



July 2018

I suggest that part of every summer, spring, fall or winter is used to take a vacation to a country outside the USA. The personal benefits of stepping away from the demands of your daily life, meeting people from different cultures and disrupting your normal schedule can help you take a breath and gain some perspective on what is truly important. Even though it is getting more difficult to find places that have not fallen prey to the “Americanization” of McDonalds and Coca Cola, you can still find the quirks, follies and customs of our overseas friends and I find that so delightful. We have just returned from a visit to the British Isles, which included a “walk” through the Cotswolds (although Norm referred to it as a forced march), sitting in a few pubs cheering the British soccer team as they advanced beyond what anyone thought, driving through the stunning countryside in Wales, and of course visiting some very old churches and castles. There are more castles per square mile in Wales than anywhere in the world. Who knew?

As you might expect, I tend to view things through my lens of being a financial planner – I just can’t help it. I was delightfully rewarded in a tiny church in the Cotswolds. In the small village of Stanton, I found one of the most intimate and “human” churches which is still the center of village life. It’s foundation dates back to the 8th Century, but what caught my eye was a large plaque above the entry door. It was the listing of the gifts made by a single woman who died in 1895. It was such a clear declaration of philanthropy and caring for her community and the wide range of beneficiaries. The congregation felt it was so important that this large plaque was created.



I hope you can read this photo, but in case you can't, a few of the gifts were: to the Parish of Stanton to buy coal for the poor and for the purchase of blankets for the poor; the Gloucester Infirmary; Muller's Orphanage; and the Kings College General Hospital, in total 15 different beneficiaries. All were left "free of legacy duty" or in those days the estate tax. The celebration of her generosity for all future generations to see and, hopefully, emulate reminded me of the importance of giving back. It does not take a lot of money to make a difference! My husband, Norm, found an organization called DonorsChoose.org that we have been excited to participate in. Its goal is to support a classroom and build a future. Teachers all over the U.S. need help to bring their classroom dreams to life. You can choose a project, by zip code, by teacher or by topic that inspires you, and you can give in any amount. We sent some money to Mrs. Avilez's



project, “Learning through Art.” She needed supplies for her 4th grade students. Her students needed tempera paint, crayons, construction paper and brushes to develop their creativity. Art is another way of thinking and learning. It transfers to all subjects and helps develop critical thinking and problem skills. I don’t know about you, but my teachers never had to use their own money to buy supplies for my classes. We had gone online, found this project, sent a relatively small amount of money and a few weeks ago, we received a large manila envelope filled with thank you notes for the children in the class. Wow, was that cool! We certainly do not expect a marble plaque to be made in our name, but hopefully, my sharing this easy way to be philanthropic and directly impact the lives of school children might make a difference.

As I said earlier, travel helps expose us the “quirks” of others and I couldn’t stop chuckling as I read these wacky British tips for saving money:

“Use tomato ketchup to get rust marks off taps and towel holders in the bathroom. Acid from the tomatoes and vinegar in the ketchup will make them all shiny again.”

“If you have an old umbrella, use the material to put around your shoulders when dying hair so you don’t get dye on your towels”.

All things we can’t control, so thinking about doing some good for others is something we can control and it helps us feel better. I hope this letter causes you to think about this and have a wonderful summer.

Best personal regards,

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