

ON WEALTH

FALL 2018 – WINTER 2019 NEWSLETTER



Three Leaf
FINANCIAL



LOOKING TO 2019

How to Prepare for the New Year

THE SANDWICH GENERATION

Members of this generation care for aging parents and children. How do they do it? What challenges do they confront? Learn more about this growing segment of our society.

HOW TO WRITE A FAMILY NOVEL AND WHY

What is it? Why is it important?
And how do you do it?

LIFESTYLES OF THE DUAL RESIDENT

Who are they? Why do they do it?
Learn all about the motivations and
habits of snowbirds.

WELCOME

DEAR CLIENT,

We hope you're looking forward to the upcoming Holiday Season. This time of year, provides many of us an opportunity to experience cooler weather and relief from the sweltering summer temperatures.

Just as the leaves change colors to welcome in a new season, Three Leaf Financial has some big changes of its own.

We are pleased to announce a new addition to the Practice's Family. In July of this year, we welcomed Jason E. Torres into the practice as we continue to develop and grow. Jason graduated from William & Mary and had spent the last 7 years working with the Fairfax County Circuit Court's Land Records Office. He brings with him a passion for guidance and service. We look forward to having him take on clients of his own beginning in the Summer of 2019, upon the completion of all necessary licensing and training. If you see him in the office during your next visit, do not hesitate to introduce yourself.

In this Fall 2018 Newsletter, we offer you several timely and lively articles that will help make your autumn more enjoyable and productive.

We'll explore the challenges of the sandwich generation, those people who are struggling with the responsibilities of caring for elderly parents and children. We'll also learn how to prepare financially for the new year, as it is never too early to start planning.

We'll discover why writing your family story is important and how to get started.

We hope this newsletter, filled with fun advice and important information, will make your autumn more fulfilling and meaningful.

As your financial professionals, we at Three Leaf Financial wish you success, wisdom in planning, and an appreciation for what lies ahead.

Contact us today. We'd be very happy to help you pursue your financial goals.

WARM REGARDS,

Derek N. Sauerwine

Advisor & Founder



DEREK N. SAUERWINE
FOUNDER & ADVISOR



CINDY SERAFIN
OPERATIONS MANAGER



JASON E. TORRES
Associate Advisor



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HOW TO PLAY SUDOKU

Sudoku or "single number" is a logic-based number-placement puzzle. The objective is to fill a 9×9 grid with digits so that each column, each row, and each of the nine 3×3 subgrids that compose the grid (boxes) contain all of the digits from 1 to 9 once.

	1	7				3	5	
2			1		9			8
5				7				2
	7			4			8	
		5	6		8	4		
	4			9			1	
7				6				4
1			4		7			6
	6	3				8	7	

Looking TO 2019

HOW DO YOU PREPARE FINANCIALLY FOR

THE NEW YEAR?

What do you want to do? Lose weight? Learn a second language? Get in shape? Learn something new every day? Take a vacation? Get out of debt?

What better time to commit yourself to a new course of action in life than at the end of the year? More than 40% of Americans “usually” make New Year’s resolutions.¹ Another 17% make resolutions “infrequently.”

Losing weight and eating healthy took the top spot of resolutions in 2017 at 21.4%. Next up: making self improvements, 12.3%. Third place goes to making better financial decisions: 8.5%.

Nearly 10% of people who make resolutions are successful. Surveys show that more than 42% of people always fail at keeping their resolutions.

NO PLAN, *KNOW PAIN*

How about financial preparedness in general? One third of Americans have no financial plans.² And nearly 60% of Americans believe their financial plans need improvements.

The months leading up to the New Year provide the ideal opportunity to either develop a financial plan or improve an existing one. After all, the New Year sets the stage for the tax season and for changes in financial requirements.

LET’S LOOK AT THE BUDGETS OF THE AVERAGE AMERICAN HOUSEHOLD:

- The average income in 2016 was \$74,664.³ Expenditures on average were \$57,311. That left \$17,353 in spending money.
- A third of housing costs went to paying for rent or mortgage.
- About 56% of food budgets go for groceries and 44% for eating out.
- The average household spends 40% of transportation costs on vehicles (which may include making loan payments), 21% for gas and oil, and 32% on other costs, such as repairs.
- More than two-thirds of health-care costs cover insurance.





