



2024— The Best of Season's Greetings and a Happy New Year!

(This is the 32<sup>th</sup> annual Holiday letter, beginning in 1992)

From Fran and Jim Zientara

Welcome to my 32nd annual holiday letter. The year of 2024 has seen many economic and political challenges that included local, congressional and presidential political races. We can only hope that the incoming administration will do what is best for our country.

My wife Fran has new friends - her new iPad, Apple SE2 watch, and iPhone 14. Not to be outdone, I now wear an Apple SE2 Watch, Oura Ring for health; and an iPhone 14 and iPad. All this tecky stuff does require lots of learning, but we find it fun.

Some of my reviews have moved to electronic meetings over the computer, using various software. If this should happen to you, be sure to comb your hair, dress nicely, review your backdrop, and check the audio. Welcome to the electronic age!

The grandkids continue to cheer up both Fran and me and also wear us out, but we try to see them whenever possible. An old saying is that with kids, the days are long, but the years are short.

Our daughter Amy, who works full-time as a copy editor, continues to run. Her husband Jon has had a huge promotion, and now is a top executive in a combined insurance company. He has joined with others in their diet and exercise routines. Fletcher, almost 16, is about to get his driver's license. He is doing well as a sophomore in his IBS high school, and runs cross country. He sees his future in TV and film, as a combination of actor, director, and producer. Lucy, almost 14, is an excellent soccer player. She plays on three soccer teams, including an advanced traveling team sponsored by the Tampa Bay Rowdies. She also continues in an advanced math program.

Our son Jeff is advancing through the ranks at Raymond James. He works remotely for the compliance department. He also continues his exercise routine of running, swimming, and bicycling. Daughter-in-law Christina is a stay-at-home mom and is home schooling the three kids. Daughter Lily, 10, is in the of 5<sup>th</sup> grade, and sister Ivy, almost 9, is in 3rd grade. Brother Eli, 7, in 1<sup>st</sup> grade, is scoring high on tests. All three are doing very well in gymnastics, and mom Christina has become an assistant gymnastics coach!



I have been a licensed ham radio operator for many years. My call letters are W4MAN. I enjoy the many luncheons and meetings of the ham radio groups, while learning new technology.

As I age gracefully, it is surprising how much the medical field plays an ever-increasing role in my life. The list includes doctors for the eyes, sleep, feet, skin, etc. Lately, I've been getting minor skin cancers removed. What fun!

The gold shipments at the Florida Railroad Museum in Parrish, Florida, are now back to 100% passenger occupancy with no Covid restrictions. It has been my volunteer job to try to stop the Hole-In-The-Head Gang from robbing the train. "Marshal" Jim, dressed in the 1880's cowboy style, tries his best.

On our bucket list is more cruising. Locally, the Port of Tampa offers 5-7-day cruises of the Caribbean.

Sadly, the hurricanes of 2024 were violent. My daughter's house in St Petersburg, FL suffered total loss. The family is now living in a rental house, while they explore the many options for rebuilding. We had only minimal damage, and hope you did as well.

Clients have been asking about retirement centers, nursing homes, cremation, etc. So, Fran and I started to investigate and learned a lot. In general, the topic is complicated and expensive. Unexpected illness, incapacity, passing on, etc, can cause sudden and dramatic changes. It is best to work with an attorney and do the paperwork to be prepared.

My sales assistant, Jaelyn Teague, tendered her resignation to move to Arkansas to be with family. She was a pleasant and efficient worker who is being missed.

Check out my updated website, [www.jimzientara.com](http://www.jimzientara.com). It's full of educational and fun stuff. It's important to review your many investments frequently, including 401(k), IRA, annuities, life insurance, beneficiaries, etc. There are many bumps on the road of life. Be prepared.

I hope this letter finds you well even with pandemics, hurricanes, and other things, like mysterious drones, that can put a damper on the world. Hopefully, next year we will be back to full-speed ahead.

Best wishes for a wonderful holiday season and a healthy, happy, and prosperous 2025.

Jim Zientara is an Investment Consultant and Financial Planner with Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. He can be reached at 941-750-6818 with a human answering service 24/7. Website is [www.jimzientara.com](http://www.jimzientara.com). Office at 11009 Gatewood Drive, Suite 102, Lakewood Ranch, FL 34211. Any opinions are those of Jim Zientara and not necessarily those of Raymond James. This material is being provided for information purposes only, and is not a complete description, nor is it specific investment advice. Consult a financial advisor about your unique situation. Raymond James Financial Services and its advisors do not provide advice on legal issues or tax matters.

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