



## NEWSLETTER

### Fall 2019

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#### Inside This Issue

- 1 From the Desk of Edward Metz**
  - Staffing
  - Leaders Council
  - MAW Events
- 2 From the Desk of Erica Metz**
  - Financial Planning
- 3 From the Desk of Zamira Sanchez**
  - Medicare Planning
- 4 What's New at Raymond James**
  - Zoom
  - Advisor Text Messaging

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*As Raymond James fiscal year-end ends September 30<sup>th</sup>, we are happy to report that once again we will achieve Leaders Council which puts us in the top 7% of over 4,000 of independent Raymond James Advisors.*

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#### [6 Things to know to Weather a Market Downturn](#)



<https://www.raymondjames.com/moneyatworkllc/resources/2019/08/05/6-things-to-know-to-weather-a-market-downturn>

#### From the Desk of Edward Metz

Summer is over, the weather is starting to change and both the stock and bond markets remain quite volatile. We still believe that a recession is not likely for 2019 and perhaps 2020 but we continue to manage accounts with a degree of caution. It is our belief that the trade and tariff talks will be finalized sometime before the November 2020 election.

##### Staffing

A business decision was made to part ways with Lou Hery. We enjoyed having Lou with us the past few years but unfortunately it was better for us, and hopefully for him in the long run, to move on. We wish him the best in his future endeavors.

As many of you may know, Zamira passed Series 9 and 10 exams last year and now takes care of all Compliance and Supervisory matters with Raymond James. Erica is finishing up her two-year coaching class at Raymond James and has been doing extremely well handling the Financial and Retirement Planning. She has also met with several adult children of our clients who are working and assisting them with their financial needs helping them to define their goals and objectives.

##### Leaders Council

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##### MAW Events

We held our annual Advisory Board meeting in early September. As always, we received great ideas from our board members and we plan to implement them when and where we can.

As a reminder, we will be having our Client Appreciation Event on November 16<sup>th</sup> at the Rockaway River Country Club. Dominique and Julian will be back to entertain us and we hope you will be able to join us. We look forward to seeing you.

##### Metz Household

The Metz family had a nice week at the Jersey shore in August (Erica had 5 of her friends join us) and we are now planning a trip to Iceland the first week in December.



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## From the Desk of Erica Metz

Hello MAW clients!! It's so nice to be part of the Money At Work newsletter and I am so incredibly happy to work for great clients like you every day!! So, with my debut to the newsletter, I would like to focus on the importance of having a financial plan. When I joined Money At Work, one of my main roles at the firm was focusing on financial plans. One may ask, why do I need a financial plan? Well, as my father would say, have you ever gotten into the car and driven without knowing where you are going? There are a couple of aspects to be thought about:

- 1) What does your current situation look like as far as money?
- 2) What is your time horizon?
- 3) What do you value or what are you short/ long term goals?  
Goals can be anywhere from a vacation home, paying off mortgage, college expenses, travel etc.
- 4) What is your risk tolerance?

We use Raymond James' software, Goal Planning and Monitoring or "GPM" as an interactive tool in our review meetings and take our clients through each step. I believe that visualizing this financial planning process rather than just seeing the results generates great discussions with both the husband and wife. The best part of this exercise is that we work through this process from start to finish. We can use the "what if" scenarios to factor in different situations and finalize the plan. With a plan we can manage your investments more effectively and report to you how you are doing against your plan.

