

## Autumn 2017

### Important Dates!

#### Holidays!

The Office will be closed for Thanksgiving on November 23rd & 24th.

Colleen's Birthday is December 1st.

December 3rd is the 1st Sunday of Advent

Hanukkah starts at sunset on December 12th

The Office will be closed for Christmas December 26th.

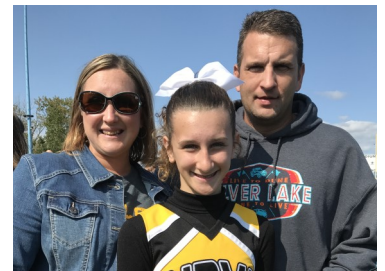
### Family News

Jim has been busy with being President of School Board, leading his Cub Scout Den, and driving his kids around to various events.

Jen has been busy going camping and shuttling the kids to camps at the community college. She has recently taken up golfing and is falling in love with the sport.

Colleen has been travelling—most recently to Denver with her husband to see some of his family and to experience the sights and smells of Colorado.

Holst and Vida are doing well and they get out frequently. Ok, they go see Doctors but it's what you do when you are retired and getting older.



Jen Brown's kids are busy with Cheer and Robotics!



Jim & Scott's 30th MDS Reunion



Webelo Scouts Charlie, Seylore, & Josh chatting with other Scouts from around the world.



Taylor Giffin playing soccer

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### New Military ID Card

Veterans can now apply for a Veteran Service Identification Card. It is a hard-copy photo ID that eliminates the need to carry around form DD-214 to show proof of service. The drawbacks to the DD-214 were many including the fact that it showed a veteran's Social Security number and birthday.

The new ID cards will be available nationwide in November and veterans may apply for the card online. Go to [Vets.gov](http://Vets.gov) to apply.

With the passing of my grandmother in September I have spent a lot of time recently thinking about all the things she taught me over the years. I also have thought about what I hope my legacy will be. When doing this...I kept coming back to my prayer; "Lord may the words I speak and the steps I take show your Love and your Light. May you shine through so that others can see and come to know you better." Grandma was just shy of her 98<sup>th</sup> birthday. When thinking about her life; she saw so many things; electricity in homes, cars, the telephone, air planes, wide spread use of air conditioning, frozen food, televisions, the modern movie, helicopters, nuclear reactor,



Herb & Pearl Massey & Elsa Hart at church

lots of modern medical advancements, Velcro, disposable diapers, seat belts, computers, the internet, space travel and so much more. Even

with all the new things; one of her favorite sayings was "There is nothing new under the sun." That brings me back to trying to understand some of her lessons. Two of these lessons were "all things in their own time"; and "all things in moderation". While we like to think that we have made so much progress in society; there is nothing new under the sun that will last beyond its time. There is no new invention that will not be replaced by something else down the road. So what matters? What is it that we need to fo-

cus on and make sure we spend our time doing? Each of us is given a talent and a passion for

something. Many don't find it and/or nurture it. A few are lucky enough to find and nurture it;



Pearl & Herbert Massey enjoying a family celebration and 60 years of marriage in 2002.

and get paid to do it. I hope most are able to find, nurture it and do it on a volunteer basis. How does this lead to our legacy; and what does it have to do with Beall Financial Planning, you may be asking? Everything would be my answer. The legacy we leave behind could be based on our charitable contributions, on the buildings or community structures we help build, but always on the lasting impact we have on the people around us. Thinking through the four quadrants that we use for our clients can help allow more of a focus and time for those people. Providing guidance and oversight for any decision that could impact you financially is important to me and I hope a place that I'm able to honor my grandmother through so many of her lessons that we all put into practice. What do we need to talk about or do to help you with your legacy?



Left: Herb & Pearl Massey with 8 of their 11 children.



Right: The Massey family at Colleen & Scott's wedding.

