
Key Points from Securities America Connect 2017

Sharon and I recently attended the Securities America Connect 2017 Conference in San Diego, California. The conference offers an array of professional development sessions, the latest on industry trends, best practices, and the firm's technology enhancements. I would like to share with you some of what I learned and what impressed me.

Below are my top takeaways:

Laughter is The Best Medicine: Martin Short kept us laughing as he recounted his life and left us with good advice on making sure that we are checking in on the most critical areas such as work, family, friends, health, etc. by giving these areas letter grades. If you are not making the grade, what do you need to do differently? Pain fuels several comedians, but Martin commented that he was happy. He mentioned that he believes loss can fuel how you lead your whole life. He lost his eldest brother to a car accident at the age of 12 and his mother and father at the age of 18 and 20, respectively, but was fueled by an otherwise happy childhood. When Martin lost his wife in 2010, he focused on his children's wellbeing. He chose to focus on happiness and what he could control. Martin discovered years ago that being excited about something so commonplace, like what to wear on an airplane, could be engaging.

Aging in Place: Missy Escribano explained some of the resources that may be available to assist family members and their caregivers. She wished she would have known more when she was her Grandmother's caregiver; she found out too late that her grandmother would have been eligible for a VA benefit because her husband served in an active war. She discussed the concept of Aging in Place (the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level). It is important that caregivers learn about the resources available in the community. Some of those mentioned were: AARP's Homefit Guide, Do It Myself and Don't Do It Myself Checklists, she also recommended checking with your local Home Builders Association to see if they can connect you with an Aging in Place Specialist. She also gave a list of websites that may be helpful: Caregiver.org, benefitscheckup.org, veteransaid.org, dailycaring.com, caring.com, and veteranslegalcheckup.com for pro bono work for veterans.

Love is Eternal, but Life is Not: Dr. Kathleen Rehl explained the important steps you can take now to protect your loved ones after your death. She discussed how many of the widows she has encountered were unaware of their finances because their husband took care of them. She stressed the importance of couples working as a team; this can relieve fear and confusion at an already stressful time. Having an Estate Plan is crucial. Include a list of passwords, assets, and debt and store it with your Will or Trust. In addition to your Durable Power of Health Care, consider completing the Five Wishes which is a health care directive that states how you would like to receive health care in the event you are incapacitated. The Five Wishes protects both your health care wishes and the individual you named to make these important medical decisions for you when you are no longer able to do so. Lastly, pre-planning your funeral arrangements can reduce the responsibilities for your heirs. My mom pre-planned her funeral which allowed us to honor her wishes during a very challenging time.

Blue Zone: We may not be able to control the market, economy, or politics but we can focus on creating an environment that best extends quality longevity. Nick Buettner is the Community & Corporate Program Director for Blue Zones Project. He and his brother along with National Geographic performed extensive research into several communities around the world with the highest numbers of centenarians; the Blue Zones Project developed the following top nine commonalities (www.bluezoneproject.com) that we can incorporate to extend our longevity potentially:

1. Move Naturally - keep moving, live in a walkable community
2. Purpose - have a reason (work, volunteering, family, etc..)
3. Plant Slant - incorporate plant-based foods in your diet
4. 80% rule - eat until you are 80% full
5. Wine @ 5pm - no more than 2
6. Down Shift - meditation, prayer, walks, yoga, etc
7. Family First
8. Right Tribe - spend time with friends that share your outlook
9. Belong - be an active part of a community

What small change can you make to improve the quality of your life? I am going to try to eat a more plant-based diet - maybe begin meatless Mondays.

Market Update: Markets continue to exceed expectations, but most industry experts feel muted optimism should remain especially in regards to realistic long-term returns due to low-interest rates and market highs. Bob Meeder from Meeder Investments voiced reasons to be optimistic such as consumer spending and excess reserves that could continue to drive the markets while Phil Blancato from Ladenburg Thalmann Asset Management stated changing demographics to an aging population will have a lasting effect on our economy going forward. Regardless of potential economic conditions, the biggest risk to your portfolio is not staying invested. Mr. Meeder reminds us that the "four most dangerous words in investing are 'this time is different' by Sir John Templeton. Remember, you are not alone, and my job is to help you stay invested regardless of how this time might feel different.

My husband, Than, joined me for the last day of the conference and we extended our trip to celebrate our 15th wedding anniversary in San Diego.

As your financial advisor, I am committed to consistently increasing my knowledge as well as that of my staff to better support you. Continuing education allows me to help you navigate the ever-changing financial climate and be your financial sounding board.

Kind regards,
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