bug and had always wanted to go to France. Here I was at age 47 and had never been. Shame on me.

So I told Mary that I wanted to spend a month in France. Then she asked me, "And WHEN are you going to do this?" and another valuable insight learned, at least for me. By putting a time frame to the dream and telling someone else you are going to do it, it becomes real and accountable. I told her that I would go next summer. Remember 1997 - there were no cell phones; I am not sure if Al Gore had invented the internet yet, but it wasn't as easy to keep working remotely as it is now. In addition, since I had just started my firm a few years earlier, I only had one staff member, many of you may remember Ami Keslov, so I had no backup for giving advice to clients while

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**Your 2016 Financial To-Do List:
Month by Month - March through June.**

- March:** 1. Make sure your retirement plan contributions are maxed out—\$18,000 or \$24,000 if you are over age 50.
2. Consider a "backdoor" Roth IRA if appropriate.
3. Fund Health Savings Account for 2016. Limits are \$3,350 for singles and \$6,750 for family. Age 55 and over get an additional \$1,000.
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My Money Life

It's that time of year!

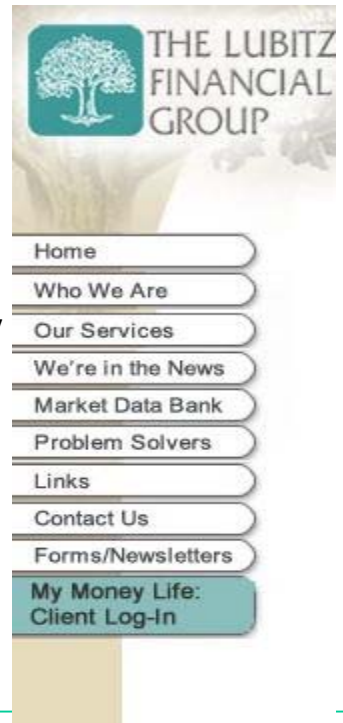
Are you emailing your tax returns to your CPA? Is your accountant sending you confidential tax information via e-mail?

Our My Money Life Client Portal enables a safe and easy way to send, save and receive these documents in a more secure way.

www.LubitzFinancial.com > **Client Log-In**

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AROUND THE OFFICE

Furthering the Profession ... Phil presented a Continuing Education (CE) Seminar on “Proactive Mitigation of High Net Worth Clients’ Tax Liability in 2016” at the Jewish Community Foundation’s Professional Advisory Council (PAC) Lunch.



In the News ... Jorge wrote his first article in *Diario de las Americas*. Check out our “in the news” on www.LubitzFinancial.com. **Phil** recently authored *Journal of Financial Planning* December column, “Innovative Uses of Variable Annuities for Legacy Planning.” His article “ABLE Act Considerations for Estate Planning” was featured in *Journal of Financial Planning Best of 2015 Magazine*. **Education ... Joshua** had a busy month! He visited the *Inside ETF Conference* in Ft. Lauderdale where he learned about new Exchange Traded Fund providers. The highlight was meeting Kevin O’Leary from *Shark Tank* and hearing a presentation on what makes a successful business pitch.

Later in February, Joshua attended the *Tools for Technology Conference*. This is the premier event for the software providers we use behind the scenes in our practice. He brought back quite a few ideas we expect to work into our business over the next year. Somehow through all the education, he was also able to surprise his wife, Megan, with a birthday trip to New Hampshire to spend time with her family. What a guy! In January and February alone, **Phil** attended three Estate Planning events and two Financial Planning Association events. Talk about a thirst for knowledge!

Jorge initiated a Leadership Training Program as well as attending several FPA functions. **Giving Back to the Community ... Linda** attended The Women of MBAF’s “Influential Women of Today” event in early February. LFG sponsored a table to honor one of our great friends who has lost family members to Breast Cancer, at the Palm Beach Hot Pink Luncheon and Symposium. So glad we can help such an important cause.



