



YERBA BUENA

Financial Partners

The Mint Edition



## QUOTE OF THE MONTH

*If you find serenity and happiness, some people may be jealous. Be happy anyway. -Mother Teresa*

6406881

## Extended Care: No Decision is a Decision

An older couple meets with a financial advisor.

As you approach retirement, you may want to begin exploring extended care options. Delaying or avoiding these decisions can lead to consequences, such as health and safety risks, emotional strain, limited care choices, and unexpected financial burdens. Extended care can



include services like home care, assisted living, and nursing homes, all aimed at maintaining independence while acknowledging safety and health. With the rising aging population, preparing for extended care is an essential consideration for some; over half of Americans are expected to need some form of extended care in their lifetimes.<sup>1</sup>



To avoid the pitfalls of inaction, it can be helpful to start by discussing your care needs and preferences with your family. If you're unsure about how to begin, your financial professional may have some resources to guide you through the process. As you progress, you'll start to learn about how to assess your

physical and medical requirements, and perhaps begin to explore the topic of how to pay for the services.

6406881

By proactively addressing these matters, you can start down the path of discovering the care and support that is appropriate for your situation. By getting an early start you may also foster a stronger sense of well-being for yourself and your loved ones.

## Navigating Social Media and Technology in Retirement: Finding the Right Balance

Two older women looking at a phone and laughing together.



As you enter retirement, the digital landscape presents both opportunities and challenges. Social media and technology offer ways to stay connected with loved ones, access information, and explore new hobbies. However, finding the right balance is crucial to see these tools enhance rather than detract from your quality of life.

Engaging with social media platforms can help combat feelings of isolation by maintaining connections with friends and family. Additionally, technology can provide access to online courses, virtual tours, and health resources, enriching your retirement experience. However, setting boundaries is important to avoid becoming overwhelmed or overly dependent on digital interactions. Allocate specific times for online activities and make room for offline pursuits such as physical exercise, hobbies, and face-to-face interactions. By striking a balance, you can leverage the benefits of technology while maintaining a fulfilling and well-rounded retirement.<sup>2</sup>

## Golf Tip - Putt with a sand wedge?



If your ball is just off the edge of the green in light rough or backed up on the outer edge of the fringe against a higher cut of grass, the flat blade of a putter might be a poor choice compared to the sharp and heavy clubface of a sand wedge. It can cut through thick grass more easily.

### DID YOU KNOW?



Alaska is the only one of the 50 states to enter the eastern hemisphere, so it is not only the westernmost and northernmost but also the easternmost.<sup>3</sup>

6406881

## ON THE BRIGHT SIDE



Two barbers from Look Sharp Barbershop in East Hartford, Connecticut, Osvaldo Lugo and Rafael Santana, are being hailed as heroes after they saved a young girl from running into traffic. Surveillance video shows the pair racing out of their shop after Santana noticed the girl running down the road alone. They caught up with her just before she reached a busy intersection. Lugo grabbed the girl, found her mother nearby, and safely returned the child. Both men, who are fathers, say they acted out of instinct and love. Their quick actions earned them hero certificates from East Hartford Mayor Connor Martin and public commendations from the local police department.<sup>4</sup>

## BRAIN TEASER

Anne and Bonnie each have several dresses. Bonnie says to Anne: "If you give me one of your dresses, I will have twice the dresses you have remaining." Anne replies: "If you give me one of your dresses, we will have exactly the same number of dresses." So, currently, how many dresses do Anne and Bonnie each have?

**Answer:** *Anne has 5 dresses, Bonnie has 7 dresses.*

Best regards,

Andrew Zittell  
Yerba Buena Financial Partners

---

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG, LLC, is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright 2024 FMG Suite.

1. [cnn.com](https://www.cnn.com), September 17, 2023
  2. [eldercarealliance.org](https://www.eldercarealliance.org), August 8, 2024
  3. [britannica.com](https://www.britannica.com), August 8, 2024
  4. [Today.com](https://www.today.com), April 26, 2024
- 

Andrew Zittell, CLU®, ChFC®, AIF®, RFC® is a registered representative with, and securities offered through LPL Financial, Member FINRA/SIPC. Investment advice is offered through WCG Wealth Advisors, LLC, a registered investment advisor. The Wealth Consulting Group, WCG Wealth Advisors, LLC, and Yerba Buena Financial Partners are separate entities from LPL Financial. 1-05108952

1010 B Street, Suite 217 | San Rafael, CA 94901  
(O) 415.334.8000 | (F) | 415.334.8500 | (M) 415.225.4639  
[andrew.zittell@ybfp.com](mailto:andrew.zittell@ybfp.com) | [www.ybfp.com](http://www.ybfp.com)