



Crowning The Wrong Tooth

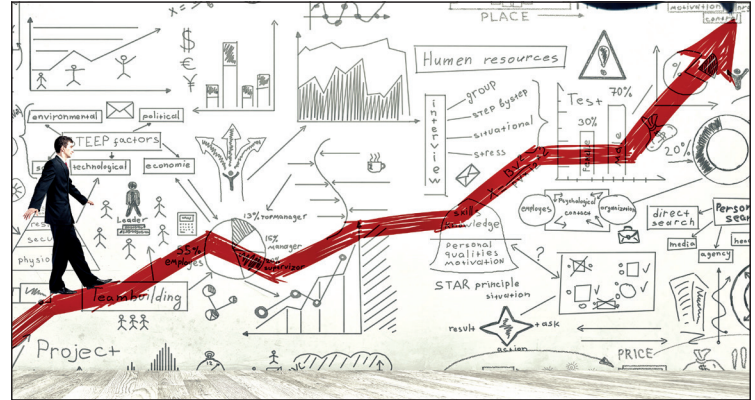
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Who really likes going to the dentist? Honestly, it's our least favorite "must do" appointment every year. And while we truly understand and value the importance of this annual event, getting poked, prodded and counseled on the need to floss more is always humbling! We know flossing regularly is important. In fact, research indicates that periodontitis may be associated with several other health conditions such as heart disease, diabetes or stroke¹, yet one in three people have NEVER flossed their teeth.² So we visit our dentist...regularly. But recently my spouse had an appointment that made me think. During the appointment, the dentist asked him, "Are any teeth bothering you?" Reluctantly, he said, "Yes!"

Our dentist concluded a crown was needed on tooth #31. On the day of the procedure, the intern began to prep for a crown on tooth #15. WHAT? Wait? #15? They were about to crown the wrong tooth! Luckily our dentist had reviewed the notes and caught the discrepancy! Can you imagine if our dentist hadn't double-checked? Thank goodness we have a trusted professional who pays attention to the details!

Now, as we reflect on that situation, it reminds us of the many Annual Financial Reviews we have, which may be one of your least favorite "must do" annual meetings. It too, like going to the dentist, may feel uncomfortable, but it's just as important. In an effort to make it less painful, we've listed a few key items that may help you be better prepared for your Annual Financial Review.

1. Address any current issues you may be experiencing. Perhaps you need to care for a loved one unexpectedly.
2. Do you have any special goals in the next 12 months, such as a large purchase, home repairs or the sale of property?
3. Do you anticipate any employment changes, like early retirement - voluntary or involuntary? How would this affect your current lifestyle, insurances or expenses?
4. Are you expecting an income change? Would it be a raise or a new source, such as social security? What are your plans for this extra money?
5. Review your current assets. Has your time horizon or investment risk changed? Are you prepared for emergencies?
6. Review retirement plans. Are you maximizing your contributions?
7. Review tax diversification opportunities. Are you prepared should tax rates increase?
8. Have your legacy goals changed? New children or grandchildren to plan



for or protect?

9. When were your wills, medical directives, and POAs last reviewed? Are there any beneficiary changes?

10. Finally, talk about your relationship with your advisor. Your needs should always come first. And don't be afraid to ask questions.

Like our dentist, be sure you are working with a professional who will pay attention to the details. Take a little time to review your current situation before meeting with your advisor so he or she can catch discrepancies and make adjustments along the way. It will make the meeting more productive, allow you to anticipate action items, and minimize any surprises that may come your way. Generally we only get one shot at retirement, and we don't want to crown the wrong tooth!

For more information, contact Jennifer Scroggins and Brent McCrary with Platinum Wealth Solutions of Texas, LLC at 210-998-5000 or visit www.platinumwealthsolutionsoftexas.com. Registered Representative/Securities and Investment Advisory Services are offered through Signator Investors, Inc. Member FINRA, SIPC, a Registered Investment Advisor. Platinum Wealth Solutions of Texas, LLC is an independent firm affiliated with Michigan Financial Companies-John Hancock Financial Network. 28411 Northwestern Highway, Suite 1300, Southfield, MI 48034. (248) 663-4700. 225-20170815-392495.

*Sources: 1 <http://www.ada.org/en/member-center/oral-health-topics/oral-systemic-health> 2 <http://www.nationalsmilemonth.org/oral-health-tips/>

For The Love Of The Job

"I love my job!" How many people are lucky enough to say that? Undeniable love beams from Michelle Houriet Voutour, Executive Director of Independence Hill Retirement Community, the moment she begins to speak about her residents, her team and "the job she gets to do everyday!"

Listening to Michelle describe her workplace, you suddenly realize Independence Hill is not just a retirement community where she works every day, but also an amazing place that fills her heart with pride and so much joy. Michelle has been the Executive Director of Independence Hill since 2001, now completing her sixteenth year.

Michelle is big on having fun at work, creating an atmosphere that is upbeat, welcoming and filled with surprises. Her motto is, "I take my job very seriously, and I have a blast doing it!" The Independence Hill team considers themselves blessed to be a part of their residents' lives. The relationships that develop are sincere; based on common interests, a common upbringing, shared hobbies... the sky is the limit.

"During new employee orientation, I make our new teammates very aware that we do not want robots. Instead, we need each of them to bring their 'true self' to work each day...to be authentic!" explained Michelle. "I also share a poem with them entitled 'See Me.' It is about an elderly woman who tells the tale of her life with her nurse. She asks her nurse to see her as she sees herself inside... not as the old woman before her. She is a daughter, a friend, a mother, a teacher, a dancer, a veteran, etc."

After reading the poem, you can quickly see how it serves as a testament to how this team chooses to view their residents. They are intentional in their relationships with the great people they serve and they truly get to know them for who they are and how they deserve to be seen.

"Because of the amount of time we spend with them, our residents can spot someone who is not being genuine in no time," said Michelle. "That

is not who we are! I believe that we must live by both the Golden Rule: 'Treat others the way you want to be treated,' and the Platinum Rule: 'Treat others the way they want to be treated,' in order to provide the lifestyle we are promising."

"Here at Independence Hill, we look to hire team members who love people rather than those who simply claim to be 'good with people,'" continued Michelle. "We can train on the required job duties, but we cannot train people to care or to have the right heart for this."

Independence Hill truly strives to keep the atmosphere upbeat and inviting which is the reason they have maintained a stellar reputation as an industry leader in San Antonio for years.

"We recognize that this job is not for everyone," added Michelle. "Here at Independence Hill, employees are reminded from day one that we are in our residents' home. We cannot ever forget that and we realize that the best way of proving that is by knowing every resident by name!"

Stop by and fall in love with it too! Call one of our Lifestyle Specialists, Sherrill or Laura for a personal tour at 210-209-8956.

Independence Hill Retirement Resort Community is located at 20450 Huebner Rd., San Antonio, TX 78258. For more information, call (210) 209-8956 or visit www.independencehill.com.

