



...it's not just about money

Quarter 2, 2022

Dates to Remember:

April 15: Tax day - the deadline to file your return and pay taxes or request an extension. Also, first quarter estimated tax payments are due, if required.

April 18: Last day to contribute to traditional and Roth IRAs or health savings accounts for 2021.



Tim's Take

Spring is here, and while the weather over the first quarter was somewhat forgettable, I will take it.

Even though the weather was forgettable, there were things that should never be forgotten and that was the invasion of Ukraine by Russian forces. The fact is that Putin and Russian leaders aimed to overrun Ukraine and depose its government ending its desire to join the western defensive alliance NATO.

The bombardment continues, but the latest reports from peace talks suggest Russia no longer seeks to overthrow the government but instead is aiming to neutralize Ukraine. Why? in 1991 Ukraine got its independence when the Soviet Union collapsed. Over time Ukraine has migrated to more western ideals from the EU and NATO. Obviously Russians see this as a disintegration of historical Russia. Putin believes that Ukrainians are Russians and never had a traditional statehood which removes Ukraine from their history.

Needless to say it is a power struggle that has no real end unless the two sides come to an agreement with Russia appearing to lose. This is the part that worries me about how long this could stretch out. However, with the mass Exodus, the over bombing and the senseless deaths, maybe it will end as a draw so no one "appears" to lose...except innocent people of Ukraine.

On a lighter note, this is the first issue to include the new section about wine. Read about how it got its name and a shout out to Lauren Biven on the caricature of myself. I think she did a real good job.

During this quarter, May in particular, is Family Wellness Month. While the intention might be on lifestyle changes for the entire family, let it also be about the health and well being of your financial lifestyle. Some of the topics you should get into financial shape could be:

- 1.) Beneficiary Designation
- 2.) Updating Wills
- 3.) Review trust documents and power of attorneys.
- 4.) Long-Term Care Policies and the coverage amounts. (If you don't have L-T-C contact us for a review of policies, coverages and options.
- 5.) Financial records are up to date including statements and other important contact numbers for family members.
- 6.) Review life insurance policies and cash values as mortality tables have changes recently.

For ideas about Family Wellness see the article in this addition.

I also want to let you know about a few of our team members and their recent accomplishments. They have been studying nights and weekends for months to continue to grow to serve you, our clients, with the most knowledgeable staff. They take pride in the way they can serve you better.

Congratulations and a job well done to Alexander and Nikki. This is also not the end for them. They have all continued to take more tedious, advanced tests to be the best they can be and all on their own volition. So please, the next time you speak to one of them on the phone, make their day and congratulate them on a job well done.

Happy Spring everyone and thank you for your trust in us.

God Bless,

Tim



337.419.1855

www.andreasglobal.com
1919B Southwood Dr.
Lake Charles, LA 70605

WINE TALK WITH TIM...

It's Not Just About Grapes

Welcome to the 1st edition of *Wine Talk with Tim...It's Not Just About Grapes*. The winner of the challenge was Sharlian Watson. Congratulations and to all of you that submitted names they were incredible and the race was close. We hope all that participated enjoyed their king cakes. If you didn't submit a name you missed out. Just saying for future contests.

To start this off, I thought we would begin our wine exploration by Region and start in the most well known and accessible to us and that would be Napa. Obviously we will remain here for a large amount of time as Napa/Sonoma have so much to offer.

I will always try and give you unique facts that are interesting about wine in general, the wine we are reviewing as well as tasting notes and general food pairings. Please know that the taste most important is yours. Just because someone likes a certain wine someone else will probably not like it as much as you.


That doesn't make the wine better or worse, it makes each wine unique and enjoyed by many.

This spring edition of Trading Talk and now Wine Talk is a great time to begin because I find my taste for wines change as we transition from winter to summer. Today I want to talk about whites, rosés and reds that go with BBQ.

When it comes to white wines, I prefer to categorize them by crisp and refreshing or buttery. My "particular taste preference" does not care for buttery wines.