THE IMPORTANCE OF BUDGETS

Creating a household budget allows you to track expenses and make adjustments to your spending. Budgets give you the ability to pursue your financial goals according to the timeline you establish. Budgets may also help you avoid or mitigate the impact of large, unanticipated expenses.

All of those are good reasons for creating a budget, yet only one in three Americans prepare or adhere to detailed budgets.⁴ Budgets also enable you to plan your life more effectively to avoid living paycheck to paycheck, which makes you more susceptible to financial setbacks.

Research shows that more than a quarter of U.S. workers live paycheck to paycheck. More than

70% of workers said they're in debt, and 56% say they expect to remain in debt.⁵

Are bigger paychecks the answer? Not really. While more income pushes the percentages down slightly, higher earners still make the same mistakes and suffer the same consequences.

Nearly one in 10 workers making \$100,000 or more say they live paycheck to paycheck, and almost 60% of them are in debt, according to research by CareerBuilder.⁶ The percentages rise as income levels decline.

*“THE MONTHS LEADING UP
TO THE NEW YEAR PROVIDE
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A FINANCIAL PLAN OR
IMPROVE AN EXISTING ONE.”*

Here is
HOW A BUDGET
CAN HELP YOU.⁷



IT KEEPS YOUR GOALS WITHIN SIGHT.

Your goal may be paying off debt, going on a special vacation, making a down payment on a house. But without a financial plan to pursue your goals, you're just wishing and hoping.

IT RESTRAINS YOUR SPENDING TENDENCIES.

A budget will highlight financial habits and patterns that may be working against your goals. A budget provides you with a clear picture of your income and outgo.

**IT HELPS PAVE THE WAY
FOR PURSUING A GOLDEN RETIREMENT.**

Designating a percentage of your income to a retirement account, such as an IRA, 401(k), or other fund, may help you avoid significant financial shortfalls later in life.

**IT HELPS YOU BRACE
FOR THOSE INEVITABLE EMERGENCIES.**

Life happens. Sickness, injuries, divorces, deaths of loved ones, or other tragedies can derail the rosiest of financial dreams. Setting aside as little as \$10 or \$20 a week for emergencies can build a sizeable emergency fund more quickly than you think.



BACK TO *THE FUTURE*

What exactly should you do to prepare for 2019?⁸

First up, determine what you want to do. Set a goal. Your first one could be as simple as paying off a high interest credit card, building that emergency fund by designating \$15 a week to a savings account, or establishing a retirement savings account.

Next up, prioritize. Which bills or debts do you want to pay first? Target those credit cards that have the highest interest rates. Do the math. If you owe \$20,000 on a credit card with a 19% interest rate, you'll be paying \$3,800 in interest by the end of the year (and you'll do it again next year if you maintain that balance). The same amount of money in a bank certificate of deposit at a 4% rate will pay you \$800. The difference is an outgo of \$3,000. Your best bet for the long haul just may be eliminating that high interest credit card first.

Open an Individual Retirement Account (IRA) and start making contributions. A financial professional may be able to help you decide the best type of retirement account to suit your needs.

Close those extra accounts. We're talking about the ones you don't use. Do you really need to have all

those bank and credit card accounts? Many charge fees. Keep only the ones you use.

Discover what you love to do and see if you can earn money doing it. It could be a hobby, a hidden talent, or a long suppressed passion. With a little research and investigation, you can find opportunities to cash in on the fun stuff in life. How about painting? Woodworking? Or even bookkeeping? You'd be surprised what you may discover.

Keep the change—for yourself. When you pay with cash while shopping, round up, and put the change in a large container at home. Imagine yourself buying groceries. The bill is \$96.33, and you give the cashier \$100. Put the \$3.67 in your special container. It might surprise you, but you could generate several thousand dollars over the course of a year.