Family & Personal Matters... Clint and his wife, Sarah, travelled to Texas for the birth of their new nephew, Nixon. **Madeline’s** 10 year old sister, Gabriela Danclar, was awarded a Gold Medal from Miami-Dade Public Schools for the Science Fair. Kudos to all her hard work. **Madeline** also visited her family in New Jersey and was able to meet the newest addition to the family, baby Caylahnie Rosalee. Although she was happy to spend time with them, she was ready to come back to the warm weather. **Jorge** also would like to share his wife Ana’s new job as lead talent partner for QBE. **Nancy** spent a few days in beautiful Colorado with a quick trip to Los Angeles to hug and kiss her third grandchild on his six month birthday!

Exotic Travel ... Jorge went to Asia for the first time and visited Tokyo (enjoyed an “onsen” or Japanese hot spring) and Hong Kong where he ate foods whose names he can’t remember- or maybe doesn’t want to?! **Linda** and Norm spent Christmas in Rome and New Years Eve in St. Paul de Vence, France. Their first Roman experience and not the last.

Travel Tip from Ellen

In mid-January, our son Asher left Miami to spend a study semester abroad in Barcelona. The course includes 23 students from various American universities. The group was greeted at the airport and taken by bus to a hotel, where they’d stay for several days before each going to a host family. Upon arrival at the hotel, the staff was giving an orientation in the lobby, with everyone’s luggage in plain view. In a snap, my son’s messenger bag, sitting on top of his suitcase, was taken by someone nearby who appeared to be on a cell phone. It was as quick as looking in the opposite direction for a split second. The bag contained his MacBook Air (laptop), several other electronic devices, chargers and converter plugs. Fortunately, his passport and cell phone were in his pocket. We were shocked, but not completely surprised. With stories of pickpockets and petty crime in parts of Europe, my son had been asking if it would make sense to sign up for property insurance. But with so many details before leaving, we almost forgot. Then the night before he left, he asked again. We found a reputable insurance plan available to university students, faculty and staff for the protection of personal property, and immediately registered online. The basic policy is \$85 for the entire four months, covering \$3,000 in valuables. Out of the 23 students, Asher was the only one with insurance. Although the theft was a hassle, it provided an excellent lesson going forward. Two other students have since had items stolen – one on the Metro and the other while sitting at a café. Meantime, we received a reimbursement check for all the lost items, with a remaining balance on the plan covering the rest of Asher’s stay. It’s a small price to pay for priceless peace of mind!

Thank You Mary.....

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I was away. Well, I made my plans to go to France. Actually to rent a house in Nimes, in southern France. I then called all my clients to let them know that I would be away for two weeks and if they needed any money or had anything that required my attention, to please take care of it before I left. At that time I think I had only 20 clients, but still there were 20 families who were counting on me. I had a wonderful time although I did buy quite a few phone cards and spent time in numerous phone booths calling Ami just to check in.

The trip went well and upon my return, another lesson learned. Ami shared with me that she was quite uncomfortable while I was away just in case a client needed something she could not handle. So I realized that if I was going to continue living my dream, I would have to hire another advisor. Gulp. Since I wasn't making that much money, I would have to take a pay cut to hire someone else, but my dream was so strong that I knew that was what I had to do. And wonderfully, within a year, we had enough new clients to be able to pay that new

salary and I could go back to my previous salary. And my summer trips to France continued for many years, and now I can travel the world with my wonderful husband, Norm.

Why do I share this story with you? Primarily because I want to be an example to all those busy people who may be reading this to let you know that if the dream is strong enough, most of the time you can find a way to achieve it. There may be sacrifices along the way, but by having a dream and building a foundation around it, you too can take time away from your regular day and live your dreams. We've used technology to allow easier remote access ... we even "see each other" on our phones when we call in via tiny cameras and screens on each phone.

I hope you will think that if Linda, who is running a business, helping clients and mentoring new advisors can get away, maybe you can as well. As long as that is YOUR dream. I look forward to learning your dreams and exploring how we can be helpful for you in achieving them.