Until I began to drink French whites, I never drank white wines because of that sweet, sugary, butter nodes. Then when I tasted White Burgundy's and White Bordeaux's, I realized that crisp, refreshing whites were possible and was exactly what spring and summer needed to fulfill my wine thirst; however, we are in Napa not France, we will be one day, I promise. Surprisingly, there are several Napa Vineyards that are producing whites to fulfill taste that prefer the fresh style of wine making.

For the first white we will cover, it is one that is more buttery than one of our clients love. Ginny, here is to you, Cakebread Chardonnay. Cakebread is in the Rutherford Appellation just north of Oakville. Obviously by the name, the grape is a chardonnay grape.

 **Fact:** US Wines display the grapes varietal on the label, French wines do not. So what does buttery mean? To me, it is a thicker taste which I find I still want water to quench my thirst. Think of how butter covers a warm biscuit, it's how the sugar coats your tongue/palette. Not very scientific, but you get the picture.



Food Pairing: Salad with lighter dressing like lemon or herb vinaigrette. Salads with seafood like shrimp, crab or lobster. Raw oysters, crab cakes and seafood pastas with white sauces over red sauce. For red wine that, I feel, goes great with BBQ would be a Pinot Noir and one vineyard that only does Whites, Sparkling Wine and Pinots is Domaine Carneros. Located at the very South end of Napa Valley, it is also one of the most iconic Château's of Napa Valley.



Fact: While they are known for their sparkling wines and being the sister company of Taittinger in France, their Pinot and the location to the South of Napa that welcomes morning fog from the coast presents great growing opportunities for Pinot Noir.



Food Pairing: Their Avant-Garde Pinot is reasonably priced at about \$32 and goes well by itself as well as with grilled fish like salmon, chicken and pork. For steaks, I would suggest a bold varietal like Cabernet Sauvignon or Merlot, whichever grape fits your taste.

Cheers and I hope you enjoyed the first edition. Feel free to give us feedback! We look forward to hearing from you!

National Drive in Movie Day

- June 6th!

National Drive-In Movie Day marks the day when America's first drive-in theatre was opened in New Jersey by Richard M. Hollingshead Jr. The drive-in was created for seniors who found it hard to comfortably sit in indoor movie theaters. He made a small drive-in theater for his mom in his driveway and placed a big screen in his backyard with a Kodak projector on his car.

Later, in 1932, he used the same technique to open his first patented drive-in theatre. It had a parking space for 400 cars. The goal was to cater to the entire family in the open air. The first movie that was played in the theatre was the popular British Comedy "Wife Beware."

Have stories or memories from the New Moon theatre? Share with our marketing director, Lauren at lauren.biven@raymondjames.com.

Did you know?

In 1948, the first fly-in drive-in theater was created in New Jersey. The outdoor theater had room for 25 airplanes and 500 cars.



New Moon Drive-In Theatre flood of 1953.



You may recognize this drive-in theatre, formally known as: **New Moon Theatre.** Opened on April 9, 1953 right here in Lake Charles, LA

Although many drive-in movie theatre's are not open today, many people have turned this classic idea into a modern day event.

This Spring/Summer, turn your back yard into your very own DIY "drive in theatre."

All you need is a sheet, projector, some blankets and chairs and don't forget the snacks!!!

Perfect for spring/summer nights with friends and family!

Thank you **McNeese State University Archives** for these photos.

Gabbert 31: The Bill Gabbert Photographs, Archives and Special Collections Department, Frazar Memorial Library, McNeese State University.

619: The Southwest Louisiana Photograph Collection, Archives and Special Collections Department, Frazar Memorial Library, McNeese State University.

Aronson, Alex. "No Way You Know These 13 Unreal Facts about Drive-in Movie Theaters." Woman's Day, Woman's Day, 24 July 2020, <https://www.womansday.com/life/entertainment/g33094157/drive-in-theatre-history/?slide=11>.

