

LEGACY REPORT

JZL NEWSLETTER

November 2015

Happy Thanksgiving! Now Where Do We Eat?

My idea of Thanksgiving was to wake up to the smell of Onions cooking for the stuffing followed by the hypnotic smell of the turkey roasting while watching football and playing with my brothers. A lot has changed since then , such as, I usually have the responsibility of cooking the bird on the grill and my beautiful wife cooks all the fixings. It is one of my favorite holidays, however, a couple years back my wife and I had a novel idea...WHAT IF WE EAT OUT AND HAD SOMEONE ELSE DO THE WORK? My first response was NO WAY, it will cost too much, the food will suck and the family will bicker even more than usual. Let's take my objections one by one:

1. It will cost too much. The last time I did Thanksgiving my Costco bill was \$500 plus. Needed a whole day to shop and make the house look good, followed by another day to cook and then clean and then another day to clean and recover from all the work. \$500 plus the production cost of three days work, I guess cooking Thanksgiving is really expensive at Home. After doing some research there are some very good places to eat for very reasonable prices (please see following list).
2. The Food will suck! The following is a list of restaurants that have wide range of prices for Thanksgiving dinner that do a great job of quality and service: Under \$50 per person—Starks Steakhouse 707.546.5100 Union Hotel 707.538.6000 Willie Bird Restaurant 707.542.0861 Equus Restaurant 707.578.0149 Café Europe 707.538.5255 Nectar Restaurant 707.569.5525 Village Inn and Restaurant 707.865.2304 Bodega Harbor Yacht Club 875.3513
Free Community Church of Sebastopol 823.2484 **Vegan Thanksgiving Celebration** 707.540.1760
Sonoma Community Center 707.938.4626
3. The Family will bicker even more than usual. When you replace the environment you might just replace the behavior. When people do not have to work or have expectations they will relax and more often than not have better attitudes. Even if they do not change people are likely to repress their emotions in a public place and be on their better behavior. Even if they are not you can always leave you will not have to just grin and bear it if they are family.



Jimmy Z's BBQ Turkey Recipe

17lb. Bird take out giblets THEY DON'T TASTE GOOD COOKED! Wash bird internally and externally with warm water. Cut up one onion red or white. Cut up one or two oranges. Take clove stems and insert in pieces of onion and orange. About three per piece. And stuff inside turkey. Take fresh sage and place underneath skin. Fresh sea salt and pepper on outside and rub in using olive oil. Put the bird in an Aluminum tray as pictured. I then use turkey or chicken stock inside the pan to baste and not burn the bottom. Cook BBQ at 400 and use some type of smoke for additional amazing flavor. Either chips or an electric smoker are easy. A 17 pound bird should take 3 to 4 hours . Use meat thermometer or white and red pop out indicator.



Chairman of the Board—Bubba “Law Office....May I help you?”

LONG TERM CARE

Long term care is the attention you or your loved one will need if after a hospital stay you will need extended hospital care or if you need assisted care in a Elder living Center because you can not care for yourself.

Long Term Care is not provided by Medicare and Medigap does not pay for Long Term Care in an assisted living Center. More bad news Annual Care cost for an Assisted living Center will run from 45K to 57K Annually and those are 2010 numbers.

So what do I Do???

1. Get a Health Care Directive for you and your Spouse.
2. See an Estate Planning attorney to make sure that your valuable Assets are protected from being used up to pay Long Term Care Costs.
3. Get a quote for Long Term Care Insurance. According to Consumer Affairs the top ten Long Term Care Providers are: 1. New York Life 2. Bankers Life 3. Genworth 4. John Hancock 5. Metlife 6. Transamerica 7. ACSIA Partners 8. Guide One 9. Med America 10. Mutual of Omaha

People in their late 40's and Generation X ers should be seriously looking at Long Term Care and making it part of their retirement plan as well as asking their parents what kind of coverage they have. As the aging Baby Boomers become older there will be a health crisis in the United states and Health Care costs will be even worse in the years to come.

To obtain a free downloadable and insert able Healthcare directive please go to my website at:

www.jimzakaskylaw.com

TO RECEIVE OUR NEWSLETTER EVERY MONTH
PLEASE SUBSCRIBE ON:

www.jimzakaskylaw.com

Best Happy Hours in Sonoma County

1. STARKS STEAK-HOUSE— It's listed first for a reason, great food by Sonoma counties top chef and great cocktails, beer and wine including the home of the \$2 BEEF-EATER MARTINI 3 TO 6 PM MON-SAT.
2. SWEET TEA'S SUNDAY—THURS 3-6 PM Awesome martini's, drafts and wines —plus BBQ PORK NACHOS .
3. JACKSON'S—MON-FRI 3 TO 6 PM SAT-SUN 12—6 PM YES EVERYDAY AND YES GREAT FOOD AND DRINK!!!
4. PULLMAN KITCHEN M-F 11 TO 7 PM Great drafts and wines with excellent sliders and grilled cheese. If you have not tried this place yet you are missing the boat!

Technology for Dummies.

