



October, 2017

These past few months have been pretty stressful for many of us who live in Florida, California, Texas, Puerto Rico, Mexico and our neighboring islands due to unexpected, very disruptive and dangerous natural disasters. Everyone was affected in some way, through actually experiencing the events, knowing someone who was, or being subjected to constant media coverage. Fortunately, we have checked with all our clients and none experienced life threatening events or severe property damage. We are all so fortunate and I am so grateful for the team at The Lubitz Financial Group. Everyone stepped up to the task of securing the office, keeping in touch with each other as technology permitted, cleaning up our damaged office and checking in on clients who might have been in impacted areas. And we are so appreciative of our clients who reached out to check on how we were.

I always try to learn from difficult experiences and these are some of my takeaways:

- If you are travelling away from home, make sure you don't leave a car at home with an almost empty gas tank
- Make sure you have cell phone chargers (that work); Most newer cars can also charge your phone while off without draining the battery
- Those radios with the cranks to charge your cell phone take more cranks than any normal person can do
- A car headlamp is handier than a flashlight – keeps your hands free
- If you are caring for an elderly person, be aware that they can be severely impacted by days of high heat, so have a plan in place for where you can take them to get cooler air.
- Sharing with your neighbors helps everyone – what goes around, comes around
- Make sure that your property & casualty insurance is adequate should the disaster really impact you
- Turn off the TV for the few days leading up to the storm; tune in intermittently for the NOAA updates. I found myself increasingly anxious whenever I watched the TV. No need to subject yourself to the constant barrage of worry.
- The app called GasBuddy helped me find a gas station nearby where I could get gas at 4:00 a.m.
- Having installed a window with hurricane protective glass helped bring light into the house when all other windows were covered by shutters and the house was dark
- Cook meats and other foods you have in the freezer so you have meals already prepared and can be heated up on the barbeque. Brew a few pots of coffee in advance so you've got a morning cup if you need it to get started. Warm coffee is better than none.

If you have other tips, please share with us so we can add them to our library of helpful checklists.

Speaking of learning, I have become a beneficiary of my husband's business school experience through attending his Harvard Business School reunions every 5 years. For 2 ½ days, we get to choose from among over 50 sessions taught by HBS professors on topics ranging from "Where Does Prosperity Come From" to a panel on "Aging Parents: Navigating the Journey Successfully" to "The Privacy Paradox: Privacy and Disclosure in the Digital Age". My two favorites this year were "Is American Democracy in Trouble" and "Happy Money: The Science of Happier Spending".

Cliff notes for American Democracy:

David A. Moss, Professor of Business Administration, with a specialty in history, has surveyed political partisanship since the founding of our nation. His finding is that we have had periods of partisanship that have been more extreme than what we are experiencing today – the Civil War being a prime example. However, in the past, our national motto of E Pluribus Unum – Out of Many One, has sustained us during difficult times. Our common belief that together we are better off than alone, which has been taught for generations in our schools in Civics courses is in danger of being ignored and he feels that it is due primarily to the fact that Civics and American



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History are rarely taught in public schools anymore and when they are, it is not in an engaging manner. But I left the session with a visceral feeling of hope, which I haven't felt in a while because of what he and his colleagues at Harvard are doing. He has developed a cash method course on the history of American democracy, which is available FREE to high schools around the country. There are over teachers in over 30 states who have taken him up on the offer of the free course and teaching civics again. Students are embracing the course and hopefully the benefits will spread. He is even teaching the course to the Chiefs of Staff for many members of Congress and there is goals of having each member of Congress participate. Why am I sharing this with you? It is because I believe that what he is doing is critically important to the future of our country and if you have any contacts with teachers or education administrators, please let me know and they can be contacted by Mr. Moss to explore the opportunity to teach this in their school. I plan to write to my Representatives supporting this effort and believe that besides fulfilling my duty as a citizen to vote in every election, it is also a duty of a citizen to be active and contributing to the community. I hope to hear from you if you have an educational connection.

Finally, we continue to celebrate the 20<sup>th</sup> year for The Lubitz Financial Group and it gives us time to pause to reflect on our theme of Past, Present and Future. Our firm has grown and gotten so much better over the years, and I am so grateful for the positive input and caring of our team to help sustain and support the original mission of the firm which is "To Make a Positive Difference in our Client's Financial Lives". What makes us different from other firms is our people and our clients, who appreciate what we add to their lives. Thank you for inviting us into your life and we hope to continue over the future to help enhance this relationship. We are developing special programs for children of our clients who may not have accumulated the level of wealth of our typical clients but need good advice so they can make good financial decisions. If you have children that you believe could benefit from working with us, as many of you have already done, please consider talking with us about what we can do for them.

Best wishes for a fulfilling and healthy last quarter of the year.

Linda Lubitz Boone, CFP® and the team at The Lubitz Financial Group