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Friday, September 29, 2023

To All Financial Journey Partners Clients,

Fall is here and many exciting things are happening at Financial Journey Partners. The team is busy preparing for our annual Client Appreciation Event. This year it is a Halloween party, and we hope to see you in fun Halloween costumes.

We are excited to announce the release of the new book from Elaine and Scott. Come to the Client Appreciation Halloween Party on October 15 and get a copy of the book personally signed by the authors. We will also announce the winners of the FJP 2023 Photo Contest! Thanks for participating!

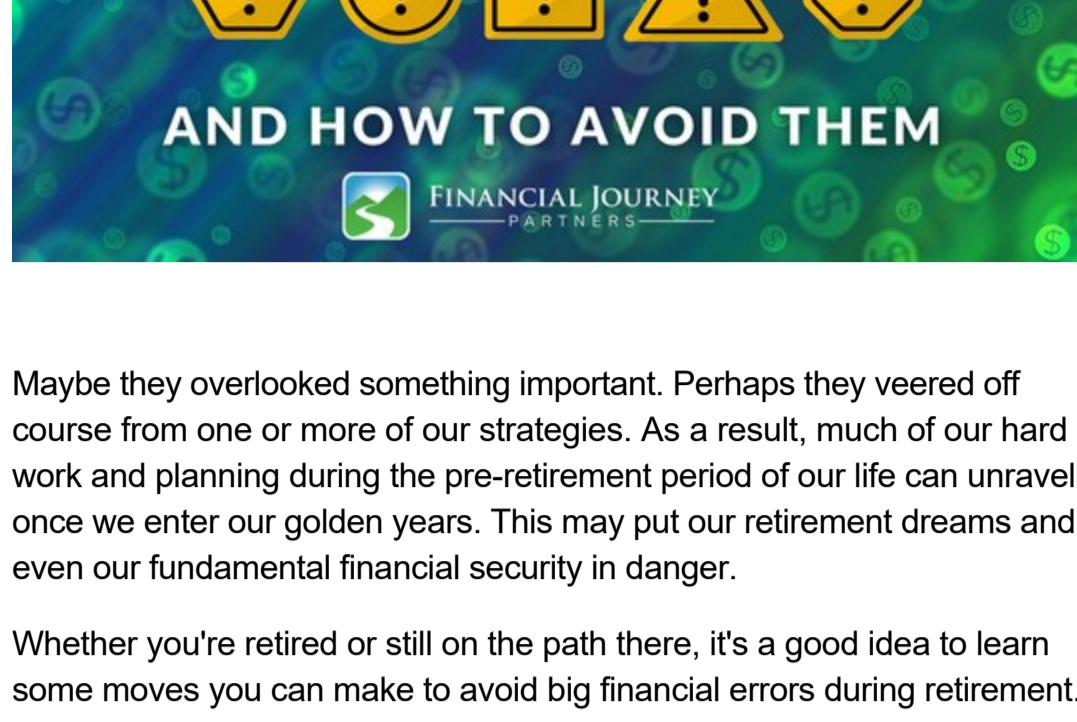
This month's blog is "Five Big Money Mistakes and How to Avoid Them". We share some of the lessons we've learned from decades of experience working with clients and we want to pass on the learnings to all of you. September brings the start of football season. That is always exciting for football fans, especially Scott and Flavio on our team. We hope to see you at our Client Appreciation Halloween Party on October 15, 4-7 PM, at the Metro Plaza Office Complex.

Topics in this edition of *Insights* include:

- Five Big Money Mistakes During Retirement and How to Avoid Them
- Elaine and Scott at the beautiful new Sunnyvale City Hall
- Book Signing for Elaine and Scott's New Book
- 2023 FJP Photo Contest – Winners Announced on October 15!
- Client Appreciation Halloween Party on October 15, 4-7 pm
- FJP Event Schedule for 2023 and 2024
- Enjoy the Journey – Fall Means It's Time for Football

Five Big Money Mistakes and How to Avoid Them

Chances are, planning for retirement is one of the most important steps you will undertake. Unfortunately, we have met people who did not focus enough on making thoughtful decisions during their retirement.



Maybe they overlooked something important. Perhaps they veered off course from one or more of our strategies. As a result, much of our hard work and planning during the pre-retirement period of our life can unravel once we enter our golden years. This may put our retirement dreams and even our fundamental financial security in danger.

