



YERBA BUENA

Financial Partners

The Mint Edition



QUOTE OF THE MONTH

The best moments in reading are when you come across something — a thought, a feeling, a way of looking at things — that you'd thought special, particular to you. And here it is, set down by someone else, a person you've never met, maybe even someone long dead. And it's as if a hand has come out and taken yours. —Alan Bennett

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Thinking About a Vacation Home?

Are you dreaming of owning a vacation home? Turning your vision into reality requires foresight. Your approach to selecting and maintaining a vacation home can make it a fun retreat rather than a headache.



What local attractions draw you in? Is the property conveniently situated for easy access to amenities like beaches, trails, or town centers? The size of the property is another crucial aspect to ponder. More bedrooms mean ample space for guests. Additionally, be cautious of condominium rules or local regulations restricting occupancy

or rental activities. Accessibility is critical in choosing the ideal vacation home. Consider its proximity to your primary residence and the ease of travel, whether a short drive or a stress-free direct flight.

When owning a vacation home further from your primary residence, hiring a caretaker or property manager to oversee maintenance is advisable. Costs for property management services can vary, typically starting at \$200 per month, excluding any additional work required.¹

Other things to consider:

If you intend to use the property for personal and business purposes, consult your tax professional to understand the tax implications.

Higher financing costs are possible, including higher interest rates and down payment requirements for a second home.¹

Shop for insurance in advance, considering location-based differences in availability and costs.

Mindfulness and Meditation in Retirement

Retirement marks a life transition and presents new opportunities for personal growth and self-discovery. As individuals navigate this phase of life, incorporating mindfulness and meditation practices can offer myriad benefits for their mental, emotional, and physical well-being.



Stress Reduction and Relaxation - Retirement can bring its own stressors, such as adjusting to a new routine and dealing with financial considerations. Mindfulness and meditation techniques provide retirees with tools to manage stress effectively. Focusing on the present moment and cultivating a sense of inner calm can reduce anxiety

levels and promote relaxation.

Enhanced Emotional Well-being - Mindfulness practices encourage individuals to cultivate self-awareness and emotional resilience. In retirement, where individuals may grapple with feelings of loss or uncertainty, meditation can help process these emotions and foster a positive outlook. By acknowledging and accepting their feelings without judgment, retirees can experience greater emotional well-being and contentment.

Physical Health Benefits - The mind-body connection is a central tenet of mindfulness and meditation practices. By promoting relaxation and reducing stress, these practices can have a positive impact on physical health outcomes. Retirees who engage in regular mindfulness practices may experience lower blood pressure, reduced inflammation, and improved immune function, contributing to overall well-being and longevity.

Incorporating mindfulness and meditation into retirement can offer many benefits for individuals looking to enhance their quality of life during this new chapter. By embracing these practices, retirees can navigate retirement challenges with greater resilience, emotional well-being, and overall vitality.²

Travel Tip - Road Trip? Take an Emergency Kit



If you plan on driving a few hundred miles (or more), make sure you bring jumper cables, basic hand tools, flares, a first aid kit, and a flashlight.

DID YOU KNOW?

British Soldiers Were Commanded to Have Mustaches for 56 Years



Between 1860-1916, shaving the upper lip violated Command No. 1,695 of the King's Regulations, which defined conduct for members of the British Army and Royal Navy. Breaking the regulation invited discipline by a commanding officer.³

ON THE BRIGHT SIDE



Picture by Dylan Beard/Instagram

Dylan Beard, a dedicated hurdler aiming for a spot on the United States Olympic team for the 2024 Summer Olympics in Paris, has captured attention with his exceptional performance, ranking as the third-fastest hurdler globally after a surprising victory at the Millrose Games. Balancing his athletic pursuits with a full-time role at a local deli, Beard's unwavering work ethic and character have earned praise from his coach and colleagues. An unsponsored athlete training at North Carolina State University, Beard holds a master's degree in public health and remains committed to impacting at-risk youth. Grateful for the unexpected support, Beard's story exemplifies resilience, determination, and the pursuit of excellence in facing challenges.⁴

BRAIN TEASER

A rhyming riddle: At the sound of me, people may dream or stamp their feet, laugh or sometimes weep. What am I?

Answer: *Music*

Best regards,

Andrew Zittell
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