

Recharge Your Batteries

By Will Divers,
Financial Advisor

FINDING POSITIVITY IN A NEGATIVE WORLD

We are in a new age of society. I think we can all agree on that. Information flies at us from all directions on a constant basis. Let's be honest about something else, too. Most of the time, the news or information is something negative. Never before in



human history have we been able to receive so much information at one time. Then, compound that with the fact

that it is not usually uplifting news, and what are the consequences? We, as a whole, have more stress, anxiety, and worry. So, what can we do about it?

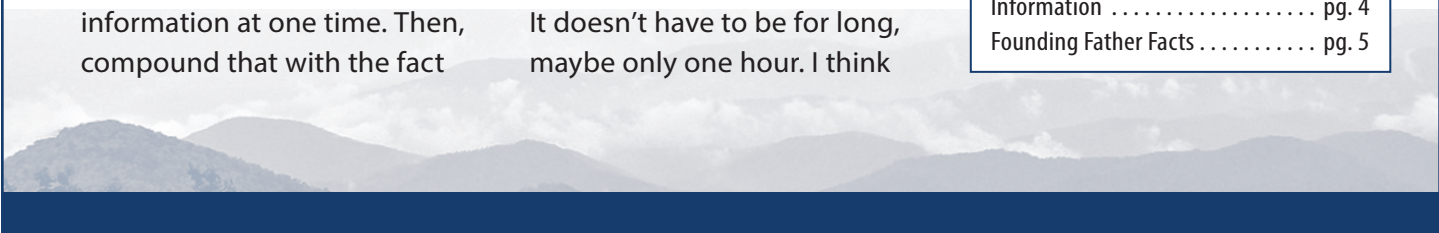
I encourage you to find healthy outlets to recharge your batteries. Maybe it is reading a good book, exercising, or taking a few days off. Whatever it may be, it is important to do these things. Another thing I encourage a lot of people to do is to unplug. The news will still be there in the morning, as will social media and those emails that need responses. It doesn't have to be for long, maybe only one hour. I think

you will be surprised at how much better you feel following that exercise.

There are many things in this life that we have to be thankful for. So, on those days when the news is negative, you feel overwhelmed, stop and look around at all the great things in your life. If you have worries or concerns about something, please reach out to us. It is our job to help you through these times.

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Contributing Writer

Pre-Arranging Your Service

By Founding Partner Chris Caldwell,
CFP®, AIF®, AEP®, CRC®, MBA, ChSNP

FUNERAL ARRANGEMENTS

The day will eventually come for all of us, and I know it is difficult to talk about, much less put a plan in place. If you are a client of mine, we probably had this conversation when you reached your 60s. I like to discuss at any age as we just never know “when”. There is a document I created years ago titled “Final Wishes” which helps go through many items we all need to consider; www.highlandtrustpartners.com/files/final-wishes.pdf.

If we do not plan for these ourselves, someone in our family will have to do it for us. Speaking

from personal experience, this is not something you want to leave up to your family. First, the closest people need this time to mourn and spend with friends and family. Many funeral home directors are very good at helping with the process of what to select, and what is needed. But it is a process that can be worked through before our passing. Second, it is your service, and even those closest to us are not 100% sure what you would want, especially in a stressful time. Again, from personal experience, not knowing and feeling as though you are making mistakes is not enjoyable.

Third, there could very well be cost savings if you make the plans. There is a true story of a spouse buying the most expensive casket in the showroom, but I know from our conversations he would not have done that for himself.

Funeral services have a wide cost range and depend on what you and your family want. According to a good friend of ours, Jack Allen, who owns Ingram Funeral Home in Cumming, the average cost for a traditional funeral home service is \$12,000, and a cremation service is \$3,500.

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Tools

Technology Corner



TripCase: TripCase makes traveling easier and more organized. Users can view and manage flights, hotels, and car rentals from one place. Users can get directions or request an Uber once they’ve arrived at their destination as well as add new locations to their itinerary to save them for later. TripCase also sends you messages with specific things to do in the area you’re visiting. TripCase is \$5.99 for 12 months with a 1-month free trial.



