

The Bulletin

Peck | Bulgin
Wealth Management
RAYMOND.JAMES®



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From the Desk

We cannot think of a better time to discuss the importance of financial literacy, education, and planning for the future, especially in the context of the great wealth transfer. With more than \$84 trillion expected to change hands over the next two decades, educating the next generation on financial management and responsibility is crucial.

Here are a few things to keep in mind when trying to foster financial values in your family:

- Create a personal financial mission statement with your family. This could be about pursuing financial literacy or focusing on charitable giving.
- Schedule regular family meetings to discuss values and financial goals.
- Teach financial literacy to your children. This can include showing your children how to save money, distinguishing between needs and wants, or overviewing basic financial principles such as budgeting, credit, or even investment strategies.

By prioritizing financial education and planning during Financial Literacy Month *and beyond*, we can help prepare future generations to manage their wealth responsibly and carry on their family's financial legacy.

In the Spotlight

You are cordially invited

CYBERSECURITY WITH JEFF LANZA

Sponsored by Natixis with Michael Bonen
VP, Managing Regional Director

May 4th, 2023

9am - 11am

*BREAKFAST FROM 9:00-9:50 AM
PRESENTATION STARTS AT 10 AM

Hyatt Place Town Center
4742 Town Center Parkway
Jacksonville, FL 32248



RSVP BY APRIL 20TH TO
ELIZABETH WAGNON
ELIZABETH.WAGNON@RAYMONDJAMES.COM
(904) 348 - 5467

You are cordially invited for a discussion on Cybersecurity

Guest Speaker : Jeff Lanza www.thelanzagroup.com

Dress is business casual.

Jeff was an FBI Special Agent for over 20 years, during which he investigated cybercrime, organized crime, human trafficking, and terrorism. Jeff has lectured at Harvard and Princeton Universities and written two highly reviewed books. He is featured in a Netflix documentary about the FBI and he often appears on national television news programs where he talks about the growing threat of cybercrime.

RSVP

**Raymond James is not affiliated with Jeff Lanza or The Lanza Group.*



The United States Naval Academy and Washington DC Tour

By Elizabeth Wagnon

My daughter's biggest dream since she was a little girl has been to attend the United States Naval Academy in Annapolis, MD. As she is quickly approaching her college years, we decided to spend spring break touring the United States Naval Academy and the Washington DC area. I've toured many college campuses with my daughters over the past several years, but the Naval Academy is truly unique and vastly special. From the physical history and exquisite architecture to the level of camaraderie the students form through the course of team activities, academic support of each other, and even the entire academy attendance of meals; this place is a national treasure for all of us to be proud to support. It is here where students, driven by patriotic duty and self-accomplishment, are refined, and strengthened with the skills and mindset to be the next generation of elite leaders of our country's Navy and Marines. My great wish is that my daughter will have the honor of being called a Midshipmen!

We spent the remainder of vacation touring amazing museums, inspiring monuments, and various other sites in Washington DC and Mount Vernon. It was a wonderful family trip, where in addition to exploring our national history, my four daughters learned how to navigate the subway system, experienced city life, and watched a young panda feed himself. I highly recommend this trip for anyone looking for an adventure with historical flair!



The Perks of Working on Amelia Island

Jesse and Renee look forward to grabbing lunch on the beach when they are both working in the Amelia Island office. It appears they have adjusted to the "island office life" quite nicely.

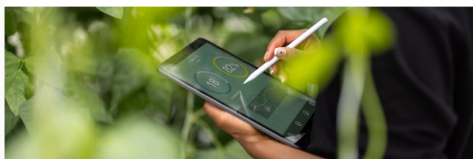
Articles



Spend Your Retirement Thriving

You're in luck. With more options than ever before, adventure awaits you in retirement. Especially with senior stereotypes being shattered thanks to healthier, longer lives. How will you make it truly yours?

[Learn More!](#)



Companies' Sustainability Goals Encourage Efficiency

While the meaning and practice can take many shapes, sustainability is a conscientious approach to business processes and personal consumption that is mindful to the finite nature of natural resources. Perpetuity is its ideal. But contrary to popular belief, sustainability goes beyond "doing good" and takes root in "doing well" – for employees, shareholders, and customers. In fact, separated from environmental motives, the quest for sustainability often resembles innovation more broadly – in product efficiency, operational management, or delighting clients.

Here are some of the ways companies have made sustainability part of their business plans

[Read the Article](#)



When Markets are Down, What Should you Do About RMDs?

Volatile markets add a layer of complexity to taking these distributions. As the RMD amount is determined by the retirement account's value at prior year-end as well as your life expectancy, a quick downturn in the stock market at the beginning of the year can cause a lot of stress for individuals who are then required to take a distribution – and who face a missed RMD penalty if they don't.

It's not a simple topic. However, there are a few considerations and strategies to bear in mind when thinking about your RMDs amid volatile market conditions.

[Learn More](#)



Answering Your Kids Toughest Money Questions

Kids ask tough questions about money. It's how they learn. As a parent, these are teachable moments that offer a chance to impart some financial wisdom to them.

[Read the Article](#)



Riches to Rags: Poor Money Choices of 5 Celebrities

An increase in assets doesn't come with an increase in financial acumen. Financial Literacy Month is a great time for us all to expand our knowledge. It's also a great time to raise awareness of the many scams, frauds, or predatory lending practices that affect too many families every year.

Here are five examples of wealthy celebrities who have gone through ups and downs financially. While some of these stories are extreme, each reinforces the need to live within your means and to have trusted advisors in your corner.

[Learn More](#)

Market Recap

	12/31/22 Close	3/31/23* Close	Change Year to Date	% Gain/Loss Year to Date
DJIA	33,147.25	33,274.15	126.90	+0.38%
NASDAQ	10,466.48	12,221.91	1,755.43	+16.77%
S&P 500	3,839.50	4,109.31	269.81	+7.03%
MSCI EAFE	1,943.93	2,084.49	140.56	+7.23%
RUSSELL 2000	1,761.25	1,802.48	41.23	+2.34%
BLOOMBERG AGGREGATE BOND	2,048.73	2,099.64	50.91	+2.48%

*Performance reflects index values as of market close on March 31, 2023. MSCI EAFE and Bloomberg Aggregate Bond reflect March 30 closing values.

In the face of volatile conditions, the major indices ended the first quarter of 2023 up.

Events through March would again test a market that has continued to demonstrate resilience. While volatile conditions remain, and despite equities' February retreat carrying into mid-March, the major indices ended the first quarter of 2023 up.

[Read the Full Article](#)

The Cherry Blossom Martini

It's Cherry Blossom season in DC and we're celebrating with the Cherry Blossom Martini!



Ingredients & Directions:

1 and 1/2 ounces Sake
1 ounce Cherry Heering
1/2 ounce Gin
1/4 ounce Grand Marnier



1/8 ounce Lemon Juice

Fill a cocktail shaker with ice. Add ingredients, shake, and strain into a martini glass. Garnish with a cherry. Imagine yourself at the Tidal Basin under a Cherry tree on a beautiful spring day. Cheers!

Let's Connect!



Caring Relationships Begin Here

[Let's Have a Conversation](#)

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Our mailing addresses are:

1416 Park Ave., Suite 202 Fernandina Beach, FL 32034
245 Riverside Ave., Suite 500 Jacksonville, FL 32202-4927
T: 904-348-5450 | TF: 800-363-9652 | F: 904-859-4086

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