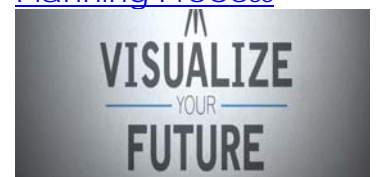
### The Life of Erica Metz

Some of you may know, I love to travel. Sometimes it's for work or just pleasure. I recently attended the 25<sup>th</sup> annual Raymond James Women's symposium in Orlando. Did you know that there are only 15% of female advisors that make up the financial advisor industry? I learned so much from this conference and met some incredible women advisors. I was also selected to participate in a Succession and Acquisition panel for a Top Advisor session. I was very honored to share my story here at Money At Work. I also had my annual girls' trip over Labor Day Weekend, "LDW", where 12 of my friends went to Austin, TX. We hung out downtown, ate some good tacos, and had a blast on a pontoon boat on Lake Austin. I am already starting to plan our next annual LDW trip to Charleston, SC next year and can't wait! I am so honored to be an integral part of the MAW team. I look forward to meeting with you.



*Women's Symposium*

[Click here for more info on our Financial Planning Process](https://www.raymondjames.com/moneyatworkllc/resources/2017/12/25/visualize-your-future-video)



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*LDW 2019 Austin, TX*



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## From the Desk of Zamira Sanchez

Hip hip Hurray! Fall is here, kids are back in school, and the holidays are not far away. As, I have said in the past this is my favorite time of year.

Prior to joining Money At Work, I was an insurance producer focused on Medicare supplements and long term care. I am happy to say that I am able to assist in Medicare planning for our clients including selling supplement plans and providing education and analysis. Many of our clients are 65 and older or will be approaching 65 and going onto Medicare. With Open enrollment just around the corner, it's a good idea to make sure you are getting the most from Medicare.

Medicare enrollment can be a complicated, time consuming process, but with the right tools and information, it doesn't have to be. There are numerous choices and they are driven by your personal health, choice of doctors, financial considerations and your zip code. You have to be aware of the different enrollment periods, penalties and know the difference between an advantage plan and a supplement plan.

In addition to my knowledge on this topic Raymond James has a relationship with HealthPlan One which is another Medicare source so I'll have plenty of help with that resource alone.

[Click for more info on Medicare's Open Enrollment Period](#)



<https://www.raymondjames.com/moneyatworkllc/resources/2019/09/04/making-the-most-of-medicares-open-enrollment-period>

## Sanchez Household

We are all back to our routines now that Fall is here. Karina started Kindergarten this year and Zayden is in Second Grade. David and I have been busy juggling soccer for Zayden, gymnastics and swim for Karina, and CCD for both. We spent the last week before school started in Virginia Beach, so it was nice to get some R&R before the chaos. We are all looking forward to the holidays.



<https://www.medicare.gov/>

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<http://www.hporetires.com/raymondjames/education.asp>





## What's New At Raymond James

### Zoom

Raymond James will be ending support with GotoMeeting as of September 26<sup>th</sup> and will now be using Zoom. Zoom is a new virtual meeting platform for online meetings, conference calling and webinars. One of the key highlights is the mobile feature which allows the advisor to stay connected with clients and prospects while on the go. Zoom has a designated app for Apple users (android will be available soon) Through the app you are able to attend or schedule meetings directly from your mobile device.

### Advisor Text Messaging

This Fall some time; we will be able to text clients directly from Advisor Mobile. It's as simple as tapping on a contact and starting a new chat. It's good for us as we can keep business and personal messages separate on one device. It's fully compliant and it also saves all incoming and outgoing messages in the RJ compliant archive.

## Important Dates / Upcoming Events

Below you will find some important dates and/or deadlines for your convenience.

<b>Extended Tax Deadline</b>	<b>October 15<sup>th</sup></b>
<b>Halloween</b>	<b>October 31<sup>st</sup></b>
<b>MAW Client Appreciation</b>	<b>November 16<sup>th</sup></b>
<b>Thanksgiving</b>	<b>November 28<sup>th</sup></b>
<b>Hanukkah</b>	<b>December 22<sup>nd</sup> – 30<sup>th</sup></b>
<b>Christmas Eve</b>	<b>December 24<sup>th</sup></b>
<b>Christmas Day</b>	<b>December 25<sup>th</sup></b>
<b>New Year's Eve</b>	<b>December 31<sup>st</sup></b>



*Photos from MAW Golf Outing*

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