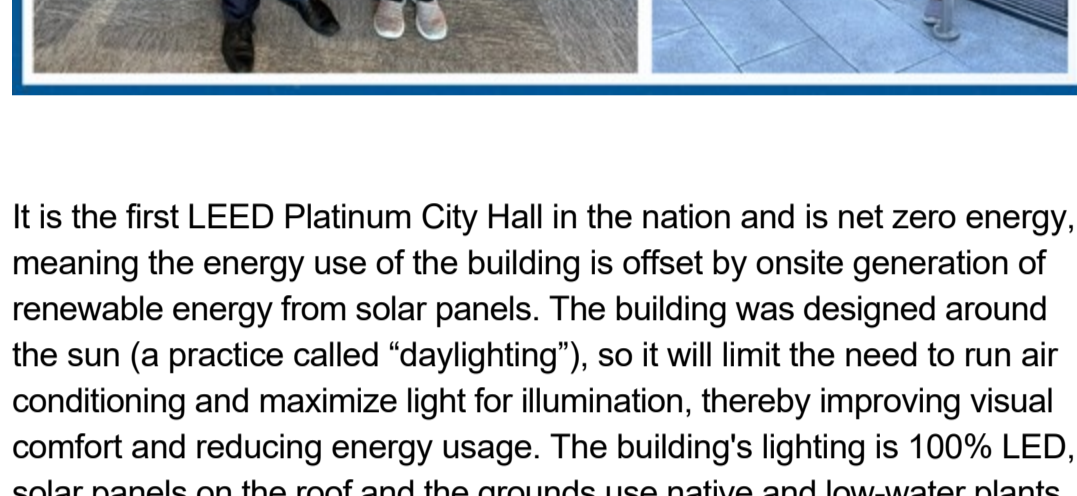
Whether you're retired or still on the path there, it's a good idea to learn some moves you can make to avoid big financial errors during retirement.

[Here's a closer look at some key mistakes, and how to sidestep them.](#)

[READ BLOG](#)

Sunnyvale State of the City in the Beautiful New City Hall

On Saturday, September 23, 2023, Sunnyvale held its State of the City event. The exciting part is that it was the first meeting held in the council chambers of their beautiful new City Hall building. Elaine and Scott were on hand to celebrate the event that filled the room with local elected officials and city residents.



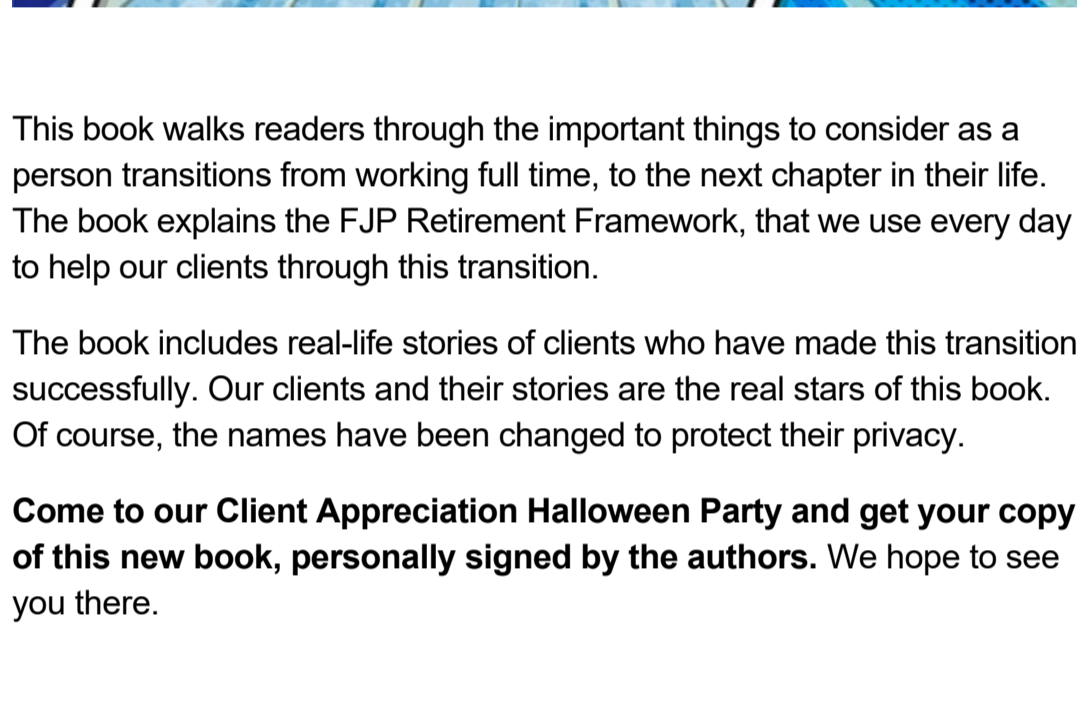
It is the first LEED Platinum City Hall in the nation and is net zero energy, meaning the energy use of the building is offset by onsite generation of renewable energy from solar panels. The building was designed around the sun (a practice called "daylighting"), so it will limit the need to run air conditioning and maximize light for illumination, thereby improving visual comfort and reducing energy usage. The building's lighting is 100% LED, solar panels on the roof and the grounds use native and low-water plants.

