

Thursday, March 31, 2023

To All Financial Journey Partners Clients,

We are now well into tax season and most clients seem to have all their documents needed to file their taxes. If you have any additional questions to prepare for your taxes, please give us a call.

One of the biggest stories of the month has been the failure of two large banks, Signature Bank and Silicon Valley Bank. People with money at First Republic Bank also had concerns that this bank could potentially have some troubles. You can find a timeline of the important financial events of the month in the article below.

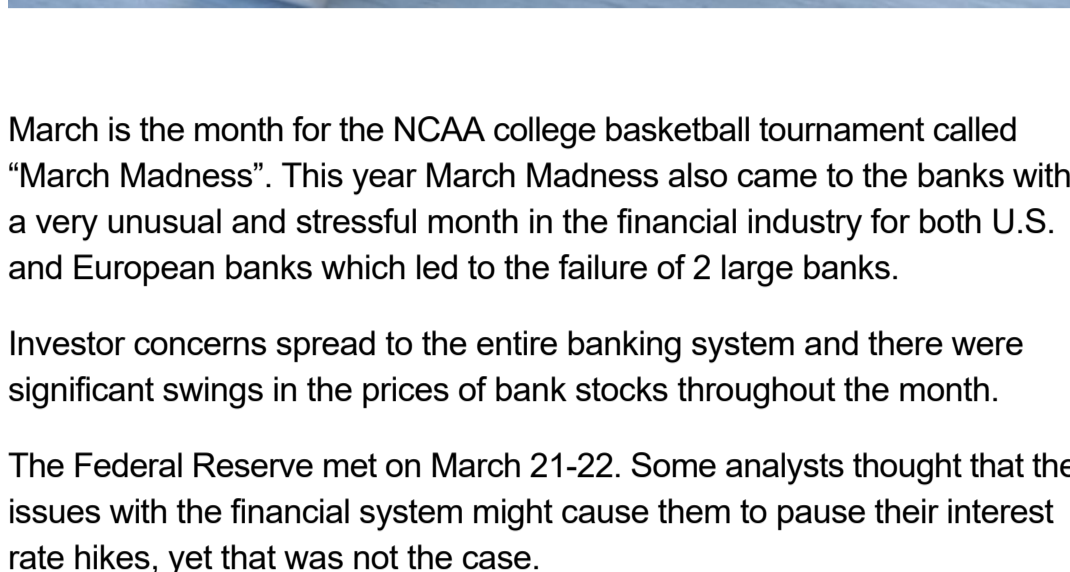
We had another fantastic webinar on March 23 with our special guest, Dr. Marc Milstein, who shared his research on how to "Age-Proof Your Brain". We got rave reviews from our clients who found the information very helpful and important. If you missed the webinar, **the recording is now available through April 9th**. There are instructions below on how you can watch the video replay of the event.

In addition to "Enjoying the Journey", we also believe it is important for each of us to try to make this a better world. In the article below, we will share some ideas on how you can contribute!

Topics in this edition of Insights include:

- March Madness Comes to the Banks
- Age-Proof Your Brain with Dr. Marc Milstein
- Make the Rest of Your Life the Best of Your Life – May 12, 2023
- FJP Event Schedule for 2023
- Enjoy the Journey – Making it a Better World

MARCH MADNESS COMES to the BANKS



March is the month for the NCAA college basketball tournament called "March Madness". This year March Madness also came to the banks with a very unusual and stressful month in the financial industry for both U.S. and European banks which led to the failure of 2 large banks.

Investor concerns spread to the entire banking system and there were significant swings in the prices of bank stocks throughout the month.

The Federal Reserve met on March 21-22. Some analysts thought that the issues with the financial system might cause them to pause their interest rate hikes, yet that was not the case.

In this article you can find a **timeline of the important financial events of the month**. We are monitoring the situation closely with banks and the financial system. Things seem to have stabilized for the moment.

If you have further questions or concerns about any of these issues, give your [Wealth Manager](#) a call to discuss.