Libby: Libby is an app that allows users to borrow eBooks or magazines from their local libraries to view on their phones or tablets. Users also have the option to listen to audiobooks through the app. With Libby, users can read or listen anytime, anywhere including while offline by downloading titles. Users can also create lists within the app of their favorites or must-reads. The app is free, all you need is a library card.

Eliminate Worry Through Planning

By Amy Parrish, AWMA®,
Senior Financial Advisor

YOU'RE GONNA MISS THIS

As someone who will be an empty nester in a few years, I find myself wanting to tell new moms that even though it can be hectic and stressful, one day they will miss this special time. What stops me is realizing that I probably wouldn't have appreciated those words when I was in the chaos of dealing with two small children, so it's likely they won't either.

Recently, I heard the song "You're Gonna Miss This" by Trace Adkins, and my first thought was about all the emotions I will experience when my children are no longer living at home. But that sentiment applies to so much more than just raising children. I find there are times when I miss my childhood, my high school and college years, my years as a young professional, or as a newlywed.

It is nice to remember and even miss the good times that have gone by, but there is a lesson in that, too. I want to be more present in the moment, find ways to make the most of my current situation, and be prepared for the stages to come. Nothing takes away precious moments quite like worry. I believe I can reduce or eliminate worrying through planning.

Thinking back to when my children were born, I hired a photographer that exemplifies the benefits

of planning to eliminate worry and obtain desired outcomes. She had a service model in place to capture photos of children at different stages in life. Once I was in her system, I no longer had to think about it. There was no worry, or stress, about when to get the pictures, who to work with, or how much it would cost. It had already been established up front. Now I have beautiful photographs of my children, and I'm grateful for these memories. In my experience working with families, I have learned to recognize potential pitfalls that can derail the best-laid plans. I also know that the ideal outcome is never a fixed target and changes through different life events and stages. But it's always easier to alter your current plan than to be caught unawares with no planning in place.

That is what a financial plan should do for you – reduce worry and put you on a path to reach your ideal outcome. When I help a client, I ask about many different areas of life, from the small stuff to the big stuff. We will discuss your travel goals, future purchases, and anything related to your children and grandchildren, to name a few.

I do this because I know you will one day look back on the past and miss certain aspects. My work with you should help you look back with enjoyment and without regret.



HTP Operations

Our online portal, Account View, has been upgraded to a new, modernized platform which makes viewing and tracking your investment accounts easier. Account View 2.0 also has a user-friendly app which allows you to access your accounts anywhere, anytime.

If you are an existing client who already has a profile in Account View 1.0, we will be in the process of migrating you to Account View 2.0 before the end of 2022. Be on the lookout

for an activation email from us relating to this change. We will also be sending out resources that will guide you and help you learn about Account View 2.0. Included with those resources will be information for existing clients, who do not currently have an Account View profile, which will explain how you can sign up for Account View 2.0.

Give us a call if you would like more information or have any questions.

Pre-Arranging Your Service

By Founding Partner Chris Caldwell, CFP®, AIF®, AEP®, CRC®, MBA, ChSNP

FUNERAL ARRANGEMENTS *(continued from page 2)*

These costs do not include expenses not billed from the funeral home such as the cemetery lot purchase. As you can imagine, the price can be much higher depending on the options selected for service and burial. Jack says about 50% of families are now pre-arranging their services, and the majority are prepaying. The advantage of doing so not only includes what I mentioned above in making sure the family does not “overspend” on what you might want, but it locks the current price to protect against rising costs over time. If you consider pre-payment, check with the funeral home on policies if they go out of business, you want to transfer to another funeral home, or you want a refund.

Cremations are now about 60% of all services, according to Jack. While much does have to do with cost, an interesting point I never considered was how scattered families are across the country. Cremation gives them more time to organize and travel for a service than a traditional burial.

Even if you have a favorite family-owned funeral home in your town, I recommend interviewing a few before deciding who will take care of your family and friends in a time when everyone needs comfort and care. Your favorite might not be the least expensive, but they will be there for the family, which means more than anything else. Also, learn the Funeral Rule monitored by the FTC when

selecting a funeral home. You must be given an itemized list of all expenses and cannot be forced to buy their products. I have had conversations with people who were told they must buy a casket from their showroom and a vault, which is not really a cemetery requirement. This is a violation of the law. Another reason to pre-arrange your service is so you have time to make sure your family is protected from illegal practices in a stressful moment.

