



Our vision...

To be a financial services team as distinct as the people we serve, transforming lives, businesses and communities through the power of personal relationships and professional advice.

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FROM JIM’S DESK: 5/1/23

Well I guess it’s that time when we expect May flowers! This is probably my favorite time of year. Now if we can see the markets gather steam to the upside, we can really get into this season. Though some substantial headwinds remain, you can read about those anywhere as negative news is never in short supply.

I have decided to speak of news that came out last week about supply! It is well documented that supply chain disruptions caused largely by the pandemic have contributed mightily to the rise in interest rates and prices. Here is the news I consider really important. Numbers announced indicate supply chains have returned to pre-pandemic levels for first time in three years.

Those of you who took economics 101 will remember that supply and demand are basic tenets of many market phenomenon, not the least of which is price of goods and services. When either supply or demand is out of balance it can cause outsized price fluctuations and certainly the pandemic and the Russian-Ukraine war have done this in spades. So, with a seeming resolution in this, we see some return to normalcy. This to me is very encouraging.

We have seen the equity markets come up from October of 2022 about half way from their low point then to the all time highs we saw in 2021. That leaves the need for further gains to be made before we can see all time highs again. I mentioned the headwinds we still face and it is still possible to see a recession but color me in the camp that is more optimistic. Since I am a long-term investor, there’s no doubt in my mind we will. Of course, I don’t know how long that will take, but the balancing out of the supply-demand paradigm is a big deal. Prices do not fall immediately. It’ll take a while, but boy is this a step in the right direction. Enjoy the spring and have a wonderful summer!

FROM TRACY’S DESK: You’ll never be this young again

In this issue of our newsletter, we are fortunate to be able to share an interview with a very special person. Not only is our featured guest one of our favorite, fun-loving clients, she has also made a terrific impression on all of us as a true young spirit.

In the financial planning business, dealing with longevity issues is a constant. As the saying goes “Today, you’ll never be this young again.” I think it’s important to highlight the best parts of getting older, while we continue to address the more serious side. We know that there are times when our health might fail, and our memory can fade. The planning we do to help address these issues can make a big difference in the quality of our lives in the later years.

In our interview, I think you see the very best of what can happen as we age. We all know people that seem to have the best attitude and benefit from always seeing the bright side of things. I hope this brings you a smile today, and encourages you to live life to the fullest while we plan for some of the more challenging issues that many of us will face. Thank you for taking some of your valuable time to read our newsletter.

COMMUNITY SPOTLIGHT: Tracy sits down with Shirley

In this issue of our newsletter, I would like to share an interview with Shirley Parker-Kirkwood. Our team at Crystal Financial has been fortunate to work with Shirley for many years, and she has been an inspiration to us. When we think about living life to the fullest, and managing the aging process we look to Shirley as an expert. Recently, Shirley brought me some articles on aging, and how life can be just as rewarding in your advanced years as when you are young. I especially enjoyed one of her articles describing those after age 60 as “Prime Timers.” I asked Shirley to walk me through the decades, describing some of her experiences and how she viewed aging along the way.

Let’s start at the beginning Shirley. What was your family like when you were a young girl? I think I was born like this. I had all brothers; there were five, and no sisters. Mother was very busy in the

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COMMUNITY SPOTLIGHT: *Continued*

house because she received no help from the boys. She just had me. Mother never left the house so I made a decision that I would be self-reliant. I was not going to depend on anyone. I graduated at age 23 from Kent State, and I promised myself that I would not get married until I got my degree. My eventual husband David and I worked through school and I remember in that last quarter of college. I ran out of money and David suggested that I start work at the munitions factory. It was during war time and they had an opening between eleven at night and seven in the morning. This was not a problem for me because school was pretty easy.

So, what happened after you married and had children? Did you have your midlife crisis when you turned thirty?

At thirty women go through a midlife crisis. It's like 'Oh my God it's over!' At forty, that's when men do it. I never thought about my age. I think that's why I loved teaching and I love teachers. I never thought about my age, because I was always teaching younger people. It didn't happen to me; people thought I was younger. I guess people thought I was attractive.

