



## Holiday Traditions...

### Old And New

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The holiday season is a very special time of year filled with time-tested traditions and lovely memories. Some of these traditions include climbing high up into the attic, lugging down those big heavy boxes stored away from last year, and spending hours unraveling tangled strands of lighting. But what happens when it's no longer safe to climb that ladder, string the outdoor lights, and place the tree topper on top of that eight-foot beauty? Unfortunately, as we get older, many people let go of many of the holiday traditions they love. Then what? It's possible to continue to enjoy each and every beautiful part of the holiday season...without the work! You just have to start weighing your options. For example, considering a community like Independence Hill Retirement Community where residents have the pleasure of celebrating life while enjoying the best of all worlds could be the ticket!

Independence Hill keeps their calendar filled with great choices of "things to do" sure to tickle everyone's fancy. Not only is there an array of activities to enjoy, there is also a great group of other people waiting to share these experiences with you. At Independence Hill, residents find they are now living amongst people with common interests. They finally have the time to do the things that they want to do! So what does this all mean? It means that the holidays are more than just day or two spent with family. It means enjoying a variety of new friendships at your fingertips that will become more like extended family with whom to share new adventures, familiar hobbies and holiday fun.

At Independence Hill, we enjoy holiday bake sales, shopping trips, holiday parties, caroling, tree trimming, evenings out to the theater to take in a performance of "The Nutcracker," the river parade downtown, light shows in neighboring towns, and even an exciting New Year's Eve Party and Dance right at home! Our very own chorus puts on a holiday show for family and friends.

"My holidays are now stress-free," said 22-year Independence Hill resident Mrs. Holmes. "I love trimming the tree with friends and the Independence



Hill team; it is a special tradition we have here."

The opportunities are limited only by... well... nothing! Sound good? This could be the perfect time to be welcomed with open arms into the Independence Hill Family while establishing new traditions and making memories!

Why wonder what to do for the holidays? Come take a personal tour and learn about the exciting events available on the calendar that you will enjoy. Once you take a peek, you can decide for yourself! Call Sherrill or Laura today, at (210) 209-8956. You'll be glad you did!

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](http://www.independencehill.com).



## Are You Talking To Your Grandchildren?

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**Question:** Ever wonder what makes one generation different from another? Try this with your family: Ask, "When I say 'NASA,' what comes to your mind?" For Boomers, it's probably Neil Armstrong stepping onto the moon in 1969. But for Gen Xers, it might be Viking I touching down on Mars, while Millennials may think of the International Space Station or the Hubble Telescope. Each generation is loosely defined by thoughts and attitudes created through shared life experiences, usually from our teens.

**So what have we learned about Millennials?** Born between 1982 and 2004, they are conservative in nature and the least trusting generation. They remember the 9/11 attacks, the economic downturns, and have benefited least from the economic recovery. 75 percent consider wealth a very important attribute - good, considering they stand to inherit over \$30 Trillion in debt before 2044.\* But our concern is how they will handle it. So we ask, is this a discussion your family is having? To us, financial legacy and literacy go hand in hand. We need to open the lines of communication and prepare our families.

Three years ago we had an idea of how we could impact the Millennial Generation. We began inviting groups of teens/young adults to a three-month series on life planning and being Financially Fit. The classes were interactive. We took them through an imaginary family of four. We looked at what average income, expenses, and savings goals looked like. We addressed protection needs and the importance of life and disability insurance. They envisioned themselves as adults, with responsibilities, goals and dreams. They were asked to "act out" how they would feel if they couldn't meet their goals and how it would ultimately impact their family. This was an eye opener! They learned about banking products and investments, what risk tolerance means to them, and the power and importance of saving early and setting long-term goals.

Often, we hear complaints about what the youth does not know, so we decided it's up to us to teach them. Through education we build trust and



prepare them for their future. Remember, a Millennial may be running the White House one day - so start engaging your family today!

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](http://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. Approval #225-20160203-274742. \*Estimates developed by Paul Schervish and John Havens, of the Center on Wealth and Philanthropy at Boston College, 2013.