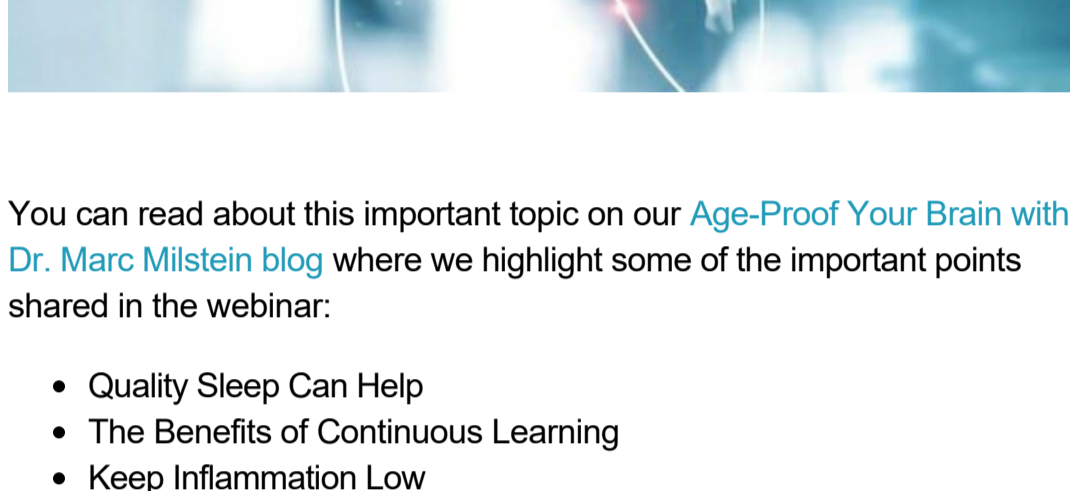
[READ ARTICLE on MARCH MADNESS](#)

Age-Proof Your Brain with Dr. Marc Milstein Materials

On March 23, FJP hosted a webinar with special guest, Dr. Marc Milstein. In his recent book, Dr. Milstein shared the results of his research on ways to maximize productivity, slow aging and lower the risk for dementia so you can age-proof your brain.

Dr. Milstein shared with us that:

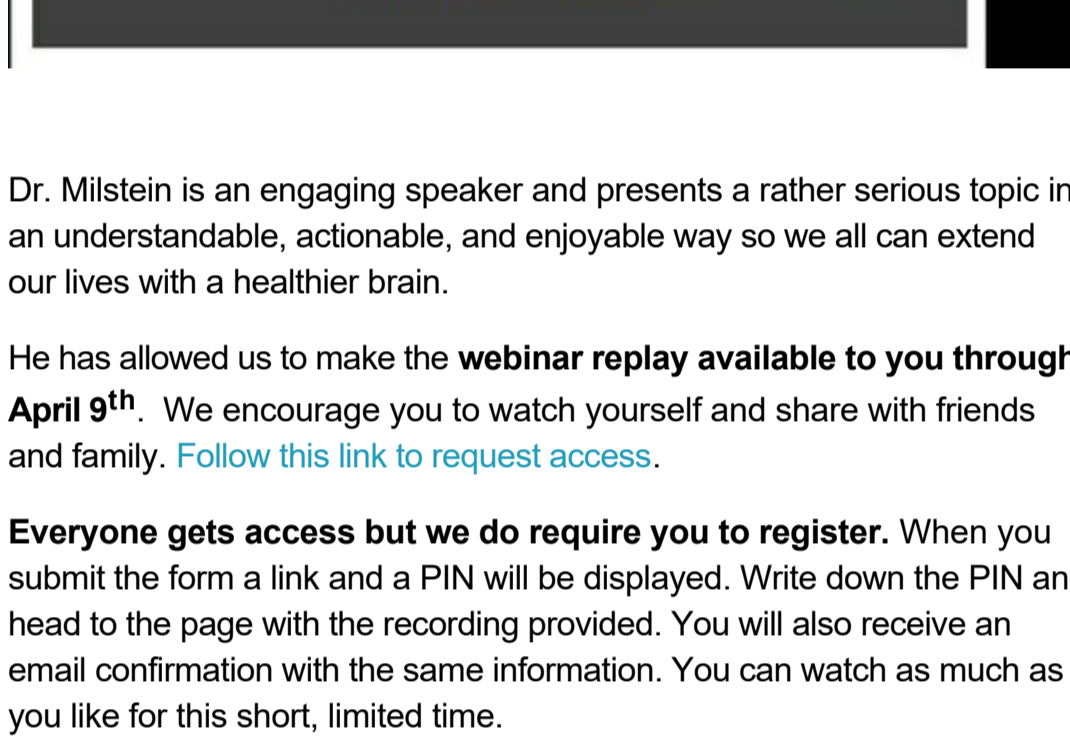
- 1/3 of all dementia is preventable
- 47 million people have dementia worldwide and this is expected to grow to 115 million people by 2050



You can read about this important topic on our [Age-Proof Your Brain with Dr. Marc Milstein blog](#) where we highlight some of the important points shared in the webinar:

- Quality Sleep Can Help
- The Benefits of Continuous Learning
- Keep Inflammation Low
- The MIND Diet
- Additional Things You Can Do
- Actions to Age-Proof Your Brain
- When You See Your Doctor

Why Not Watch the Webinar Replay? You Can!



Dr. Milstein is an engaging speaker and presents a rather serious topic in an understandable, actionable, and enjoyable way so we all can extend our lives with a healthier brain.