Use personal finance software (or an app) to build your budget. You multiply the benefits of following a budget with a system that tracks your spending and income with precision. A software budget enables you to know exactly how you spend your money on very detailed items, such as haircuts, gasoline, or movie tickets.

IT HELPS SPOTLIGHT YOUR BAD HABITS.

This point is worth repeating. A budget will show you where you're going astray. Do you really need to go to that expensive restaurant with your work buddies every day at lunch? Do you really need 700 satellite channels, especially when you only watch four of them?

IT HELPS YOU SLEEP BETTER.

Really! Without a budget, you may find yourself in an unexpected financial situation where you suddenly can't pay a particular bill. That causes stress and sleepless nights. A budget allows you to see all your upcoming expenditures at a glance, prioritize payments, and reduce surprises. That's good for sound snoozing.

START MAKING PLANS *NOW* FOR A HAPPY AND REWARDING NEW YEAR. MAY 2019 BE YOUR BEST YEAR EVER!

SOURCES:

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²<https://www.cnbc.com/2015/04/29/one-third-of-americans-lack-a-future-financial-plan-study.html>

³<https://www.debt.com/edu/personal-finance-statistics/>

⁴<https://news.gallup.com/poll/162872/one-three-americans-prepare-detailed-household-budget.aspx>

⁵<http://press.careerbuilder.com/2017-08-24-Living-Paycheck-to-Paycheck-is-a-Way-of-Life-for-Majority-of-U-S-Workers-According-to-New-CareerBuilder-Survey>

⁶<http://press.careerbuilder.com/2017-08-24-Living-Paycheck-to-Paycheck-is-a-Way-of-Life-for-Majority-of-U-S-Workers-According-to-New-CareerBuilder-Survey>

⁷<https://www.investopedia.com/financial-edge/1109/6-reasons-why-you-need-a-budget.aspx>

⁸<https://www.thebalance.com/new-year-financial-resolutions-356029>





THE SANDWICH GENERATION

They are hard pressed on both sides. They manage the needs and challenges of several households. They firmly occupy the middle ground between two generations.

They are members of the sandwich generation. Typically middle-aged, they often help support parents 65 or older and children under the age of 18.¹

The name refers to those people who are “sandwiched” between providing care for an older generation and a younger one.

WHAT IS HAPPENING AND WHY?

Changing demographic trends, shifting economic landscapes, healthier lifestyles, and longer life spans are putting an even greater squeeze on the sandwich generation.

On the one side, postponing childbearing until the 30s means middle-aged parents are taking care of teenagers.

On the other side, the parents of middle-aged parents are often in their late 60s and 70s, when health concerns become acute and evident.

Adding to the pressure on members of the sandwich generation, sometimes called “sandwichers,” is the growing number of boomerang children, adult children returning to their childhood homes to live with their parents.

THE SANDWICH SQUEEZE

While retirement for many sandwichers may be on the distant horizon, the generational squeeze is taking an immediate toll, especially when unanticipated expenses are factored into the equation.

In particular, boomerang children are compelling members of the sandwich generation to rethink their long-range plans (which may include retirement) and often require the sandwichers to make unpleasant lifestyle adjustments.²

The opportunity for boomerang children, who are struggling to find their own financial footing in a complicated world, to save money by living at home is enticing.³ In fact, boomerang children—25- to 35-year-old Millennials—are returning home in rising numbers; 15% of them live in their parents’ home.⁴

These percentages are significantly higher than in previous generations: 5% more than the Generation Xers who lived at home in 2000 (10%) and nearly double the percentage (8%) of members of the Silent Generation in 1964.

Looking at the phenomenon from the other side, people are living longer; life expectancies are lengthening. The average life expectancy in the U.S. is longer than any other time in history.⁵

The average life expectancy in the U.S. at birth, according to the Centers for Disease Control and Prevention, is nearly 79 years.⁶

According to the international Organisation for Economic Co-operation and Development, 65-year-old men can expect to live about another 18 years, while women in their middle 60s can expect to live at least another 20 years.⁷

The percentage of the population 65 and over has also risen. In 1950, it was 8%; it was 12% in 2000 and is expected to reach 20% in 2050.

MORE SANDWICHERS?