Whatever you decide, talk to your family. It might be uncomfortable to have the conversation, but I promise it is more uncomfortable for them to have never had it. Let HTP know what we can do to help you!

Celebrating the Stars and Stripes

www.constitutionfacts.com

FASCINATING FACTS ABOUT THE FOUNDING FATHERS

- George Washington was born on February 11, 1731 under the Julian calendar. In the early 1750s, Great Britain converted to the Gregorian calendar. An act of Parliament added eleven days to complete the adjustment and Washington's birthday became February 22, 1732.
- Of the Founding Fathers who became president, only George Washington did not go to college. John Adams graduated from Harvard, James Madison graduated from Princeton, and Thomas Jefferson attended the College of William and Mary.
- John Adams was the first President to live in the White House when he came to Washington, D.C. in November of 1800. However, he was only there for four months after losing the election of 1800 to Thomas Jefferson.
- George Washington gave the shortest inauguration speech in American history on March 4, 1793. It was only 133 words long. William Henry Harrison gave the longest at 8,443 words on March 4, 1841 on a cold and blustery day in Washington, D.C. He died one month later of a severe cold.
- Thomas Jefferson died broke. Before his death, Jefferson was able to alleviate part of his financial problems by accepting \$25,000 for his books from Congress. Those books were used to begin the Library of Congress. Friends even tried to organize a lottery to sell part of his land to help, but it was not enough.
- John Adams was the only president to be the father of a future president (John Quincy Adams) until George W. Bush became president in 2000, making George Bush Sr. the second president to have a son also be a president.
- John Adams died on July 4, 1826 at the age of 90 years, 247 days. His wife Abigail had died in 1818 after 54 years of marriage.
- President James Monroe also died on July 4, 1831 — five years after Thomas Jefferson and John Adams.
- Thomas Jefferson at eighty-three years of age felt that he would not live through the summer of 1826, but he hoped to live through July 4th (the 50th anniversary of the Declaration of Independence).
- In terms of entertainment George Washington enjoyed raffles and lotteries, card playing, fox hunting, duck hunting, fishing, cockfighting, horse racing, boat racing, and dancing.
- The original intent was for George Washington to be buried beneath the Rotunda floor under the dome of the Capitol. He died before the Rotunda was finished, and in 1828 the crypt was covered up.
- President George Washington would bow to guests at presidential receptions to avoid physical contact and the tradition lasted through the presidency of John Adams. Washington would rest one hand on a sword and the other holding a hat to avoid the remote possibility of anyone forcing a handshake! Thomas Jefferson ended the tradition of "bowing" by shaking hands when greeting people.

Market Index Returns*

Fixed Income

Current Yield 4/29/2022

90-Day T-Bill	0.82%
5-Year T-Note	2.95%
10-Year T-Note	2.93%
30-Year T-Bond	3.00%

Source: Bloomberg

Index

2022
(1/1/2022–4/28/2022)

2021
(One Year)

Dow Jones Ind.	-6.66%	18.73%
S&P 500	-10.04%	26.89%
NASDAQ	-17.73%	21.39%
MSCI EAFE Growth ETF	-19.12%	10.95%

Source: Morningstar Research

*The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors. Bond yields are subject to change. Certain call or special redemption features may exist which could impact yield. The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index. The MSCI EAFE Index is a free float-adjusted market capitalization index that is designed to measure the equity market performance of developed markets, excluding the US & Canada. The MSCI EAFE Index consists of the following developed country indices: Australia, Austria, Belgium, Denmark, Finland, France, Germany, Hong Kong, Ireland, Israel, Italy, Japan, the Netherlands, New Zealand, Norway, Portugal, Singapore, Spain, Sweden, Switzerland and the UK.

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1077 Baxter Street, Suite 600
Athens, GA 30606
706-850-4965 (office)
www.highlandtrustpartners.com