He has allowed us to make the **webinar replay available to you through April 9th**. We encourage you to watch yourself and share with friends and family. [Follow this link to request access](#).

Everyone gets access but we do require you to register. When you submit the form a link and a PIN will be displayed. Write down the PIN and head to the page with the recording provided. You will also receive an email confirmation with the same information. You can watch as much as you like for this short, limited time.

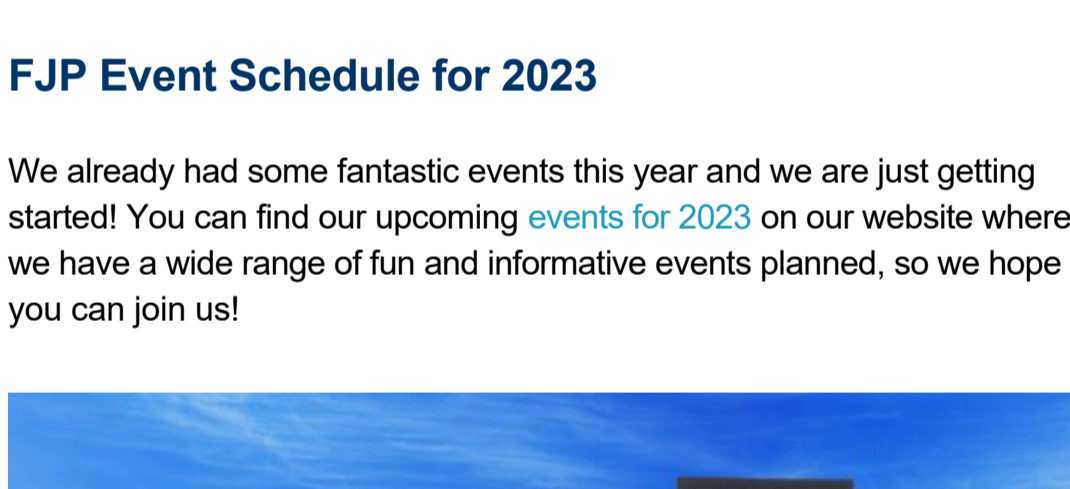
You are also in luck because both the blog and the webinar replay information can be found on your client portal home page. Why not [head there now!](#)

[GO TO CLIENT PORTAL HOME PAGE](#)

Next Event – Make the Rest of Your Life the Best of Your Life on May 12, 2023

Our next event will be a very special **in-person workshop** we call: ["Make the Rest of Your Life the Best of Your Life"](#).

This workshop is designed for people who are just entering retirement or who have recently retired. This will be your opportunity to think about what is most important to you and to plan your future goals. Our special guest leading us through this event is Life Coach, Karen Duncum.



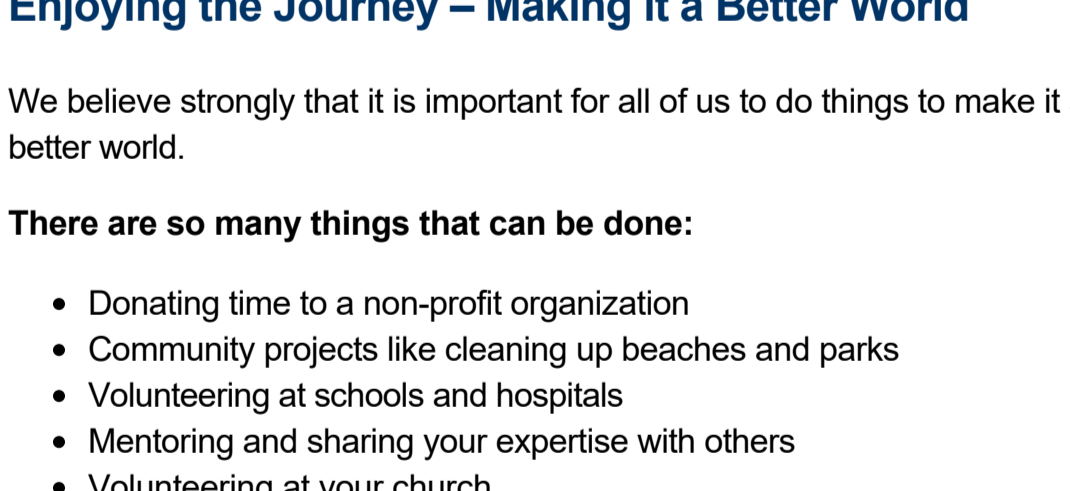
Space is limited and we have a full house of people who have registered to attend. If you plan to come and have not already, please reconfirm that you plan to attend. We want to make sure we have enough room for everyone. We are also providing lunch and want to get an accurate count of those attending so we plan correctly.

