



ANDREWS LUCIA
WEALTH MANAGEMENT LLC

***InFocus* December 2017—A Time for Reflection**

Intro: We hope among the gifts you receive this holiday season are opportunities to relax with family and friends, recharge with your pursuits and passions, and reflect on what has been and what will be. As you look back and ahead, we want to share some viewpoints -- both timely and timeless, both inside and outside of wealth management -- from our colleagues at the BAM ALLIANCE from the past year. We hope you find these insights valuable and that they resonate with you now and into the new year.

TAKEAWAYS FROM THE HEADLINES

| Equifax, a major credit reporting bureau, sent shockwaves throughout the cyberworld in which we live when it announced in September that approximately 143 million consumers were affected by a data breach. Director of Personal Finance **Tim Maurer** [discussed ways](#) to protect your finances following the breach. **Related:** [Identity Theft Preventative Steps](#)

| People want to be in on the hot, new thing. So when the price of Bitcoin soared from mid-November to mid-December, investors perked up in a major way, causing Director of Research **Larry Swedroe** to ask: [Bitcoin: Investment or bubble?](#)

| The 2017 stock market delivered record high after record high. However, amid all that positivity came anxiety as investors increasingly began to wonder when a crash would occur. Swedroe shared the message that more money is lost [waiting for corrections](#) than in them.

THOUGHTS ON PURPOSEFUL PLANNING

| [Planning and paying for college](#) can be a process filled with angst and challenges for many families. In her MoneyZen podcast, **Manisha Thakor**, director of wealth strategies for women, talks about saving for higher education, financial aid, calculating costs and how to identify the right (priced) college. **Related:** [Don't Sacrifice Yourselves on the Alter of Your Children's Education](#)

| What are the ins and outs of Social Security that you need to know? What are the strategies for claiming benefits and optimizing them to fit your life and financial situation? In her podcast, Thakor talks about [getting your fair share](#) when it comes to Social Security.

| Each generation has financial challenges specific to them. For millennials, they may take the form of excessive college debt, high housing costs or finding meaningful jobs in their chosen field. This BAM ALLIANCE article offers [14 tips to help millennials](#) as they plan out their financial future.

TIPS FOR BETTERING YOU

| When Tim Maurer suggested that his family travel cross country to see a concert, his wife said, "You're crazy." Following their unforgettable excursion, she said, "You were right. It was worth it. But you're still crazy." When deciding between *things* and *experiences*, Maurer's story casts a big vote for experience.

| Do you spend much of your day tethered to your inbox, writing emails, responding to emails, deciphering emails? Maurer looks at the 10 email commandments that are getting broken each day, and how you can make sure you aren't contributing to the e-madness. He also says that technological innovations may create convenience but may not always boost productivity.