**Seven Travel Essentials**

1. Earplugs ... no further explanation necessary!
2. Eye Mask ... catch a few zzz's on well-lit planes and noisy trains.
3. Melatonin ... over-the-counter relaxation.
4. Massage Balls ... tennis balls on the hotel room floor will do, but google pinky balls.
5. Comfy Socks ... never walk thru an airplane cabin barefoot. Yuck.
6. Peanut Butter ... you can always find something that goes with peanut butter.
7. A Gift ... we often depend on the kindness of strangers. A regional t-shirt or candy will do!

Your 2016 Financial To-Do List: Month by Month - March through June *(continued from page 1)*

April 1. Know what to save and what to shred. Check with us for a list of what you can safely get rid of. If you are a client and have papers that you need to shred, please bring them by the office. We have a shredding service that you can take advantage of. Bring them when you have your next meeting or call and let us know you are coming with your boxes.

2. Go paperless .

3. Create a master directory outlining all financial accounts, provider name, account number and any other important information. OR You can start using our secure online client vault so these important records are available 24/7 wherever you are. See page 1 for details

4. April 18th is your tax-filing deadline or to file an extension if you need more time. Individuals also have to make quarterly estimated tax payments by this date.

May 1. Assess your emergency fund. Is it enough to handle reasonable unplanned expenses? If not we can help you create a "save to spend" account.

June 1. If you are retired, review the LFG Spending Policy Statement to make sure you are on track for your annual portfolio withdrawals

2. If you are starting or continuing your savings, review your LFG Savings Policy to make sure you are on track for your savings.

3. June 15th is date for quarterly estimated tax payments.

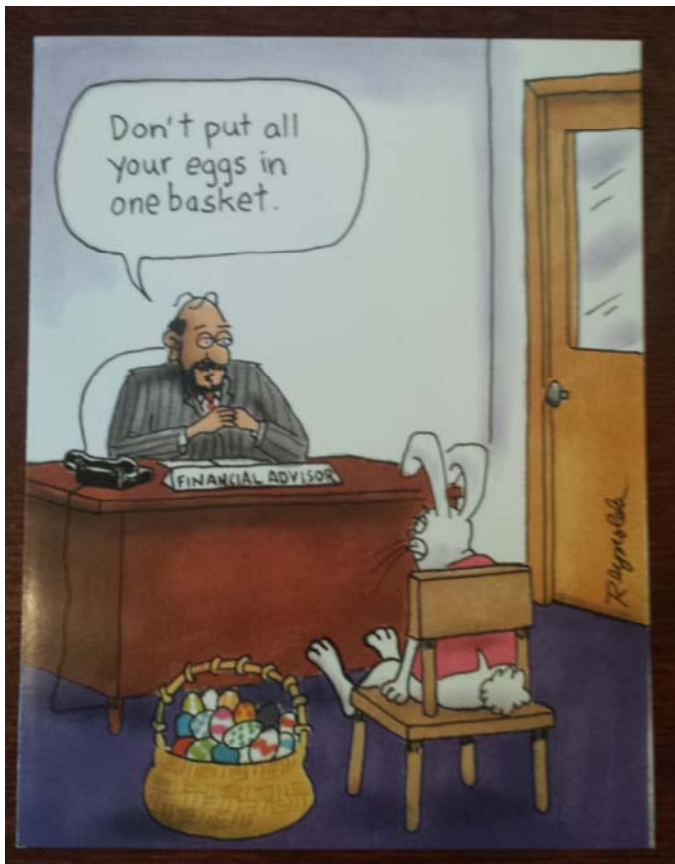
We welcome the opportunity to help you, your family and friends achieve peace of mind related to wealth and life transition planning.

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Thoughts to Live By ...

“It’s not the years in your life that count. It’s the life in your years.”

~ Abraham Lincoln

“There are seven days in a week. Someday is not one of them.”

~ Rita Chand

“If you don’t believe in miracles, perhaps you’ve forgotten you are one.”

~ ww.notsalmon.com

“Adventure is worthwhile.”

~ Aesop

“The more you praise and celebrate your life, the more there is in life to celebrate.”

~ Oprah Winfrey