In my forties and fifties I was having more fun than ever. I was teaching at three universities, and I got a new degree every time I went to a new school. I learned rock climbing and repelling. I just kept learning.

When did you retire? I never really retired. I taught at church. I taught classes, all kinds of classes. I moved to Florida when I was sixty seven, and that's the only reason I retired- I didn't really want to, but my husband David was sick.

Did you see your peers age? Not really. I was always with younger people even then. I was always finding something different to learn. I loved to take science classes and physical education. I learned all about hiking. I always kept moving.



What was the inspiration for all of this moving? My Aunt Helen. When Helen was young she dated a man and her mother said that the man was too short, and he doesn't make enough money and she shouldn't marry him. So my aunt broke it off with him and she never married. I don't understand. Where was her spine?

What did you think when you turned 65 and had to sign up for Medicare? I was shocked! I was working, so I thought- why do I need this? Of course, then I had to learn all about Medicare to make a good decision. I didn't feel like I was sixty five or even in my seventies; it didn't matter. I joined a lot of activities and met a lot of people after my first husband passed away. I met Jim, my second husband, and many others through these activities. Jim and I began to go to church and he invited me to help him with his tennis teaching. It wasn't long before I was teaching classes with Jim. I took classes for the disabled and mentally challenged so that I could teach them. Jim and I did a lot of traveling at this time, and I remember him saying "If you get us lost again I don't know what I'll do!" because I did most of the driving. So I responded "It's OK, it's just someplace we haven't seen yet."

During your eighties you certainly had an experience with aging. Your husband Jim was having problems. Did that change your perspective on getting older? Not really. I just found different ways to keep Jim involved, and I decided I was not going to let this ruin our lives. He had so much to offer. We just altered our activities.

So when you turned ninety, did it make much of an impact on you? No, I think my kids were more shocked than I was to realize that I was ninety.

What does the future look like? Well, I've learned three things that I think will be helpful. The first is, I can't walk nine miles and I can't do six mile hikes, but I still enjoy three mile hikes. Second, I realize that I don't climb as well as I used to! And third, I sure do appreciate an arm when getting off of a boat these days.

I have a whole bucket list full of things that I want to do. I want to travel more again. I admit that I'm not sure I want to advertise that I am ninety two, people will start helping me cross the street. I really just want them to ask me to dance! My advice is- *If you don't start living you better just die.*



FROM AMY'S DESK: *Will ChatGPT (and the AI behind it) revolutionize our lives?*

During the last few *Wall Street Coffee Club* meetings, ChatGPT and other Artificial Intelligence applications were discussed. Powered by generative artificial intelligence, OpenAI's ChatGPT has demolished prior records to become the fastest consumer application in history to reach 100 million users. What's behind its meteoric rise? I invite you to listen to a recent episode of *For What It's Worth* with Kemal Kvacic, Raymond James IT head of innovation, where he discusses what sets this technology apart – and what risks it poses.

For What It's Worth is a Raymond James podcast featuring industry professionals, the latest in wealth management and engaging research. Episodes are available on Spotify and Apple Podcasts. You can also listen on our website, by going to raymondjames.com/crystal and clicking "Resources" and then "Insights and Commentary" (you can select "Technology and Innovation" from the "Category" drop-down menu to move this particular podcast to the top of the list).

Our Chief Investment Strategist Larry Adams has also been hosting client webinars at: raymondjames.com/investment-strategy-client-call. Artificial Intelligence was covered in a recent webinar titled "Man vs. Machine." The next webinar is on June 2 at 4:00pm ET, with replay available on this same site.

And if you haven't been to a *Wall Street Coffee Club* meeting (ever or in a while), we continue to host coffee club meetings the first Thursday of every month, 10:00am at the YMCA in Lecanto. Guests enjoy refreshments and roundtable discussions on the economy, investing, and other financial planning topics. It is open to the public and free to attend. We just ask that you RSVP (mainly so we have enough of said refreshments).



FROM NANJI & KRIS: *Thriving through retirement*

Thriving in retirement looks different for everyone, but here are some resources that may help you lead a happy, healthy and fulfilling phase of your life.