Above is a picture of Elaine after the event with a very proud Sunnyvale Mayor Larry Klein.

Book Signing for Elaine and Scott's New Book!

We are very excited to announce the **official launch date of Elaine and Scott's new book is November 14 with our exclusive pre-launch event on October 15.** The book is titled *Enjoy the Journey, Successful Retirement Strategies and Stories*.

Elaine, Scott, and Linda have spent decades helping clients transition from working full-time, to the next phase of their life. They want to share the lessons they have learned helping people through this important and sometimes stressful major life change. We also encourage them to create time and activities to enjoy the journey along the way.



This book walks readers through the important things to consider as a person transitions from working full time, to the next chapter in their life. The book explains the FJP Retirement Framework, that we use every day to help our clients through this transition.

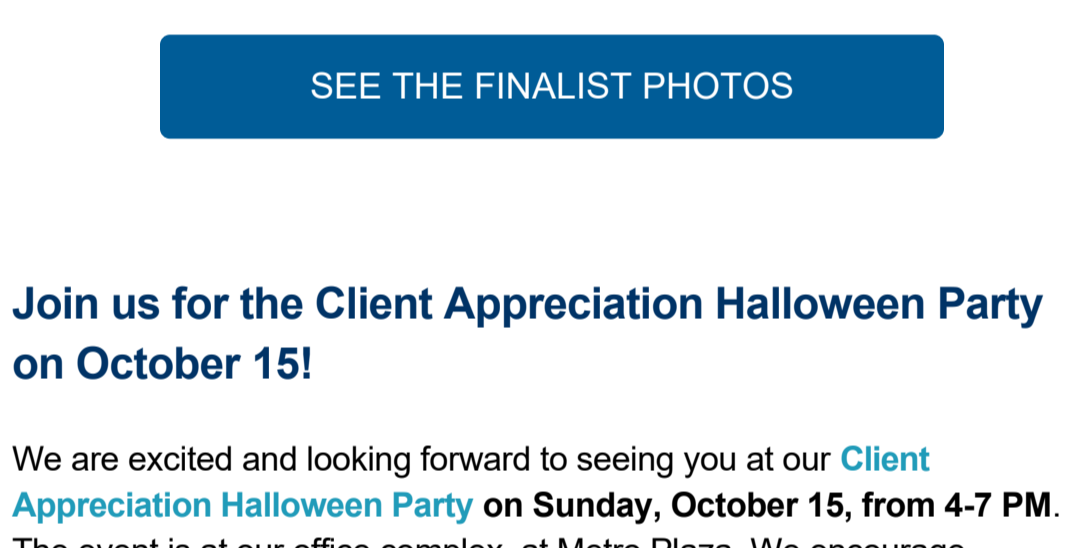
The book includes real-life stories of clients who have made this transition successfully. Our clients and their stories are the real stars of this book. Of course, the names have been changed to protect their privacy.

Come to our Client Appreciation Halloween Party and get your copy of this new book, personally signed by the authors. We hope to see you there.

2023 Photo Contest – Winners Announced on October 15

The deadline for submitting photos was the end of Labor Day, September 4, 2023. We had a record number of photos submitted this year, well over 300! Thank you to everyone who participated and sent us your photos.

With so many amazing photos submitted, the FJP team had difficulty narrowing the pictures down to the **5 finalists in each of the 3 categories.** Congratulations to all the Finalists!



