

"Life is a journey, not a destination."  
- Ralph Waldo Emerson

Edition: June 2025

# JOURNEYS with GNZ

Monthly Newsletter of GNZ Financial

## Thoughts from Zott & Scott

Hello Summer and Happy June!

As we welcome summer, we wanted to share our Summer Fun Checklist for you and your friends (or grandkids) and our recipe of the month a fantastic summer dessert, Strawberry Rhubarb Crisp.

This month's newsletter includes our fascinating financial facts, a market update video, and special considerations for managing risk as a key part to your financial plan. Remember, the journey to financial well-being begins with navigating risks wisely and you are not alone, we are here to help.

For June, we wish you laughter and sunshine. As always, please reach out if we can ever be of assistance.

*Greg & Scott*



**ZOTT & SCOTT**  
GNZ FINANCIAL

JOURNEYS WITH GNZ

HELLO    
SUMMER

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**GNZ FINANCIAL**  
YOUR PATH TO FINANCIAL FREEDOM



## Retirement Planning for Michigan Educators

At GNZ Financial, we have extensive experience helping Michigan Educators understand their unique retirement benefits and helping them to take proactive steps to maximize their benefits.

As our Michigan teachers and staff gear up for some well-deserved rest and relaxation this summer, we're excited to share our latest Retirement Video with you.

This 25-minute video is tailored specifically for Michigan Public School employees like yourself. It covers essential topics such as the Michigan Public School Retirement System, Social Security, and optimizing your Investments and Savings.

Your "homework" for the summer is to watch this informative video and then schedule your complimentary one-on-one retirement consultation.

### Step 1: Watch our 25-minute Retirement Video Exclusively for Michigan Public School Employees:

A video thumbnail with a dark blue background. It features a red play button icon in a circle, the text "Click to Access" in red, and the title "Michigan Public School Retirement System" in white. Below the title is a subtitle "Overview of the Retirement Benefits for Michigan Educators" and the text "25 Minute Video - 2025". In the bottom right corner, there is a logo for "EDUCATORS RETIREMENT PROCESS" with a map of Michigan and a graduation cap, and the text "Exclusively for Michigan Public School Employees".

**Click to Access**

### Michigan Public School Retirement System

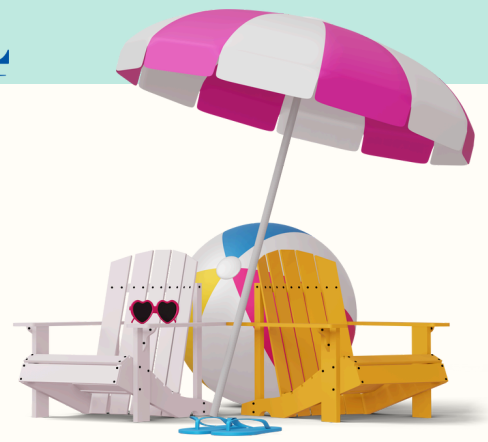
Overview of the Retirement Benefits for Michigan Educators

25 Minute Video - 2025

**EDUCATORS RETIREMENT PROCESS**  
Exclusively for Michigan Public School Employees

[Click to access video...](#)

## SUMMER FUN Checklist



- Watch Fireworks
- Catch fireflies
- Make s'mores
- Take a hike
- Have a picnic
- Go to the beach
- Go out for ice cream
- Volunteer
- Visit a farmers market
- Fly a kite
- Explore a new playground
- Camp in your backyard
- Go to an outdoor concert
- Go on a bike ride
- Read lots of books





# Safeguarding Your Financial Future: The Vital Role of Risk Management in Financial Planning

Risk Management is a key part to safeguarding you and your family’s financial future.

Picture your financial plan as a sturdy ship sailing through unpredictable waters. Without a proper strategy to navigate risks, even the mightiest vessel can succumb to turbulent seas. Therefore, understanding and effectively managing risks is paramount to securing a stable financial future.

At GNZ Financial – we are here to help you chart your course.