Cultivate your sense of community: When researcher Dan Buettner teamed up with the National Geographic Society to study blue zones – areas with an unusually high number of centenarians – he found that longevity was deeply tied to a sense of belonging and community. If you hope to enhance your own connections with family and friends during your retirement, and to cultivate a greater sense of community, consider the following options.

- ◆ *Connect through tech:* Keeping in touch with the ones you care about is just a click away thanks to online social networks and countless virtual communication tools. There are also apps to help you get around, keep your home in order, stay healthy and more. Contact us for a guide on some such apps.
- ◆ *Upgrade your video chats:* According to AARP, video chats are a proven way to strengthen bonds between grandparents and faraway loved ones, including grandchildren. Keep your chats interesting with games like Pictionary, bingo, 20 questions or show and tell. To engage little ones in conversation, check out tips from PBS at: www.pbs.org/parents/thrive/activities-to-make-the-most-out-of-video-chats-with-kids
- ◆ *Live like a kid again:* Make lasting memories with your grandkids with interactive activities you'll both enjoy. The Genius of Play (thegeniusofplay.org) offers a plethora of ideas and games. You can choose from exercises that help little ones explore their minds and feelings to activities designed to develop their social, cognitive, communication and creative skills.
- ◆ *Share your life story:* Use online tools such as Storyworth, StoryFile and A Life Untold to create keepsake books or videos. These offer an opportunity to pass on your values, preserve meaningful memories and share your legacy with those who matter most to you.
- ◆ *Widen your social circle:* Discover virtual and in-person events through Meetup, a free online platform for personal and professional networking. You can even organize your own group and plan events that interest you and your social crowd.
- ◆ *Meet your neighbors:* Get to know people in your own neighborhood with Nextdoor, a hyperlocal app that allows you to chat with neighbors, support local businesses, read and share local news, and more. All neighbors are verified by the app.

Make a meaningful impact: Volunteering doesn't just allow you to make a positive impact – it's also an opportunity to build new and meaningful relationships. Plus, doing good is good for you. Research suggests people who volunteer experience a boost in their mental health.

- ◆ *Contribute your talents:* Use sites like Points of Light Engage – the world's largest digital volunteer network – or VolunteerMatch to find a nonprofit whose needs align with your professional skillset. Locally, there's also the Nature Coast Volunteer Center to find places to help.
- ◆ *Broaden your horizons:* Quench your wanderlust and support a worthwhile cause by going on a volunteering vacation, where you – and your family – can be of service to others while exploring a new place. For instance, Global Volunteers offers opportunities to experience life in a Native American community or in the lush "hollers" of Appalachia for a week as you work one-on-one with local people on education, labor, childcare and cultural projects.
- ◆ *Become a mentor:* Guide the next generation and share your expertise by becoming a mentor. You can either serve as an informal mentor, sign up for a company's mentoring program or use your professional experience to empower local entrepreneurs through an organization like SCORE. Another option is the AARP Foundation Experience Corps, a community-based volunteer program that invites people over 50 to serve as tutors for at-risk public school students seeking to become better readers by the end of third grade. Locally, the Citrus County Education Foundation has mentor programs.

Redefine, refocus: Changes that accompany retirement are often an opportunity to grow, redefine what's important to you, and refocus on your values and passions. Check out the Century Lives podcast by Stanford Center on Longevity, as well as options for continuing education and encore careers.

- ◆ *Embark on an encore career:* An encore career may seem counterintuitive in retirement. But this could be an opportunity to find a role tailored to your passions or fulfill a lifelong professional dream. Plus, having a daily, purposeful routine provides a host of mental health benefits. Job boards and related resources are available online at www.dol.gov/agencies/eta/job-seekers
- ◆ *Collaborate with younger generations:* Aiming to amplify age diversity in schools, workplaces, communities and social movements, Encore.org brings together new and older generations to address pressing social issues, bridge divides and co-create the future. Sign up at cogenerate.org/sign-up for different ways to get involved and stay informed, including upcoming events, fellowships and free webinars.
- ◆ *Expand your mind:* Online classes are a convenient way to learn, connect and have fun. Create a MasterClass account to learn from inspiring artists and icons. Explore more online courses and certifications created in collaboration with leading universities at CourseEra or edX.
- ◆ *Reinvent your calling:* Become a "modern elder" by enrolling in the Modern Elder Academy (www.modernelderacademy.com), a school with 2,000 alumni across 30 countries seeking to invest in their sense of purpose, wellness and community.
- ◆ *Try something new:* Free interactive events and classes are available at AARP's Virtual Community Center (local.aarp.org/virtual-community-center).