The trend is expected to continue to grow as young adults seek more pragmatic solutions to financial challenges and older, retired adults live longer and fuller lives. Currently, 15% of middle-aged adults provide financial support to aging parents and children.⁸

While the numbers of sandwichers isn’t expected to increase substantially, the financial cost for care will, researchers say; and the bulk of the financial pressure on members of the sandwich generation is expected to come from their children, both young and adult.

With the added and sometimes unexpected burden, sandwichers have to make sure to take care of themselves to avoid burnout or making bad health or financial decisions.

STEPS TO MANAGING THE PRESSURE

If you're a sandwicher, here are some ways to help make your life easier, more enjoyable, and less stressful.⁹

TAKE CARE OF YOURSELF.

With the responsibility of providing at least part of the financial and emotional care for both elderly adults and children, the stress can get overwhelming at times. Emergencies can throw well-organized schedules and plans into disarray. Self-care is vital to help you maintain your calm and cool. Stay healthy. Stay strong.

KEEP EVERYONE UPDATED.

As the liaison (or middleman) for relatives and friends, you may get inundated with requests for information about the health of your parents, the status of your adult children, or the development of your young children. Send regular group emails or texts to friends and family members with updates on health and other matters.

SHARE THE WORK.

Taking care of two generations and managing the needs and life challenges of so many people with divergent needs can be trying. You can't do it alone, at least for the long haul. Start delegating the duties. Assign chores to the children, especially the older ones. Enlist your siblings to help your parents with paperwork or other concerns.

SEEK HELP.

If no one is volunteering, consider hiring someone to help with tasks or chores. Babysitters can fill the void for doctors' appointments and home care aides can help when you're with your children. Housekeeping services can also take up some of the slack.

CHANGE YOUR WORK SCHEDULE.

See if your employer will allow you to change your schedule. A more flexible schedule may allow you to adjust to respond to the needs of your parents and children more efficiently.

DETERMINE WHAT'S MOST IMPORTANT.

In other words, prioritize. Your daily schedule is fixed. You only have 24 hours. Draft a list; eliminate wasteful activities. Keep your to-do list simple and pliable.

THINK ABOUT YOU.

Be selfish. Set time for unwinding and relaxing. Watch your favorite show, read a good book, or enroll in an aerobics class. The time away will give you a chance to recharge.

TALK IT UP, EXPRESS YOURSELF.

Seek emotional support from close friends or family members. Sometimes just venting helps soothe your soul. Joining a support group is a great way to relieve the pressure and find comfort from others who may be undergoing similar experiences.

ENTER THE NOW.

Sometimes life can feel stressful and ambiguous. You may wrestle with mixed emotions. You may be plagued by guilt, imagining you haven't spent adequate time with aging parents or young children. Put an end to the negativity. It may be hard at times, but years from now you'll take comfort and joy in knowing you invested yourself in doing what was right for the people you love.

If you are part of the sandwich generation, remind yourself that your service is a reflection of who and what you are. You are fulfilling a noble obligation to provide care for people who need you.

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³<https://www.cnbc.com/2018/03/29/for-the-boomerang-generation-there-are-pitfalls-to-moving-home.html>

⁴<http://www.pewresearch.org/fact-tank/2017/05/05/its-becoming-more-common-for-young-adults-to-live-at-home-and-for-longer-stretches/>

⁵<https://gerontology.usc.edu/resources/infographics/americans-are-living-longer/>

⁶<https://www.cdc.gov/nchs/data/hus/hus16.pdf#015>

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HOW TO WRITE A

Family
Novel

AND WHY?

¹https://www.amazon.com/exec/obidos/ASIN/0868066303/writerswrite/ref=as_at?creativeASIN=0868066303&linkCode=w61&imprToken=hBA600qzaepNBA1sjzbcuQ&slotNum=0
<https://www.writerswrite.com/journal/jul02/writing-a-non-boring-family-history-7024>
²<https://moneypantry.com/self-publishing-companies/>

Three generations. That's all you have. And then you'll be forgotten. Completely. Only your name may remain. Memories of you will have long since passed into the annals of parochial history.

