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## Milestone Birthdays

### AUGUST

8/3 - Roger    8/19 - Christine  
8/7 - Kathy    8/24 - Barbara  
8/11 - Meghan  
8/12 - Debbie  
8/14 - Tom  
8/17 - Joe

### SEPTEMBER

9/3 - Cherie  
9/8 - Lane  
9/10 - Steve  
9/12 - Melanie  
9/18 - Elaine  
9/18 - Kurt  
9/29 - Linda

### OCTOBER

10/2 - Paul    10/21 - Linda  
10/3 - Barry    10/25 - Heather  
10/6 - Loren    10/28 - Maiya  
10/17 - Enid    10/30 - Dan  
10/18 - Gina    10/31 - Barbara  
10/18 - Lori

## Upcoming Events

8/21 - Conference Call  
9/18 - Conference Call  
10/16 - Conference Call  
10/17 - Fall Client  
Appreciation Event

## Conference Call Dial-In Information

Every 3rd Wednesday of the month, we host a conference call from 1:00-1:30 PM where speakers provide a market update.  
DIAL IN: (712)775-7031  
Access Code: 595-247#  
REPLAY: (712)775-7029

# WEAVER

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## YOUR LIFE YOUR LEGACY

Nature intended for you to have a break during summer, when food and warmth are abundant. But now as fall starts, the end of the year approaching starts to enter our minds. Autumn is a time for re-focusing on the tasks and work at hand, or figuratively speaking, “back to school” time. As the days slowly get shorter, use this precious time wisely for what you want to accomplish and the important people you want to share it with. As the summer feeling of freedom changes into a feeling of structure and expectations ahead, one can embrace the shift vs. fighting it. It’s a great time to re-engage with an earlier goal or learn something new. It’s

a great time to shift old routines and create new ones. As a new student entering a higher grade, a clean slate is available if he/she puts the effort in. Old habits of dining out every night can be changed into learning to cook and creating family/friend time at the dinner table. As summer break wears off and we return from our vacations, use this time to our advantage with a new energy. Embrace the transition and “go back to school” with purpose.

-Travis



To our recently retired clients: Maureen S., Gail S., Audrey K., Deborah V., Lisa and Art P., Ana I. May you enjoy as much relaxation as you did hard work throughout your career. Wishing you all the best. Congratulations!



**YOUR LIFE** – It is that time of year when students head back to school. As they moan and groan about the end of summer, do they understand the importance of higher education? According to the U.S. Bureau of Labor Statistics in 2018, people with degrees earned 6 times more than those who did not graduate from high school. Thus, it is no wonder that in most families, they expect their kids to go to college. But many parents haven't been able to save for college while meeting other family needs. In 2018, Forbes reported that total U.S. student debt was \$1.52 trillion and that 44.2 million people owed debt. How do we expect our children to make the best choice between student debt or the potential future income? If education improves the lives of others and leaves the community better than we found it, what can we do to help?





- 1) Start with a goal. What percentage of your child's education will you be responsible for?
- 2) Start saving early. Besides choosing the best college savings vehicle, saving early is very important.
- 3) Communicate. Discuss your plan with your child early, so their expectations match your goals.
- 4) Give the gift of education. Helping a grandchild or niece/nephew with college expenses has an exponential return.



**YOUR LEGACY** – As summer comes to a close, the transition into fall often invokes childhood memories of returning to school. One minute we're running around with a sense of freedom and absence of responsibilities. The next minute, we find ourselves dragging our feet with dread as summer comes to a close. The realization begins to sink in – school lays only days ahead of us. This transition may have caused apprehension as children. But there was a sense of excitement as they grew closer to adulthood. We can also remember the memories of walking up and down store aisles getting ready to go back to school. We looked for new clothes and fresh school supplies. We were preparing for new experiences, new learning, and new friendships. We experience similar transitions through life. Like children returning to school, we must prepare for these transitions. From young adulthood to our golden years, transitions are continuous. While it may be different from buying clothes and supplies, the preparation ensures we get the most enjoyment out of our new experiences. A financial plan in

adulthood ensures we know where we are going and we are on track to succeed. To handle what lays around the corner and take advantage of new opportunities, we must plan ahead. Whether it's the back to school transition of childhood or the transition to a new chapter in adulthood, our lives have unexpected, unknown, and often exciting changes. Like children, we must view changes with enthusiasm and prepare ourselves to handle them. This will ensure we get the most enjoyment and satisfaction from the twists and turns of life. 📖



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