Prioritize your well-being: Whether you want to focus on your physical or mental health, receive assistance making meals or with job training, or get an extra set of hands on a project that's difficult to tackle on your own, these services can help.

- ◆ *Relocate with expert support:* Thinking of downsizing, organizing or moving from your home? The National Association of Specialty & Senior Move Managers can help. The association has a strict code of ethics and other positive differentiators.
- ◆ *Live well and find care support:* Visit VistaLynk for innovative aging programs full of proven insights and best practices. Courses focus on six key skills: wisdom, movement, inspiration, connection, agility and wholeness. They also have offerings especially for caregivers.
- ◆ *Find support services in your area:* Visit AARP's Connect2Affect to find support services in your area. These include free or reduced cost offerings that can help combat social isolation, along with services like medical care, job training and more.

Nourish your body and mind: Happiness and health are inherently intertwined. In fact, happy people live an average of 14% longer than those who report being unhappy, according to research published on science.org.

- ◆ *Get some fresh air:* Find new hiking, biking or paddling trails on AllTrails, and download maps and guides ahead of time for access without Wi-Fi.
- ◆ *Tech to stay fit:* Wearable gadgets like the Apple Watch and apps like Nike Training Club can motivate you to get moving and stay healthy. You can also use the MapMyWalk or Strava apps to track your fitness accomplishments, connect with other exercise enthusiasts and partake in athletic challenges.
- ◆ *Find your zen:* Find a board-certified tai chi instructor at taichiforhealthinstitute.org/instructors or visit a local Pilates and yoga studio.
- ◆ *Foods that fuel you:* Research diets that offer specific health benefits, such as the MIND diet, which is said to promote wellness.
- ◆ *Explore your creative side:* Explore must-reads, videos, podcasts, research and more all focused on reinventing life through art. Lifetime Arts (www.lifetimearts.org) and The Creative Aging Resource (creativeagingresource.org) are proud to help you live imaginatively.



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Direction for Life

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SAVE THE DATE



VIDEO SERIES on the Crystal Financial website: We are now providing short videos each month on our website (www.raymondjames.com/crystal). Click "Video Series" from the menu to access the videos. Videos will cover various financial planning topics and feature team members & guest speakers.

May 29: The office & markets will be closed in observance of **Memorial Day**.

June 1: **Wall Street Coffee Club**, 10:00am, Citrus County YMCA, Lecanto.

June 2 (and 1st Fridays thereafter): **First Fridays** with live music & vendors, 6:00-9:00pm, Downtown Crystal River.

June 19: The office & markets will be closed in observance of **Juneteenth National Independence Day**.

July 3: **Patriotic Evening**, 5:30pm, featuring live music, fireworks, food vendors, kids games; Liberty Park, Inverness.

July 4: The office & markets will be closed in observance of **Independence Day**.

July 4: **Patriotic Evening**, 5:00pm, featuring live music, fireworks, food vendors; Kings Bay Park, Crystal River.

July 6: **Wall Street Coffee Club**, 10:00am, Citrus County YMCA, Lecanto.

July 11-16: Team member to attend educational conference; Grapevine, Texas.

July 29: **Stuff the Bus**, 10:00am-2:00pm, donate school supplies at county Walmart and Winn Dixie stores. Learn more at www.citruseducation.org

August 3: **Wall Street Coffee Club**, 10:00am, Citrus County YMCA, Lecanto.

September 4: The office & markets will be closed in observance of **Labor Day**.

September 7: **Wall Street Coffee Club**, 10:00am, Citrus County YMCA, Lecanto.

Call or email us for more information on these events or if you would like to include your community events in our next newsletter.

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