

*May your holiday be blessed with the love and warmth of family and friends. Prayers for every day of the holiday season to be filled with joy. From everyone at James River Wealth Advisors, we'd like to say thank you for your continued loyalty and faith in us.*

### Our Values.

- To treat each client as they want to be treated.
- To give back to our community.
- To live by the principles of our faith.

### Our Actions.

- Every client now receives a complimentary financial plan.
- We act on a model of service: to our clients, to our community, and to each other.

***“Christmas is a season not only of rejoicing, but of reflection.”*** — Winston Churchill

## 50 Ways to Practice Gratitude This Holiday Season

1. Leave a positive review
2. Meditate
3. Share what you're thankful for
4. Have a grateful mindset
5. Create a hashtag
6. Call your friends more
7. Leave sticky notes
8. Create a collage
9. Write an appreciation letter
10. Start a list
11. Say a thankfulness prayer
12. Bake cookies for someone
13. Think of a positive thought
14. Make a homemade gift
15. Give hugs
16. Give a coworker a compliment
17. Take photos
18. Give all your attention to a family member
19. Set a phone reminder to remind yourself to be grateful each afternoon.
20. Leave a note or snack for your postal worker
21. Cook a meal for your significant other
22. Write your child's teacher a thank you email
23. Stop and smell the roses
24. Say "thank you"
25. Donate
26. Make a gratitude jar
27. Ask someone how they are
28. Give a pep talk
29. Take deep breaths
30. Be thankful for the little things
31. Express yourself
32. DIY a scrapbook
33. Show up for your friends
34. Leave a large tip
35. Do something kind
36. Smile more
37. Live your life to the fullest
38. Surprise someone with flowers
39. Text someone
40. Find the good in the bad
41. Compliment yourself
42. Mail a goodie box
43. Show your pet you care
44. Treat someone to lunch
45. Forgive yourself
46. Keep a gratitude journal
47. Rewire your brain. By practicing being grateful for a handful of things each day, you can train your mind to feel happier.
48. Tell your partner one thing you're grateful for each night
49. Pay for a stranger. Start a chain of kindness.
50. Send thank you notes

*James River Wealth advises you try your hand at this "rich" shortbread recipe during the holiday season.*

### Millionaire Shortbread

#### INGREDIENTS SHORTBREAD LAYER

- 1 c. (2 sticks) butter, softened
- 1 c. granulated sugar
- 1 tsp. pure vanilla extract
- 2 1/4 c. all-purpose flour
- 1/2 tsp. kosher salt

#### CARAMEL LAYER

- 2 (11-oz.) packages caramel squares
- 1/2 c. heavy cream

#### CHOCOLATE LAYER

- 2 c. semisweet chocolate chips
- Flaky sea salt, for garnish

#### DIRECTIONS

Preheat oven to 300°. Line a 13"-x-9" pan with parchment paper and spray with cooking spray. Make shortbread layer: Cream softened butter with sugar until light and fluffy. Add flour and vanilla and mix until a bread crumb texture forms. Press mixture into a prepared pan and prick all over with a fork. Bake until lightly golden, 30 minutes. Let cool completely. Make caramel layer: in a small saucepan over medium-low heat, stir caramels and cream together until melted, 10 minutes. Pour over cooled shortbread crust. Make chocolate layer: Melt chocolate in microwave in 30 second intervals and stir until smooth. Pour over caramel layer. Refrigerate 20 minutes until firm, then slice into bars. Top with flaky sea salt.



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Bridging today's **reality** with tomorrow's **aspirations**

*“Sorry we missed you! Those of us who were there enjoyed a special evening. Chuck and Al are thankful to everyone who attended with well wishes!”*





## There are only a few days left in 2021

*Reach out if we can help tie up any loose ends for you before 2022 arrives. That's why we're here.*

### 2021 Year End Financial Checklist

#### TAXES

- Review sales of any appreciated property
- Collect cost basis information on sold securities
- Review realized/unrealized gains and losses
- Check loss carry-forwards from last year
- Identify transactions that could improve your tax situation
- Have your tax advisor prepare a year-end tax projection
- Review potential deductions and credits

#### RETIREMENT

- Analyze Roth IRA conversion scenarios
- Max out 401(k) contributions
- Max out IRA contributions
- Open a retirement plan if recently self-employed

#### INSURANCE

- Revisit investment needs and goals
- Review asset allocation
- Review income and savings needs
- Discuss tax harvesting

#### AGE-BASED MILESTONES

- Next year, do you plan on **getting married, having a baby, or becoming a grandparent?**
- **If you are 50**, you can make catch-up contributions to IRAs and some qualified retirement plans.
- **If you are 55**, you can take distributions from 401 (k) plans without penalty if retired.
- **If you are 59½**, you can take distributions from IRAs without penalty.
- **If you are 62 to 70**, you can apply for Social Security benefits.
- **If you are 65**, you can apply for Medicare.