## **Blessing and Curses**

We are blessed with long lives but cursed in that they might not be in that great of health both physical and mental. We are blessed with friends and family and cursed to know their faults and foibles. We are blessed with technology that enables us to communicate almost instantly around the world and cursed that the rate of change is so fast we can no longer hope to keep up. Yet something that has occurred for millennia still inspires us. I was blessed to see the full Eclipse with Josh but my ancestors through their ignorance may have thought they were cursed. It is all a matter of the lens through which you look at them whether it is a blessing or curse.



Jim & Josh enjoying the full Eclipse in Greenville, SC.

## **Mental Health– Reclaiming my brain.**

I am afraid. My brain no longer functions like it used to. I am not sure what if anything I can do about it. I've mentioned in the past that I monitor various things in order to improve myself. My steps is a prime example, my weight, and a number of others. My brain has adapted to the constant stimulation of the internet. It craves the little hit of dopamine from the new thing. Whether it is a tweet, a facebook post, news item, tick of the market, a phone call, or any of a number of various buzzes, beeps, or sounds my brain has adapted to crave it like a good piece of dark chocolate although not as fattening. Things I used to have to memorize are now a search away. Skills developed two decades ago obsolete and unneeded. Skills developed a decade ago declining in value and need. The ability to read long form is weakened. My productivity is a mixed bag it has declined in some areas and increased in others.

I realized I need to do something to rewire my brain to be able to focus more deeply. The net result is that I will be taking a social media sabbatical in November. Any app on my smartphone that I don't need specifically for work or for family will be deleted. I am already experimenting with various internet restriction apps to limit sites and time on the internet. I can't give it up entirely without giving up my job so that wasn't an option. I have already started retraining on being able to read long form by reading every night for 30+ minutes uninterrupted. That has been going well for over two weeks now.



Jim, his niece Riley, nephew Logan, Holst III and Holst Jr. enjoying dinner out together

I don't think we as humans have evolved to deal with food abundance and the ability of others to manipulate us electronically. I think we have all been a little complacent and while this is only an experiment I think I will learn a lot about myself and how powerful the drug of constant stimulation is and how little prepared we are to deal with it. I'd love to hear your thoughts on this experiment. Just don't try and reach me on social media in November.

**Things that caught our eye**

[Alzheimers patients have altered gut microbiota](#)—including reduced diversity

A [lunar cave](#) was found on the Moon and could be the site of a future habitat.

The [Boys Scouts of America are inviting Girls to join](#) gender separate Cubscout Dens and a new program modeled on the very successful Boy Scout program.

Scott and Colleen in Colorado &



Alabama.



The Mini Giffs on the Mercer Bear sidelines after the Flag presentation at Scout Day.

Books you might be interested in that are on my reading list:

[The End of Alzheimer’s: The First Program to Prevent and Reverse Cognitive Decline.](#)

Dale Bredesen.

[The Alzheimer’s Solution: A breakthrough Program to Prevent and Reverse the Symptoms of Cognitive Decline at Every Age.](#)

Dean & Ayesha Sherzai MD

[River Cottage Much More Veg](#)

by Hugh Fearnley-Whittingstal

**Protect yourself—2 ways**

1/ There was a lot of press the Equifax Hack when it occurred. It seems to have fallen by the wayside. I will reiterate that we recommend every one of our clients and friends have their credit reports frozen unless they know they are going to be buying a house or car soon. I would even recommend you go ahead and freeze your credit at the major credit reporting agencies and ‘thaw’ your score as needed. Do not let yourself listen to the siren song of the other services they offer. A Freeze is what you need. Monitoring does nothing to protect you a Freeze will. For more information see [Krebs on Security](#) (Search for it if you received the print copy)

2/ Google has announced “advance protection” is available for your Google Accounts. It is an opt-in service designed to make it very hard for criminals to break into your account. The drawback is if you have to get access to it because you forgot your password it will be much harder for you to get access back as well.

<https://landing.google.com/advancedprotection/>