

Friday, June 30, 2023

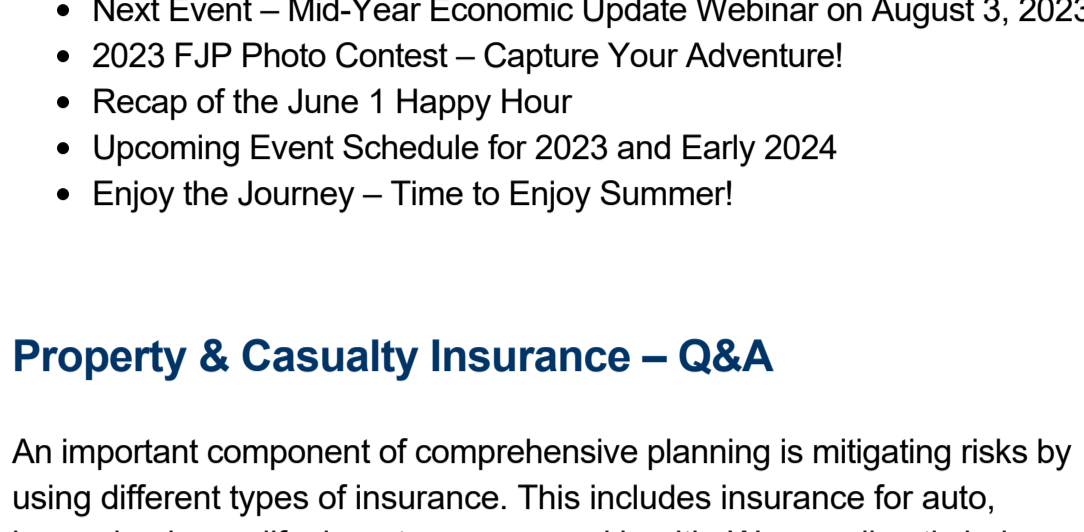
To All Financial Journey Partners Clients,

We've been enjoying the nice summer weather in Northern California recently and we hope you've been able to enjoy it wherever you live and bypass the heavy storms and excessive heat across the south and east. The politicians in Washington D.C. averted the debt default and the stock market has been marching upward, and the U.S. Federal Reserve chose to stop raising interest rates at their most recent meeting. Many of our clients are telling us they are traveling again, and we see lots of reasons to be optimistic.

We had lunch recently with Ryan Fenchel, who is the Owner and President of Integra Insurance Services. We were talking about Property & Casualty Insurance (yes, that is the kind of thing financial people talk about over lunch) and we thought it would be valuable to share information about Property & Casualty Insurance with you, so that is the topic for this month's blog.

The 2023 FJP Photo Contest is back, and we would love to see your pictures. Our next webinar event is August 3, for our Mid-Year Economic Update and we are also planning our Client Appreciation event now on October 15! Be sure to note all the upcoming events below. We hope you have a great summer and get out to enjoy the journey!

ENJOY YOUR SUMMER!



Topics in this edition of Insights include:

- Property & Casualty Insurance – Q&A
- Next Event – Mid-Year Economic Update Webinar on August 3, 2023
- 2023 FJP Photo Contest – Capture Your Adventure!
- Recap of the June 1 Happy Hour
- Upcoming Event Schedule for 2023 and Early 2024
- Enjoy the Journey – Time to Enjoy Summer!

Property & Casualty Insurance – Q&A

An important component of comprehensive planning is mitigating risks by using different types of insurance. This includes insurance for auto, home, business, life, long-term care, and health. We can directly help our clients with life and long-term care insurance; but for the other types of insurance, we have a network of professionals that can help you.