### How Long To Keep Financial Documents

#### SEVEN YEARS OR LONGER

- Tax returns and tax records
- Receipts for home remodeling projects
- Anything that establishes basis (for a business, a home, a collectible, etc)

#### ONE YEAR

- Non-tax-related bank and credit card statements
- Investment statements
- Pay stubs
- Receipts for large purchases
- Paid medical bills

#### LESS THAN A YEAR

Some documents don't need to take up valuable space in your home for very long. For example, don't worry about keeping receipts unless they pertain to:

- Products under warranty
- Your tax returns
- Insurance claims

#### KEEP FOREVER

- Birth certificates
- Social Security cards
- Marriage certificates
- Adoption papers
- Death certificates
- Passports
- Wills and living wills
- Powers of attorney
- Legal filings
- Military records
- Retirement and pension plans
- Inheritance documents
- Beneficiary forms



## Savvy Seminar Series

Please let us know what you think about some of these newest efforts to keep our clients informed and connected, we would love to have your feedback! You can share your thoughts to our new dedicated email for clients [customerappreciation@jrwealth.com](mailto:customerappreciation@jrwealth.com)

Helping exceptional families and business owners make wise decisions since 1982

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In person and virtual workshops designed to educate and provide practical solutions. You will have the option to join by ZOOM or attend in person. Please note, registration is required for both options. ZOOM participants will receive credentials with their registration. Click the hyperlink below to register: <https://www.jamesriverwealth.com/site/landing-pages/savvy/>

### Savvy Tax Planning *November 2021*

Don't worry if you missed this one, go to our dedicated SAVVY page on our website to view the recording.

### Savvy Generational Planning *February 2022*

Estate Planning in the Time of Coronavirus. If ever there was a time for people to get their affairs in order, this is it. No one is immune from this virus. Many of us are already feeling some anxiety about the state of our estate planning and may not be sure of the things we should be doing.

As COVID-19 continues to spread across the country, many people are thinking about their estate plans and what might happen if they need to be hospitalized. Now is the time for everyone to get their affairs and documents in order.

### Savvy Social Security *June 2022*

What Baby Boomers Need to Know About Their Retirement Income. Understanding the value of Social Security, Things to know about Social Security, Will Social Security be there for me?

Baby Boomers are asking ... Will Social Security be there for me? How much can I expect to receive? When should I apply for Social Security? How can I maximize my benefits? At this informative seminar you will learn important rules and strategies for collecting your retirement benefits. The decisions you make today can have a tremendous bearing on the total amount of benefits you stand to receive over your lifetime.

### Savvy IRA Planning *August 2022*

Savvy IRA Planning for Baby Boomers. You know, a lot of people have a plan for accumulating money for retirement, but far too often, that's where the planning stops. That's not good enough. The reality is that a sound distribution strategy – in other words, a plan for taking money out of your retirement accounts – is just as important, if not more so.

Baby Boomers are asking ... What type of retirement account is right for me? Can I still contribute to a retirement account and if so, how much? When do I need to take withdrawals and how much do I have to take? How are my IRA withdrawals taxed? How does my IRA fit into my overall plan? What happens to my IRA when I die? How can I minimize taxes so I can spend more of my hard-earned money? The decisions you make today can have an impact on your overall retirement plan.

### Savvy Medicare Planning *TBA*

Managing Health Care Expenses in Retirement, What Baby Boomers Need to Know About Medicare and Long-Term Care and 3 Key points expanded.

Now is the time to start planning for health care expenses in retirement. Find out what you need to do to obtain the coverage you need and protect against rising costs. You should attend this workshop if you are concerned about retirement health care expenses, you are age 60 or over, you plan to take Medicare soon, you are already taking Medicare and if you are ready to start planning.

### Savvy Cybersecurity *TBA*

Are you one of those 14 million? Has your personal information been exposed in a data breach or hack? The statistics say, "Most likely." The past few years have given us record-breaking breaches. Solution: A Personal Cybersecurity System.

Identity theft is one of the fastest growing crimes with data breaches, computer hacks, phishing, and more. Learn the top 10 tactics used by fraudsters and the ways you can start to protect yourself, your family, and your business today.

### Savvy Caregiving *TBA*

Four Keys to Making a Difference in a Family Caregiving Challenge. Problem: Elder caregiving is challenging, stress-inducing, and complex. Most families have not planned for it. Solution: A caregiving plan that addresses major aspects of your loved one's life can dramatically lessen the problems and burdens of caregiving.

A caregiving plan ultimately impacts all generations of your family. It's never too late to start. Families need to ask ... What happens when an elderly parent needs caregiving? What's the best way to guarantee our loved ones get the best care possible? Do we know who will oversee our parents' care? Has anyone discussed how caregiving expenses will be covered? Do we have a clear understanding of the personal, residential, medical, legal, and financial issues involved with caregiving?