

My Published Articles

Through the years at Raymond James, Jim Zientara, with the help and approval of others, has written many articles published in newspapers and periodicals. Consult with your tax or estate advisor regarding these articles and how they may affect your situation.

The following is a brief summary of 66 of my published articles in alphabetical order as originally published. They were all approved initially and are re-approved annually by the compliance department of Raymond James. Feel free to ask for a reprint. The date after each article is the original publishing date. You are given permission to use any article for whatever purpose, but you must use the entire article including any disclaimers.

4% Income Rule at retirement. It is estimated that something like a 4% withdrawal of your money at retirement over time probably will not reduce your principal value. 02/04/2014

Active Funds or Passive Funds. Active funds are the familiar mutual funds. Passive funds are the new Exchange Traded Funds (ETF) that are gaining in popularity. Which is for you? Maybe a mixture of both in one managed portfolio might be a good diversification and way of allocating your assets. 12/24/2019

Adult day care Part 1. Details about adult day care for their social and health well-being. 08/30/2016

Adult day care Part 2. The cost is high but the service may suit you. 10/25/2016

Aging isn't what it used to be. Technologies are here and coming to help us age gracefully – and healthfully – to make our days easier. 12/25/2018

Annuities and their many versions. An annuity is a contract between you and an insurance company. They are designed to meet long-term goals, such as retirement. It usually has three parts: the owner of the contract, the annuitant, and the beneficiary in case the annuitant dies. Get advisor help before buying one. 06/22/2021

Asset Allocation during volatile times. It is how you allocate your assets at any given moment, usually expressed in percentages and a ratio. For example, a strategy might be 60% stock/40% bond. The ratio is flexible and can be changed with changing strategies. 04/21/2020

Banks versus credit unions. Some surprising differences. 10/02/2018

Blended Families. A blended family is a joining of one family with another, for various reasons. This can be a challenging and emotional time. It should require lots of pre-planning and legal work. Adding children usually adds more challenges. Others include learning to communicate well, death of a parent, be a team, expect bumps in the road, and many more. 08/03/2021

Bumps in the road of life. The road of life is not always smooth. There are many bumps along the way. Here are a few of them for your consideration. 12/22/2020

Company Retirement Plans. The company you work for, or did work for, may have many types of retirement plans. Find out what you have. There are many options to consider and you want to make the best choices.

Converting an IRA to a Roth IRA. An IRA builds up taxable income and Required Minimum Distributions. Convert to a Roth IRA, pay taxes now, and enjoy your Roth IRA as it builds up tax free with no RMDs

Dementia and Alzheimer's– the terrible killers. As one ages, the cognitive functions can decrease either as a result of normal, healthy aging, or disease by the general name of Dementia. It can rob your brain of proper function, affect your life style, take your money, and give heartache to your family and friends. 10/07/2020

DIVORCE – a rough time. The parties should be thinking at least of P.E.A.C.E. That is, a Parenting plan, Equitable distribution, Alimony, Contesting, and Everything else. 04/18/2017

Do you need a Financial Planner? Finding or losing a job, getting married or divorced, buying a home, and many more events should require an experienced financial planner to guide you through the challenging financial landscape for today and tomorrow. 11/06/2012

Do you need life insurance? It's a pain in the budget to pay for, but it creates an instant value at death with hopefully enough money for your beloveds to rely upon since you're not here to take care of them. 08/01/2017

Don't leave home without it. That is, your metal flash drive attached to your key ring. You never know where you will be when a medical emergency strikes. On the flash drive are important documents such as your living will, health care paperwork, will, etc., and all encrypted. 11/13/2018

Flexibility, thy name is 529. The 529 college savings plan allows for the potential tax-free buildup over time of received contributions and potential investment growth. Use the money for any accredited school worldwide. The 529 plan can apply to grades 1-12, junior college, technical schools, and post graduate education. 02/28/2017

Frozen by troubling headlines. The list of personal and world problems goes on forever, and we seem frozen like a deer in the headlights. There may be too much information available. What to do? 02/03/2015

Gauging your income for retirement. One of the biggest fears facing those wanting to retire or who are retired is the possibility of outliving their money. 02/11/2014

Going out in style. Get your estate paperwork in proper order before your last day. Make it easy on those who have to clean up the mess you may have left. Heard of a reef ball? 09/09/2017