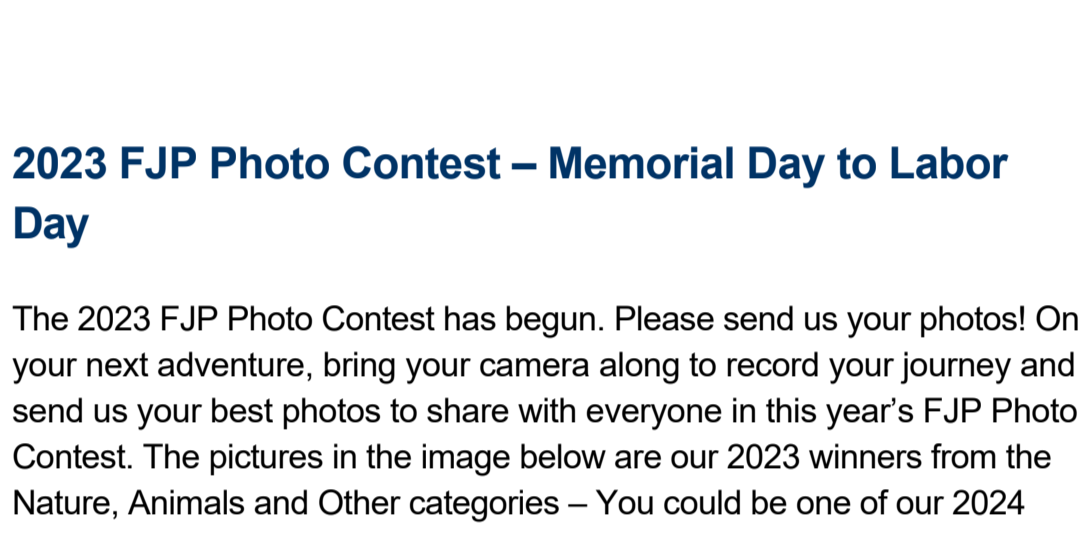


We recently met with Ryan Fenchel, who is the Owner & President at Integra Insurance Services. Integra offers property and casualty insurance, as well as auto and business insurance. We had an excellent conversation with Ryan and asked specific questions about property and casualty insurance and we thought you might find his answers helpful.

[READ BLOG](#)

Next Event – Mid-Year Economic Update Webinar, August 3, 2023, at 5 PM

Twice a year we like to give our clients an update on the economy. Earlier in the year we invited a guest speaker from one of our investment company partners to join us to share their company views. In August, Scott and Elaine will share their views on the economy and stock market in a spirited and timely conversation. We encourage you to join us and we welcome your questions.



The topics to be discussed will include:

- **Inflation** – What is happening with inflation?
- **Federal Reserve** – What are they doing to reduce inflation?
- **Mortgage Rates** – What are the current mortgage rates and how are they affecting home prices?
- **Employment** – Are high-interest rates slowing the economy and raising unemployment?
- **Recession** – Will we have a mild or moderate recession?
- **Stock Market** – Is this a new bull market or a bear market rally?
- **Bonds** – Is it finally time to buy bonds?

If you have questions about the economy that you would like discussed during the webinar, you can submit them in advance to Arielle @ arielle@financialjourney.com. We hope you can join us on Thursday, August 3rd at 5:00 PM Pacific!

[RSVP Today!](#)

2023 FJP Photo Contest – Memorial Day to Labor Day

The 2023 FJP Photo Contest has begun. Please send us your photos! On your next adventure, bring your camera along to record your journey and send us your best photos to share with everyone in this year's FJP Photo Contest. The pictures in the image below are our 2023 winners from the Nature, Animals and Other categories – You could be one of our 2024 winners!



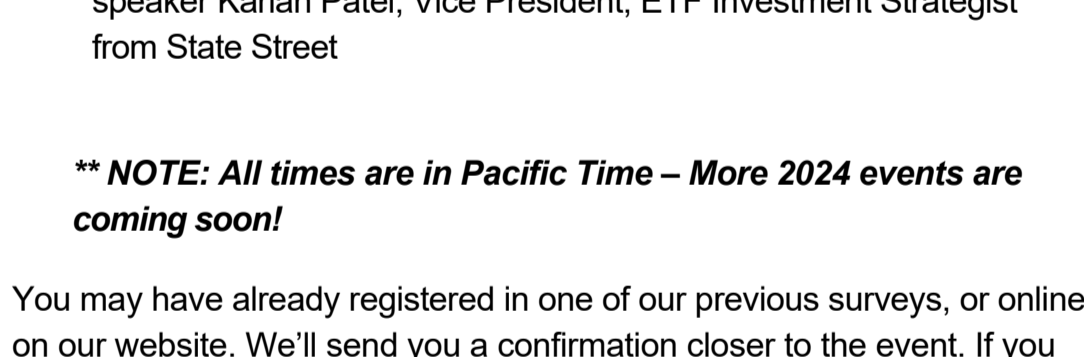
The winner of the nature category will receive a canvas of your photo for your home and we put your photo on the wall in our conference room with past annual winners! We also put the 12 best photos of nature and beautiful landscapes on the annual FJP calendar too.

Check out our [2023 Photo Contest page](#) for tips on the pictures that typically attract the most attention! Start sending your photos including the cute animal pictures and unusual points of interest you experience this summer! Voting takes place right after Labor Day and **winners will be announced at our Client Appreciation Halloween Party on October 15, 2023!**

[GET CONTEST DETAILS!](#)

Recap of the June 1 Happy Hour

It was great fun to have so many clients join us for the FJP Happy Hour Event on June 1 at our beautiful new conference center in our Metro Plaza office building. The weather was spectacular so we all spent most of the afternoon on the patio and enjoyed the wine, ice cream, appetizers and mingling with everyone that attended.



Our thanks to Laura Levy and Winebow for bringing four excellent wines and serving them to everyone. We also had an amazing build-your-own sundae bar (that Scott went back to over and over again)!

We took some great pictures at the event and [you can see them here](#).