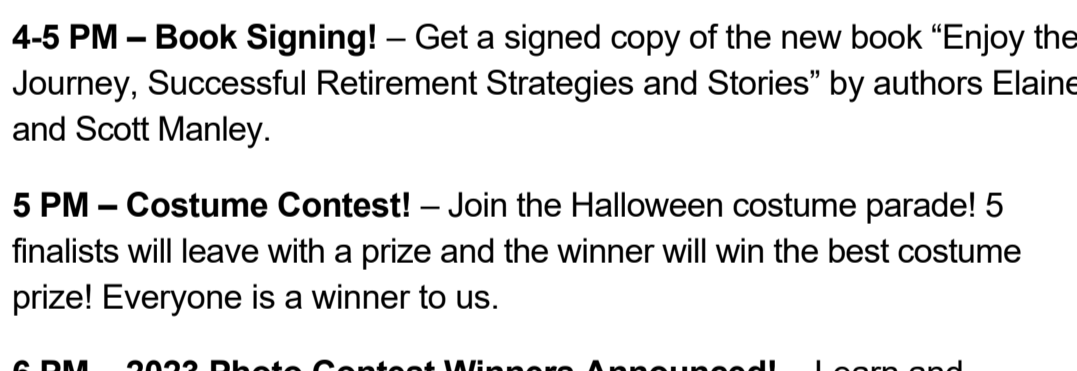
A survey was sent to all our clients so you can select the winners. The survey was completed on September 25 and the winners have been selected.

The winners will be announced live at our Client Appreciation Halloween Party on October 15, 2023, at our beautifully renovated conference center at our Metro Plaza Office Complex. We hope to see you there.

[SEE THE FINALIST PHOTOS](#)

Join us for the Client Appreciation Halloween Party on October 15!

We are excited and looking forward to seeing you at our **Client Appreciation Halloween Party, on Sunday, October 15, from 4-7 PM.** The event is at our office complex, at Metro Plaza. We encourage everyone to dress in a Halloween costume, but it is not required. Feel free to dress as yourself too!



Schedule Some Fun!

4 PM – Event Begins – Register and let us know if you want to participate in the Costume Contest! We will be serving delicious Tacos, Margaritas, Churros and more. It's not a formal sit-down meal, so you can eat when you like while you enjoy the music!

4-5 PM – Book Signing! – Get a signed copy of the new book "Enjoy the Journey, Successful Retirement Strategies and Stories" by authors Elaine and Scott Manley.

5 PM – Costume Contest! – Join the Halloween costume parade! 5 finalists will leave with a prize and the winner will win the best costume prize! Everyone is a winner to us.

6 PM – 2023 Photo Contest Winners Announced! – Learn and celebrate the winners of this year's contest and those selected for our 2024 calendar too!

7 PM – Close of Event – Time to go but not before you take your picture at our photo spot and pick out a pumpkin to take home with you!

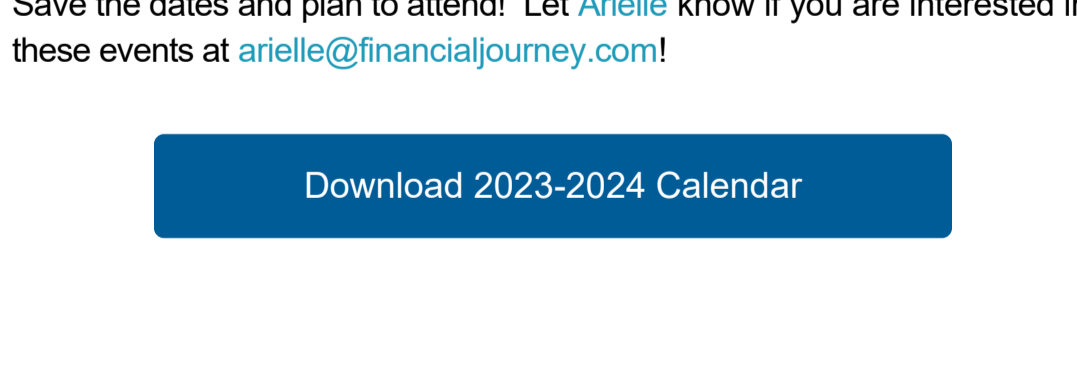
Be sure to [contact Arielle to RSVP](#) or to let her know if your plans have changed. We hope you will join us!

Thanks for being amazing clients. We appreciate you and wish everyone could participate in person. We are thankful to enjoy our event space with many of you.