Last month, our special guest was Dr. Marc Milstein with suggestions on how to **live a healthy life**. Our next event in May will help you plan to **live a happy life!**

Please contact [Arielle Rowe](#) at **408-963-2889**, if you have not **reconfirmed your attendance**.

FJP Event Schedule for 2023

We already had some fantastic events this year and we are just getting started! You can find our upcoming [events for 2023](#) on our website where we have a wide range of fun and informative events planned, so we hope you can join us!



Save these dates and RSVP today!

- **May 12, 11 am – 1:30 pm** – Make the Rest of Your Life the Best of Your Life Workshop (in person), guest speaker Karen Duncum, in-person at our Metro Plaza conference center in San Jose
- **Memorial Day to Labor Day** – FJP Photo Contest (we hope everyone submits photos this year!)
- **June 1, 4 pm – 6 pm** – Happy Hour Event! Let's enjoy the journey together at Metro Plaza on the patio with wine tasting, refreshments and fun!
- **August 3, 5 pm – 6 pm** – Mid-Year Economic Update Webinar, speaker Scott Manley
- **October 19, 5-8 pm** – Client Appreciation Halloween Party (in person party) at our conference center here in Metro Plaza! Yes, Costumes are encouraged but not required.

**** NOTE: All times are in Pacific Time**

If you completed an FJP survey and indicated that you were interested in attending one of these events, then you have already been registered and we'll send you a confirmation closer to the event. Others can register on our website or email Arielle at arielle@financialjourney.com with your list!

[RSVP TODAY!](#)

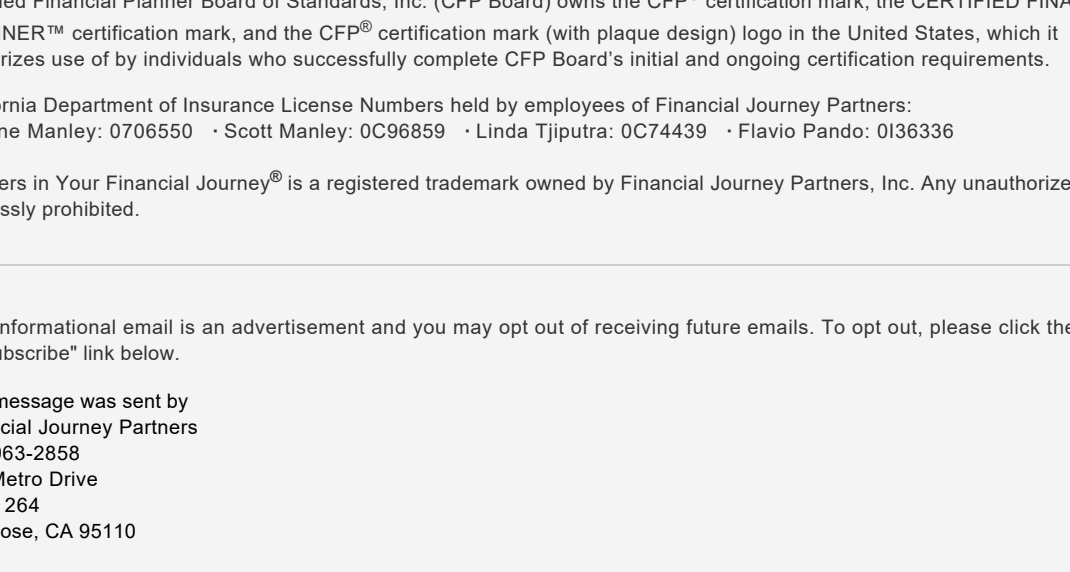
Enjoying the Journey – Making it a Better World

We believe strongly that it is important for all of us to do things to make it a better world.

There are so many things that can be done:

- Donating time to a non-profit organization
- Community projects like cleaning up beaches and parks
- Volunteering at schools and hospitals
- Volunteering and sharing your expertise with others
- Volunteering at your church
- Joining groups such as the Kiwanis or Rotary
- The list goes on and on!

When people reach the point of financial freedom, it means they have enough money that they can afford to stop working if they want. This presents the possibility to spend time on other areas of interest and there are so many excellent groups that are working to make this a better world that would love your help.



Your time is one of your greatest assets!

If you have retired and now find that you have extra time, we encourage you to find an activity that you have passion about and contact an organization in your area that you can help.

Your Wealth Managers have lots of stories from clients that have had amazing experiences helping organizations in their community and even traveling to places that need help. Many have told us how rewarding helping these betterment groups is and the friendships that have developed working with others to make an impact.

What stories do you envision yourself telling? Give your [Wealth Manager](#) a call if you want to talk about this more and connect on opportunities where you can make a difference.

Let's make this a better world together - "Enjoy the journey" along the way - and make 2023 an amazing year!

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

[Elaine, Scott, Linda](#)

Partners in Your Financial Journey®