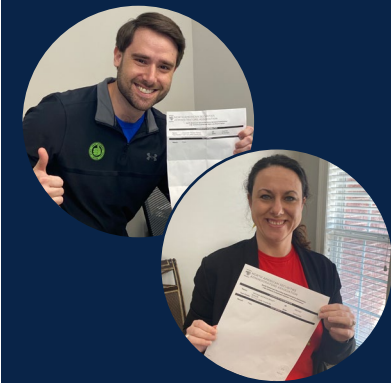
"National Drive-In Movie Day." National Today, 14 July 2021, <https://nationaltoday.com/national-drive-in-movie-day/>.

Celebrate Family Wellness Month

Did you know that May is Family Wellness Month? Family Wellness Month was created to encourage families to improve communication and make lifestyle changes that promote the emotional, mental and physical health of the entire family.



Congratulating your team on some outstanding accomplishments!



Alexander Reese, our Investment Account Executive passed his Series 66 and our Registered Client Relationship Concierge, Nikki Bailey-Duhon passed her Series 65.

We are very proud of our team for their willingness to continue moving...**FORWARD** in their education and career! Way to go team!

Grow a Garden

You don't have to have a green thumb or a yard to enjoy gardening. Consider a container garden, hanging tomato plants or an indoor terrarium if you don't have a yard. Kids will enjoy planting seeds and watching them grow.

Stay Active Outdoors

Get your family moving with a walk after dinner, a game of tag, a bike ride or a weekend trip to the beach. For a fun and inexpensive activity in the city, try to visit all of the parks, playgrounds or walking trails in your neighborhood.

Volunteer Together

Find opportunities in your neighborhood to volunteer as a family and connect with the community you live in! Clean up a stretch of beach or a local playground, visit a nursing home, donate to a local food pantry or plant trees.

Family Game Night

Whether you enjoy board games, a classic game of cards or a round of charades, game night will allow your family to relax, laugh and spend some quality time together. Games also teach kids patience and fair play and help to improve their strategy and reasoning skills.

"10 Ways to Celebrate Family Wellness Month." Brigham and Women's Faulkner Hospital, <https://www.brighamandwomensfaulkner.org/about-bwfh/news/10-ways-to-celebrate-family-wellness-month>. Sofestive. "55+ Summer Fun Ideas for 2022." So Festive!, 26 Jan. 2022. <https://sofestive.com/2021/03/02/summer-fun-ideas/>. "70 Community Service Project Ideas." DoSomething.org, <https://www.dosomething.org/us/articles/community-service-project-ideas>. <https://www.flaticon.com/free-icons/sun> title="sun icons">Sun icons created by kostonicon - FlaticonCharity icons created by Nadiinko - Flaticon

A Plan for All Seasons

Refresh and Renew

Mind your RMDs:

If over 72, take required minimum distributions (RMDs) from your IRA and qualified plans. You must begin RMDs by April 1 the year after your turn 72. Subsequent distributions must be taken by Dec. 31 each year. That means if you reached 72 during 2021, and you delayed your 2021 initial RMD until April 1, 2022, you still have to take your 2022 RMD before Dec. 31, 2022. For more information, go to irs.gov/rmd.

Comb through your credit report:

Making a habit of checking your credit report at least once a year can help you detect and dispute errors.

Home in on housing:

If you're considering buying or refinancing a home, keep an eye on mortgage rates and plan to review the terms with your advisor - this transaction will impact your financial plan.

Review your cash flow:

Make sure all expenses are considered and that you're still allocating enough to your savings retirement and "rainy day" accounts. Flexible liquidity is key.

Tune up your portfolio:

Similar to your retirement accounts, consider a seasonal review of your portfolio to ensure your allocation is optimal for your objectives

Market Closures:

April 15:
Good Friday

May 30:
Memorial Day

Consolidate and donate:

Create a spring cleaning ritual and let go of the clutter consuming space in your home - digitizing your files is a good place to start. Though giving items away offers its own benefits, remember to get a qualified appraisal for more valuable donations.

Consider an extension:

If applicable - particularly if you hold securities subject to income reallocation - ask your tax advisor if filing an extension with the IRS would be beneficial.