High cost of dying. It costs to live, and it costs to die. There is the emotional loss, financial income loss, funeral expenses, etc. People may say that when they are dead, they don't care. Their loved ones *do* care. 12/12/2016

How to choose a Financial Advisor. When selecting a Financial Advisor, don't leave anything to chance. Here are 10 questions to ask, with my answers. Some questions may apply to any occupation. 07/24/2012

In-Service Withdrawal from certain retirement plans. An in-service withdrawal is a unique opportunity to withdraw from certain retirement plans while still working. You generally get more options, more investment advice and control, the ability to convert your IRA into a Roth IRA, and many more options. 05/11/2021

Interest rates rising? Reaching a peak about 1980, interest rates have steadily declined to about 2012, but could they be going back up? 12/13/2016

Investing or planning? Investment is usually an effort to buy something that you feel will help you. Planning involves converting your needs, wants, and wishes into a realistic set of lifetime goals. 05/06/2014

It's just 1-2-3. 1- talk about your goals. 2- write out a plan. 3- monitor the situation and make adjustments. 07/23/2013

Key estate planning documents you need to consider. My attorney says there are at least 5 key documents you need when planning your estate. 09/17/2019

Leaving the World a better place. Consider ESG, Environmental, Social and Governance, in investing favoring companies that promote making the world a better, cleaner, place. 05/15/2018

Let's be pals. "We're pals so let's live together." That is a plan and it can work out, but there are many pitfalls involved if it doesn't. It is wise to consult with an attorney beforehand. Splitting up can be expensive. It's similar to a divorce, but called palimony, alimony to your pal. 11/10/2020

Life well planned. Plan carefully and hope it works out. "If you fail to plan, you plan to fail." Benjamin Franklin. 03/24/2015

Long term care. It is for all ages. According to the U.S. Government website, www.longtermcare.gov, the average Florida nursing home stay in 2018 is approximately \$225 per day, about \$100,000 per year, and lasts about 3 years. At-home health care varies by how much care the patient needs, but the home health care aide starts about \$20/hour. Your home may need remodeling to bring it up to the standards the patient needs. 08/19/2014

Make your choices. There are those who choose to do investing themselves. Can your significant other follow in your footsteps? It's better to set up a plan that will continue when you are gone. 10/31/2017

Maze of investments. The maze of life and finance can be complicated and confusing. There are good paths, bad paths, and dead ends. You need guidance. 12/03/2013

Our financial and estate plan. How does a financial advisor invest his money? Here is my financial and estate plan for my wife and me. It may not be perfect, but I'd like to see how good you feel your plan is. 04/04/2016

Personal cliff. Don't procrastinate. Work with your financial planner, attorney, and tax advisor to get your financial and estate plans in order. If you have a problem, it might be too late to start or alter the paperwork. 01/08/2013

Personal Summary of Your Life. This is an attempt to create an informal record of your life. You can write it out or have it videotaped. I have done both. You should express your hopes and fears, successes and failures, and what you would like to do over. Also have your loved ones do it. 02/11/2020

Planning for longevity. For many, retirement is a chance at a new life of self-fulfillment and active leisure. As the average life span increases, however, new financial challenges emerge. You should be realistic, relevant, and responsive, and follow a reasonable written plan. 12/09/2014

Protect yourself against scammers trying to gather your information. It's becoming easy for a criminal to sit in front of a computer screen and make telephone calls to steal your money, rather than using a gun in a bank robbery attempt. If something goes wrong with the bank robbery, the criminal could get shot, jailed, or killed. He/she might not like that. 08/18/2015

Rollover, run, or stay put. If it's time to leave or retire from a company, you have many options for their various retirement plans. Options include you can do a rollover, pay taxes and run with the money, or stay put by leaving the money at the company. 11/05/2019.

Quality of life is part of financial planning. Here are three questions to answer. 1. Who will change the light bulb because you can't? 2. How will you get an ice cream cone without transportation? 3. Who will you have lunch with to keep socially active? It may sound simple, but think again. Your quality of life may depend on your answers. 07/07/2015

Take your chances. An old saying is you pay your money and you take your chances. We take a chance when investing in the stock market. The article has 20 questions followed by 20 caustic answers. 02/02/2021

Teeter totter of bonds. Fixed-income bonds can be thought of as similar to a teeter totter. If one side goes up, the other side goes down. That is, if interest rates rise, bond prices generally go down. 10/01/2013