PODCASTS, I finally discovered PODCASTS about a month ago. I wanted something to listen to as an alternative to music and catch up on things and learn something new. It turns out there is a ton of information and the PODCASTS are actually very interesting and very entertaining. My favorite PODCASTS are from NPR. The best hands down is from TED which stands for Technology, Entertainment and Design. This American Life (NPR) did a Halloween show that told totally true scary stories including a story about a woman who was chased and bitten by a rabid raccoon. My son totally loves listening to these PODCASTS and they actually spur conversation instead of fights over listening to Nicki Minaj. PODCASTS can be used on almost every type of device including smart phones, laptops, ipads, tablets and desktop computers. You will need to download itunes or if you have an apple device go directly to the app. This is new technology but it feels older, think radio, that stimulates a different part of your brain that TV and Computers can't reach, because it wakes your brain up instead of putting it to sleep.

What do rich people do?

The current election race for the president of the United States has brought a lot of interest that it would not normally have with the addition of Donald Trump as a candidate. Stephen Colbert and other comedians have all openly thanked Mr. Trump for entering the presidential race for giving them instant material for their audiences. Mr. Trump is flooding the media outlets and appearing on talk shows, news programs and anywhere he can get visibility and not pay for it. Not only is he not paying for visibility on 60 Minutes and the Stephen Colbert Show but he is paying himself out of his own **self-funding campaign**. I know it's confusing, so let me try and explain it, it's what rich people do. Mr. Trump LOANED his campaign 1.8 Million dollars. It's a loan, which means someone will pay it back, most likely with interest, I'm sure Mr. Trump will get the GOP to pay it back once he earns the nomination. That means that Mr. Trump has found a way to make money on a political campaign one in which candidates lose money and usually have to abandon the race over!

It's what rich people do. They loan themselves money, get someone else to pay it back with interest and pay themselves out of the proceeds. It's nothing new it's just being smart and applying your knowledge. The question is.....if you want to be rich what do you do? Or better yet how do you attract wealth and retain and gain more wealth?

HOW TO GAIN AND RETAIN

- 1. Pay yourself fist.** Simple idea, take 10% of your Business collections each month and put it in a Business Savings Account or take 10% of your paycheck and put it in a regular savings account.
- 2. Take maximum retirement deduction.** Business owners can take 24,000.00 a year over 50 plus match it with 4 percent of your adjusted annual income could be as high as an additional \$8000. Under 50 \$18,000.00 plus the additional match. The deduction could move you into a lower bracket and save you 10K a year while funding your retirement. If you are lucky enough to have an employer that provides a 401K plan take maximum deduction allowed the tax savings are huge. If you do not have an employer that provides a 401K plan talk to them about it, the benefits and savings for employers and the upside retention rate are dramatic.
- 3. Pay down your mortgage.** You live in California, the price of admission is high, if you are a homeowner your in. Pay it a little more each month and reduce the interest rate, you will be amazed how much an additional \$500.00 a month will do.
- 4. Follow the money.** Review your bank statements and write down what your spending money on a monthly basis. After you have written down everything, categorize your spending into two areas: necessities and luxuries. Plan a budget based on necessities and calculate in doing the previous #'s 1 2 3.
- 5. Get out of the credit card business.** I do it too! I think that because I have a 10K balance available that I actually have earned that money and I can use it. There are good credit card opportunities but in order to take advantage of these you have to pay off the balance monthly. Think Gas Card, Costco Card, Airline and Hotel Card. Keep a max of four that you can pay off monthly that has rewards that you can actually use.

Law Office of James A. Zakasky

50 Santa Rosa Ave., Suite 200

Santa Rosa, CA. 95404

PLACE
STAMP
HERE

Inside this issue...

- ⇒ Happy Thanksgiving! What to do and Where to Eat.
- ⇒ BBQ Turkey Recipe.
- ⇒ Long Term Care
- ⇒ PODCASTS
- ⇒ What do Rich People Do?

GAMEPLAN

Do you ever wonder why the same teams filter to the top of the NFL year after year? Consider the top four teams last year Seattle, New England, Green Bay and Indianapolis. All four have made the playoffs the last three years in a row. All four have great Quarterbacks that are the face of the organization. All four have calculated, organized and clear business directives with strong ownership and backing.

Do you have the right gameplan for your family and business as the four NFL teams above? These teams start the season before with the goal of winning the Superbowl. They begin with the end in mind.

Beginning with the end in mind means you know exactly where you want to go and how you want the outcome to unfold. The number one mistake that people make is making the decision to not have a plan. So make a plan:

1. Get a Health Care Directive.
2. Get a Will or Trust.
3. Have a discussion that involves beginning with the end in mind.

Contact Us

ESTATE PLANNING PROBATE

Jim Zakasky Law

50 Santa Rosa Ave., Suite
200

Santa Rosa, CA. 95404

(707) 595-1148

jzakasky@gmail.com

Visit us on the web at
www.jimzakaskylaw.com

WE ARE MOVING OUR
NEW OFFICE WILL BE ON
THE THIRD FLOOR OF 50
SANTA ROSA AVE, SUITE
360 JANUARY 1 2016