

2023 – The Best of Season’s Greetings and a Happy New Year!
(This is the 31th annual Holiday letter, beginning in 1992)
From Francie and Jim Zientara

Welcome to my 31th annual Holiday letter. The year 2023 has seen many economic and political challenges that included Congressional and other political races. We can only hope that whatever administration results, it will do the best for our country.

May 2024 will be my 15th year at Raymond James Financial Services. How time flies.

It is not fun trying to adapt to the ever-changing Covid world! We wear a mask one day and don’t the next. So far, the only shots I have gotten were the annual flu and pneumonia. Be sure you are up-to-date with yours!

Many travel plans were canceled. However, many are being planned for next year. I would like to go on a cruise and eat myself silly. We’ll see what the future holds.

The gold shipments at the Florida Railroad Museum in Parrish, Florida, have resumed this year with full occupancy. 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.

Some of my meetings have moved to electronic meetings over the computer, using various software such as Zoom. If this should happen to you, be sure to comb your hair, dress nicely, review your backdrop, and check the audio. Your on TV.

The grandkids continue to cheer up both Francie 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, along with her son Fletcher (14), daughter Lucy (12), and husband Jon did come commercial acting. Fletcher became a thespian at high school and runs cross country. He also is qualified as a soccer line judge. Lucy is an excellent soccer player and skilled kicking with her left foot, resulting in many goals. She always is first in her age group in running. She also continues in an advanced math program, and is active in Young Leaders of America.

Our son Jeff continues to work for the compliance department of Raymond James. Daughter-in-law Christina is busy running the house and three young kids. Daughter Lily (10) is in 4th grade, sister Ivy (8) is in 2st grad, and brother Eli (6) is in kinder garden. The three ride their bicycles to attend the same elementary, and in the future, the same junior high school. High School is probably a bus ride away. They all are in gymnastics and started soccer this year.

I have been a licensed ham radio operator for many years, but recently bought new equipment, allowing me to communicate worldwide. My call letters are W4MAN. It is a challenge to learn the new technology and lingo as computers have been added to the fun. I meet the hams for lunch every Wednesday and the spouses join us every 1st Wednesday. We've made several new friends in the group.

Every Wednesday night, I play poker with the guys for quarters. Since I am a beginner, they are very helpful in teaching me the game. I win a little and I lose a little, but generally break even in the long run.

In a unique way to help our soldiers, my office is a drop-off point for used cell phones and other electronic devices. A national nonprofit organization, Cell Phones for Soldiers, sells the various parts and then provides free phone cards to soldiers overseas so they can phone home.

I have written a total of 72 business articles and published them in the *Bradenton Herald* and other periodicals. I write the rough draft and Francie, who taught English at Riverview High School in Sarasota, corrects the copy with her red ink pen. It is usually improved. However, my writing skills are getting better and she uses less red ink.

I have an affiliation with Financial Access Federal Credit Union of Bradenton, Florida, where I have a remote meeting location. I meet with their referrals and my clients to help them with financial consulting, retirement planning, and rollovers. I enjoy the atmosphere and camaraderie.

Knowledge and education are power. All my 72 published articles and my *Zientara Monthly Newsletter* have been emailed to those of you for whom I have email addresses. If you like, send me the email addresses of your kids and friends. They can always opt-out, but they need to learn about investing, interest rates, planning, borrowing money, insurance, 529 savings plans, and so much more.

Check out my updated website, www.jimzientara.com. It's full of educational and fun stuff, such as, my Cowboy Quotes, and the Women's and Men's Clubs Articles of Interest.

It's important to review your many investments frequently, including 401(k), IRA, annuities, life insurance, wills, 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 that can put a damper on the world. Hopefully, next year we will be back at full-speed ahead.

If there is ever an inability to reach my office or we may be closed, an answering service will pick up and relay your message to me. You can also call the Raymond James headquarters at 1-800-248-8863.

Best wishes for a wonderful holiday season and a healthy, happy, 2024, that is virus free.

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