The 4-1-1-about the 529. The 529 college savings plan allows the plan to grow, receive contributions, and use the money for any accredited school worldwide. With college costs rising dramatically, the hopeful student may require loans, grants, and your thoughtfulness in setting up a 529 plan. Expect rule changes in the future, hopefully adding more benefits. 12/01/2015

The five Ws of financial management. In journalism and financial management, the 5 W's are WHO, WHAT, WHEN, WHERE, and WHY. 05/21/2013

The health of your wealth. As the usual desire of life is to get older, you might need to tighten up the health of your wealth. An unhealthy life style could ruin your wealth. Try to live a healthy life style, even if you don't like it. 06/04/2019

To give and to receive. Most of us have done plenty of receiving. Sometimes giving back does not involve money or items. It could be your volunteer time or expertise. 12/12/2017

Topics for review. There are many future financial topics to consider as part of a financial plan. They include writing a financial plan, estate planning, who manages your money when you are unable, asset protection, etc. Your financial advisor and you should frequently review these topics. 07/13/2017

Transportation problems. According to the Bureau of Labor Statistics in 2014, transportation is the second largest expense for individuals over 65. Taking the car keys away can be a traumatic event. How will you get an ice cream cone? 05/19/2015

Ways of passing along your estate. You have worked hard and long and paid lots of taxes. Now you want to pass your estate along to your heirs. Here are several ways to do that. You make the choice as to which way is best for you. 07/23/2019

Wealth protection. You worked and paid taxes. However, in an instant, your wealth could be taken away from you, unless you consider wealth protection strategies. 07/03/2018

What happened to Jim Zientara's info. Most people's info is scattered across the internet for scammers and others to use. Here is a tale of things that have happened. 09/23/2014

What is a 1099 tax form. At tax time, you may receive many versions of the 1099 and other tax forms. Pass them along to your tax advisor so your taxes can be calculated. It will make the IRS happy, and that's important. 07/02/2020

When investing, consider more than cost. Bought a bag of potato chips? What's the cost built into the price? A bigger question is what you are getting for your money. How do you determine value? 05/15/2013

Where is your stuff? Suppose there is an event or emergency and you have to grab your stuff. What would you like to take? Is it accessible now? 04/03/2018

Who could be the beneficiary of your annuity? An annuity provided by an insurance company has three parts. The owner, the annuitant, and the beneficiary. Find out who is your beneficiary before it might be too late. 03/16/2021

Who gets my stuff? Everybody has stuff. Whether it is tangible personal property (paintings, golf clubs, jewelry, coin collection, etc) or intangible assets (real estate, cash, stocks, bonds, other financial instruments, etc), you can determine who gets your stuff by doing appropriate paperwork. 04/19/2019

WHO, WHAT, WHEN, WHERE, WHY. These are the five W's used in journalism. The same can be applied to your financial and estate planning and life in general. 05/21/2013

Who will change my light bulbs? Sounds simple enough. But suppose you are elderly or infirmed? How do you get it done? 09/15/2015

Who will you have lunch with? Lunch is an important socializing time. If you miss a lunch, who will check on you to make sure you are OK? 07/07/2015

Women and finance. Why so scary? Now is the time to take important steps to gain control of your finances. It's not that hard with the help of a financial planner. 08/14/2018

Women in the sandwich generation. As more women have children later in life, and more parents live longer lives, the ladies are often sandwiched between kids and parents and taking care of both. It's not easy. 02/13/2018

Women need credit history. Frequently, the man would get credit card accounts in his name and cards for his spouse based on his account. If he dies, those credit cards may be canceled. She might not be able to get credit cards because she has no personal credit history. The same applies to other accounts, such as an auto insurance policy. 05/17/2016

Women need to develop financial strategy. At some point in their lives, up to 90% of women will be solely responsible for their own and their family's finances, as found in a State Farm study of 2013. You need a financial advisor to guide you through the complexities of financial planning. 06/17/2014

You have to trust somebody. How do you want your children and grandchildren to receive their inheritance? Who do you trust to make sure that happens? Should they get their inheritance directly, or should there be restrictions on its use? After all, you worked for their inheritance and probably want it managed and spent wisely. 02/02/2016

Your choices at retirement. You made it to retirement. Now, what about the 401(k), pension plan, and other arrangements? Then there is Social Security, Medicare supplements, where to retire, and many other items to consider. You probably need help. 02/12/2019

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