## Risk Management Key Considerations:

### 1. Recognize the Spectrum of Risks:



Financial risks come in various forms, from the mundane to the catastrophic. While some risks are inevitable, others can be mitigated or even avoided with foresight and planning. Here are some common types of risks individuals face:

- Market Risk: Fluctuations in the stock market and economic downturns can significantly impact investment portfolios.
- Health and Longevity Risk: Unexpected medical expenses or outliving your savings can jeopardize financial stability.
- Property and Casualty Risk: Damage to property, theft, or liability claims can deplete assets without proper insurance coverage.
- Career and Income Risk: Job loss, disability, or industry shifts can disrupt income streams.

The goals of many people, the reasons why they work so hard, all related to F.O.R.

Family,  
Occupation,  
Recreation

These are our stories.

### Upcoming Holidays (real & silly)

- June 6  
National Doughnut Day
- June 11  
National Corn on the Cob Day
- June 14  
Flag Day
- June 15  
Father's Day
- June 19  
Juneteenth
- June 20  
Summer Solstice





## Risk Management (Continued)

### 2. Build a Safety Net



A robust risk management plan begins with safeguarding against the unexpected. Consider these foundational elements:

- Insurance Coverage: Adequate insurance is the bedrock of financial security. Health insurance, life insurance, disability insurance, and property and casualty insurance shield against various risks. Consider umbrella policies for added protection against catastrophic events. Regularly review policies to ensure coverage aligns with evolving needs.
- Emergency Fund: Establishing an emergency fund provides a financial buffer against unforeseen expenses or income loss. Aim to set aside three to six months' worth of living expenses in a readily accessible account.

### 3. Strategic Asset Allocation



Diversification is the cornerstone of mitigating investment risk. Spread investments across asset classes such as stocks, bonds, real estate, and cash equivalents to minimize exposure to any single risk factor. Rebalance portfolios periodically to maintain desired asset allocations and manage risk effectively.

For our clients, we are actively evaluating your asset allocation – please reach out if there are any current or pending major changes that might impact your plan.

### 4. Mitigating Other Specific Risks



Tailoring risk management strategies to address specific vulnerabilities enhances overall financial resilience:

- Health Risk: Prioritize preventive care, maintain a healthy lifestyle, and explore health savings accounts (HSAs) or flexible spending accounts (FSAs) to mitigate healthcare costs.
- Career and Income Risk: For those still in the working stage of life, invest in continuous education and skill development to remain competitive in the job market. Additionally, consider disability insurance to provide income replacement in the event of an unexpected disability.



## Risk Management (Continued)



### 5. Regular Review and Adjustment

Financial landscapes evolve, and so should risk management strategies. Conduct regular reviews of your financial plan to assess changes in risk exposure, life circumstances, and goals. Adjust insurance coverage, emergency fund targets, and investment allocations accordingly to stay resilient in the face of shifting risks.

In conclusion, effective financial planning extends beyond mere accumulation of wealth; it encompasses prudent risk management to safeguard against life's uncertainties.

By implementing comprehensive risk mitigation strategies, you fortify your financial foundation and pave the way for a more secure and prosperous future. Remember, the journey to financial well-being begins with navigating risks wisely and you are not alone, we are here to help.



## Here for You & Those Most Important to You

We are here to help.

If you or someone close to you is navigating financial uncertainty, know that you're not alone. We're here to help.

Additionally, if you should speak to someone you care about that needs help or guidance, please share our information. We will make the time to talk with them because if they are important to you, they are important to us.





## Market Update

Below is a link to the monthly market video, the Trending Report.

In the video, USA Financial's leadership team shares the latest news regarding the trends in the stock market.

As a reminder, our strategy is focused on Liquidity, Safety and Growth and is tailored for your unique situation and needs. If there are big changes in your life or situation, please reach out and we can re-evaluate the best strategy for you - we care and we are here to help.

Monthly Market Update



[Click for video](#)

“Diligence is the mother of good luck.”

BENJAMIN FRANKLIN



## Perspective Formula

At GNZ, we believe in planning first, investing second.

Our comprehensive financial planning is driven by our proprietary process, “The Perspective Formula.” This process is, and will continue to be, the basis of supporting your path to retirement (or enjoying retirement).