[CLIENT APPRECIATION EVENT!](#)

FJP Event Schedule for 2023 and 2024

We have a great schedule of educational and fun events in the next 12 months. We have planned some in-person events for the folks who live in Northern California as well as webinars so we can include our clients who live in other parts of the country. We hope you can join us.



Save the Dates for These 2023 - 2024 Events:

- **October 15, 2023, Sunday, 4-7 pm** (In Person) – Client Appreciation Halloween Party at our conference center at the Metro Plaza!
- **January 25, 2024, Thursday, Noon** (Webinar) – State of the Economy, with special guest speaker Karlan Patel from State Street
- **March 21, 2024, Thursday, Noon** (Webinar) – Medicare Primer, with special guest Jennifer Taboada from BlackRock
- **April 18, 2024, Thursday, 5 pm** (Webinar) – Estate Planning for All Ages
- **May 4, 2024, Saturday, 1-4 pm** (In Person) – May the 4th Be With You Star Wars Party, at Metro Plaza
- **August 15, 2024, Thursday, 5 pm** (Webinar) – Mid-Year Economic Update with Elaine and Scott

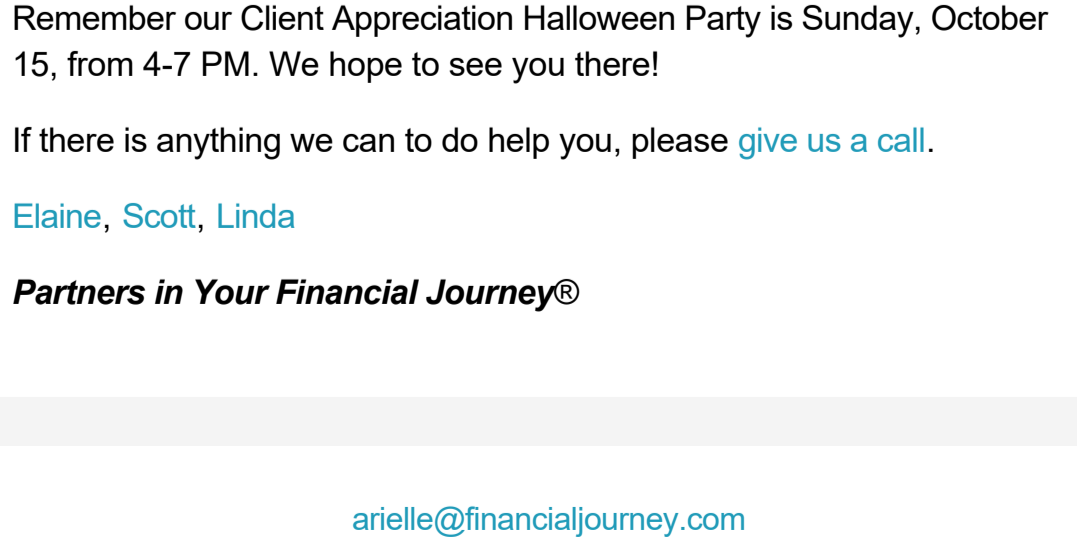
**** NOTE: All times are in Pacific Time – More 2024 events are coming soon!**

Save the dates and plan to attend! Let [Arielle](#) know if you are interested in these events at arielle@financialjourney.com!

[Download 2023-2024 Calendar](#)

Enjoying the Journey – Fall Means It's Time for Football

September is an exciting month for football fans. Thirty-two teams in the NFL start the season with the optimism and goal of being the champion and winning the Super Bowl. We love the excitement and energy that it creates.



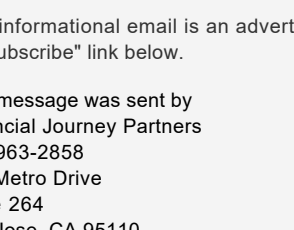
Growing up in Green Bay, Wisconsin, and going to games for the Green Bay Packers, Scott learned how much fun it is to have a tailgate party before the game. If you would like to go to a 49er game and tailgate, let us know so we look for an opportunity to take you some time in the future. Tailgate parties and football games are another way we *Enjoy the Journey* with clients, family, and friends.

Remember our Client Appreciation Halloween Party is Sunday, October 15, from 4-7 PM. We hope to see you there!

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

[Elaine, Scott, Linda](#)

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