[VIEW PHOTOS](#)

Upcoming Event Schedule for 2023 and Early 2024

We have a fun and educational lineup of events in the next six months and we hope you plan to join us.



FJP Events for 2023 and 2024 – Save the dates and RSVP today!

- **Memorial Day to Labor Day** – FJP Photo Contest (we hope everyone submits photos this year!)
- **August 3, 5 pm – 6 pm** – Mid-Year Economic Update Webinar, speaker Scott Manley
- **October 15, 4-7 pm – NEW DATE AND TIME** - Client Appreciation Halloween Party! This is an in-person party at our conference center here at the Metro Plaza! Costumes are not required but encouraged and we are planning contests too! We moved the date from Thursday, October 19, to Sunday, October 15, based on client feedback, so that you do not have to drive through heavy weekday traffic. **Please take a moment now to update your calendar.**
- **January 25, 2024, Noon** - State of the Economy, with special guest speaker Karlan Patel, Vice President, ETF Investment Strategist from State Street

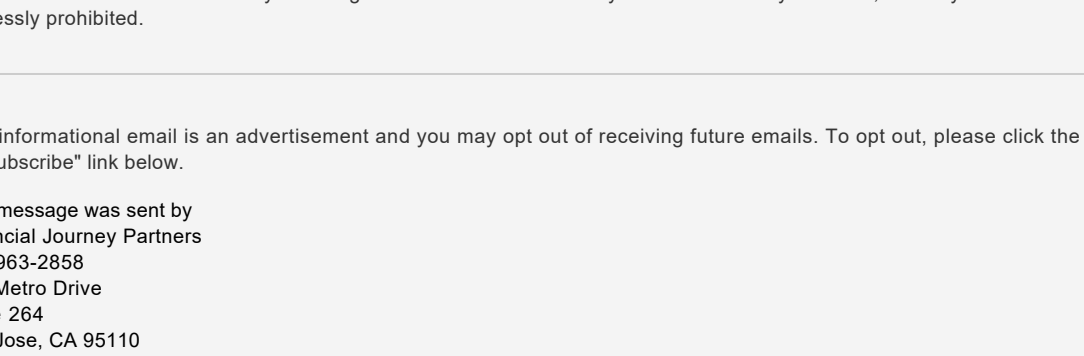
**** NOTE: All times are in Pacific Time – More 2024 events are coming soon!**

You may have already registered in one of our previous surveys, or online on our website. We'll send you a confirmation closer to the event. If you have not already registered for one of the above events, you can register on our website or email Arielle at arielle@financialjourney.com!

[UPCOMING EVENTS](#)

Enjoying the Journey – Time to Enjoy Summer, Happy 4th of July

We love summertime, especially all of the amazing fresh fruit that is available this time of year. Scott found some of the biggest and sweetest blackberries of the year at the Sunnyvale Farmer's Market. Bing Cherries are ripe and sweet, plus they are at a good price at Costco, and the Rainer cherries and mangos are from Whole Foods. We hope you get a chance to enjoy the amazing summer fruit too



There is a great abundance of things to do in the summer, yet when we talk with many clients, they often are unsure of how to spend their time. We understand it is hard to get motivated when work is demanding, there are lots of family commitments and when retired your time management and sense of purpose adjusts. We aspire for you to enjoy the journey of accomplishing big goals but also smaller moments. Some take more planning and financial commitment and others can be right in your backyard.

We've collected some options for all of us to consider on a new ["Enjoy the Journey" resource web page](#). We look forward to updating this with your suggestions too. Many options are local to our San Jose location so please consider them as examples and research similar options where you live.

[ENJOY THE JOURNEY RESOURCES](#)

Celebrate the 4th of July!

A good place to start is to celebrate Independence Day! You've worked hard to have options and I bet there are many in your community and there are always amazing fireworks shows on TV. **Here are options across California and those more local to our San Jose office to celebrate the 4th in the SF Bay Area.** If you don't want to venture out with the crowds, consider having a small celebration at home and fire up the BBQ or order in.

Summer is a great time to sit in the backyard enjoying the nice summer weather in Northern California. Going to Art and Wine Festivals is fun and local cities have free downtown live music concerts. There are lots of things to do like enjoy picnics or outdoor cafes, state parks, museums and even the blockbuster movies returning to theaters.

This summer Elaine and Scott will travel to Wisconsin to visit family. Linda has planned to attend some Mountain Winery concerts and enjoy local wineries and time with family and friends. Other members of the FJP team are planning camping trips, beach stays, a Montana getaway and even a Caribbean cruise. We hope you can get out and enjoy the summer also!

We are excited to see the pictures you send us for the photo contest. It is a highlight of our summer!

We want to help you make smart decisions so you can do the things that are most important to you and enjoy the journey.

If there is anything we can do to help you, please [give us a call](#).

[Elaine, Scott, Linda](#)

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