## Fascinating Financial Facts - June

### Goodbye to The Penny! Production Set to End by 2026.

The U.S. Treasury announced Thursday it will stop producing new pennies starting in 2026, following President Trump's February directive. This decision is expected to save taxpayers over \$50 million annually. The move addresses a significant cost inefficiency: Each penny costs nearly four cents to manufacture.

The Treasury has placed its final order for penny blanks and will continue production only until existing inventory is exhausted. Once new pennies stop entering circulation, cash transactions will require rounding to the nearest nickel.

This policy fulfills longstanding calls, including from Obama's administration, to eliminate the economically wasteful coin. Trump emphasized the cost disparity, calling the current system "so wasteful" and directing Treasury to cease production.  
Source: Yahoo! Finance

### Elon Musk Leaves Washington to Get "super focused" on Running His Companies

Still the richest man in the world, Elon Musk is returning to overseeing his business operations and scaling back government duties and concentrate on his businesses. The timing coincided with the SpaceX company's ninth test flight of Starship, which advanced further than previous attempts but ended in explosive failure for the third consecutive time.

Musk's Department of Government Efficiency tenure, while falling short of its \$2 trillion federal savings goal, impacted his company valuations. Tesla faced boycotts following DOGE's federal layoffs, contributing to a 71% Q1 profit decline. European sales dropped 49 percent in April according to industry reports.  
Source: Morning Brew

Do you have questions about this content? Please reach out to open a conversation about your specific situation and how these topics may impact you.

**At GNZ, we are laser focused on the things that matter most to you, through the lens of what we can control.**





## Monthly Family Recipe

BY GREG ZOTT

As a kick-off to summer, we wanted to share a delicious summer dessert, our Strawberry Rhubarb Crisp to enjoy during the season.

Save this as a new favorite.

From our kitchen to yours....

*Greg*



## Strawberry Rhubarb Crisp

### PREPARATION

- Preheat the oven to 350 degrees
- For the fruit, toss the rhubarb, strawberries,  $\frac{3}{4}$  cup granulated sugar, and the orange zest together in a large bowl. In a measuring cup, dissolve the cornstarch in the orange juice and then mix it into the fruit. Pour the mixture into an 8 × 11-inch baking dish and place it on a sheet pan lined with parchment paper.
- For the topping, in the bowl of an electric mixer fitted with the paddle attachment, combine the flour, the remaining  $\frac{1}{2}$  cup granulated sugar, the brown sugar, salt, and oatmeal. With the mixer on low speed, add the butter and mix until the dry ingredients are moist and the mixture is in crumbles. Sprinkle the topping over the fruit, covering it completely, and bake for 1 hour, until the fruit is bubbling and the topping is golden brown.
- Serve warm with ice cream.

### INGREDIENTS

- 4 cups fresh rhubarb, 1-inch diced (4 to 5 stalks)
- 4 cups fresh strawberries, hulled and halved, if large
- $1\frac{1}{4}$  cups granulated sugar, divided
- $1\frac{1}{2}$  teaspoons grated orange zest
- 1 tablespoon cornstarch
- $\frac{1}{2}$  cup freshly squeezed orange juice
- 1 cup all-purpose flour
- $\frac{1}{2}$  cup light brown sugar, lightly packed
- $\frac{1}{2}$  teaspoon kosher salt
- 1 cup quick-cooking (not instant) oatmeal,
- 12 tablespoons ( $1\frac{1}{2}$  sticks) cold unsalted butter, diced
- Vanilla ice cream, for serving



# GNZ FINANCIAL

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“Wealth is the ability to fully experience life.”

HENRY DAVID THOREAU

We Care and are here to help.

If you have any questions or changes in your situation, let's talk. Please call or email to schedule a meeting.



Greg Zott and Scott Hilliard are investment advisor representatives of, and advisory services are offered through USA Financial Securities, a registered investment advisor located at 6020 E. Fulton St., Ada, MI 49301. Additionally, Greg Zott is a registered representative, and securities are offered through USA Financial Securities, Member FINRA/SIPC. GNZ Financial is not affiliated with USA Financial Securities.