"There is no remembrance of those who came before; and of those who will come after there will also be no remembrance," wrote Solomon thousands of years ago.

Ancient Greek statesman Pericles provided a different twist on our mortality: "What you leave behind is not what is engraved in stone monuments, but is woven into the lives of others."

That's the key. Leaving behind a financial legacy is fine for propelling successive generations into greater opportunity and influence.

But what about those more treasured possessions: the storied memories stretching across decades of living, the brilliant moments, the wonderful experiences that mark the uniqueness and peculiarity of your family.

Where will they go? How do you transport the wisdom of the ages to those yet unborn, those who will bear, in some distant fashion, the mark of your life, your upbringing, your very character?

The answer lies in the written word—as it has for millennia past. Transfer your legacy of life and passion to your children and your children's children, and for generations to come, through a family novel.

Long after you're gone, your descendants will be able to glean and reflect on their ancestors' insights and observations. They will cherish your story, which will provide a valuable anchor to those long-passed occasions that helped shape and mold their own lives.

Your story will also provide valuable insight to your own immediate family.

TELLING YOUR STORY HELPS SHAPE FUTURE LIVES

Every family has a story, those tales of military heroics, of lifelong sacrifices, of tragedies and redemption, even of infamy. The stories deserve to be told and shared—for the sake of the joy, the understanding, and the perspectives they'll bring to future generations.

Here are 10 tips

FOR WRITING THAT FAMILY BEST SELLER:¹

1. Who are your readers? If you imagine your family tales turning into riveting reading, a real page-turner, you're making a mistake. Budding authors are writing books every day, only to see them sitting on dusty cyber shelves, rarely getting noticed by few people outside their small circles of friends and family. Take heart. You already have a built-in fan base: your family and friends, and more. Your book will be cherished for years to come.
 2. What's the big deal? You may find the mundane details about little, freckle-faced Tommy growing up in the suburbs of Toledo exciting. But others readers may find the "drama" less appealing. Sure, mention Tommy's upbringing, his little travails. But delve into the conflict. Tommy struggled with bullies, but later overcame after discovering the true meaning of courage and valor. Inject some factual excitement into the mix. Future generations will thank you for it.
 3. What's the theme? We're back to the big deal. What makes your family unique? Were they outcasts in your neighborhood? Were they innovators, community leaders? What were their struggles, their challenges? What did they believe in? What was that one unifying emotional, philosophical, or theological thread that kept them motivated?
 4. What were they really like? What made them different from others? Describe their personalities. Were they stubborn, persistent, noble, combative? How about spirited and ambitious?
 5. How are you going to organize your novel? Don't do lists. Boring! Structure your book by themes, personalities, or places. How about, for example, something like this: The Early Days in Pennsylvania, The Westward Migration, Building a New Life? Also start chapters with interesting little stories.
 6. How long will your book be? Chapters should be about the same length. Pick colorful or catchy chapter titles rather than numbers. If you have ten 2,000-word chapters, for example, you'll have a 20,000-word book. Most family history novels are usually self-published. Books can be self-published for free or nominal rates. Top sites include: Lulu, CreateSpace, Kindle Direct Publishing, Kobo, Blurb, Xlibris, BookBaby, BookRix, SmashWords, and Draft2Digital.²
 7. Make it personal. Readers generally enjoy the details. Use anecdotes or even "quotes" to add pizzazz to your story.
 8. Get readers to review your manuscript before you publish it. Some easy reviewers can provide feedback on your book's readability. Others can check facts.
 9. How's it going to look? Envision the design. It has to be easy to read (maybe with large print). Readers also have to enjoy reading your book and toting it around.
 10. What are you going to call it? Don't choose a boring title: "The Jones' Family History." Go with a daring title: "The Wild and Wayward Wanderings of the Williams Warriors."
- Once you're done, prepare for the reaction. Some may love it. Some may not. But you did your due diligence for history's sake. Now sit back and enjoy.



Lifestyles of the Dual Resident

MAINTAINING TWO HOMES

It takes nearly 18 hours to drive from Chicago to Orlando, Florida. Gas for the trip is \$89-\$173.

Set aside 1 day and 5 hours to travel the 2,025 miles from Ann Arbor, Michigan to Tempe, Arizona. Gas is \$156-\$304.¹

Dual or seasonal residents choose to make those types of treks between two homes twice a year to take advantage mostly of milder temperatures and more comfortable climates elsewhere.

Why Orlando, Florida? Why Tempe, Arizona?

Both are popular destinations for retirees looking for more comfortable winter residences. Michigan's winter typically drops nearly five feet

of annual snowfall on Ann Arbor every year.²

Orlando, Florida ranks as No.1 in many rankings as one of the most popular retirement locations.³

Another city in the nation's third largest state, Florida, takes second place: Tampa. Miami; Scottsdale, Arizona; Atlanta; Salt Lake City; Honolulu; Denver; Austin, Texas; and Las Vegas fill out the top 10 list. Tempe, Arizona is 33rd.

A DUAL RESIDENT BY ANY OTHER NAME

Although the proper term is seasonal or dual resident, the less flattering word is snowbird, which is a person who travels to warmer climates during the winter.⁴

First used in 1923, the term described seasonal workers who moved south during the winter.⁵ It came into common use in 1979 to refer to retirees who headed south for part of the year.

The term dates back nearly 200 years when rich Europeans left their northern homes during the winter for the warmer climates of Italy and Southern France.⁶

That's where the term "winter resident" originated.⁷ The "summer resident" lives permanently in the warmer location and travels north to avoid the hot summers. They became known as "sunbirds."⁸



Besides their sojourning lifestyles, dual residents have their own magazines, their own websites, and their own rituals.

American dual residents read the *Winter Texan Times*,⁹ the *Snowbirds RV Traveler Magazine*,¹⁰ the *Snowbirds Gulf Coast Magazine*,¹¹ and other publications and sites. Canadian travelers have the Canadian Snowbird Association.¹² Many develop their own sites focusing on their communities and groups.

HOW DO THEY PREPARE?

Dual residents typically follow strict checklists before heading to their second residences.

Here's a list:¹³

Change mail delivery. Winter residents may ask their post offices to hold or forward their mail. Using bank bill pay is the best option for paying bills.

Suspend services. Turning off utilities and Internet services can be complicated. Some service providers have seasonal programs.

Set indoor temperatures. Many seasonal residents set their thermostats at low temperatures to save money. A home monitoring system might be the best choice to avoid surprises.

Turn off the water. Shutting off the water at the main valve into the house is best.

Talk with law enforcement and neighbors. Alerting local police departments and trusted neighbors is a must.

Suspend subscriptions. Calling newspaper offices at least a week in advance to suspend a subscription prevents pileups.

Take medical records. Dual residents should take copies of their medical records and their medications with them.

WHO ARE THEY?

Most are baby boomers who were born in the years after World War II.¹⁴ They are generally well educated, financially prosperous, and lead active lifestyles.

Most dual residents have both homes in the United States; 10% have permanent residences outside the country. They typically begin their migration journeys to warmer terrains around November and return in April.¹⁵

Florida has traditionally been the biggest draw for dual residents. Analysts estimate Florida may attract nearly a million non-state residents annually.¹⁶

WHAT DOES THE FUTURE HOLD?

According to projections, the elderly population (65 and older) is expected to double by 2050 to 83.7 million.¹⁷ The allure of dual residency—at least among baby boomers—may be fading. Nearly 90% of older Americans are now deciding to stay put, with 80% saying their current residence is where they plan to stay for the rest of their lives.¹⁸

Here are some popular online snowbird resources:

www.sno-bird.com
www.isnowbird.com
www.snowbirdlives.com
www.snowbirdrvtrails.com

¹<https://www.distance-cities.com/distance-ann-arbor-mi-to-tempe-az>

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¹⁶<https://www.palmbeachpost.com/lifestyles/adios-snowbirds-glad-palm-beach-county-tourist-season-over/j1U0RqqQsCYbZmZuG6otKL/>

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ON WEALTH
FALL 2018 - WINTER 2019 NEWSLETTER



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