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WEALTH
MANAGEMENT

THE RETIREMENT FINGERPRINT®

MARCH/APRIL 2020

NEWS YOU CAN USE

What's the Price of Oil Got to Do with You?

Gasoline prices change due to fluctuations in oil prices, which are caused by varying levels of production and supply reserves. Crude oil production levels are affected by a wide range of factors, from natural disasters to political unrest in Middle Eastern countries.

The demand side of price changes is influenced by the state of the economy and seasonal needs. In a flourishing economy, for example, more people travel in the summer months, which increases demand for gasoline. In particularly cold winters, demand increases for home-heating oil.¹

The fluctuating price of crude oil represents only 71% of the price of gasoline at the pump. The rest is based on distribution costs, corporate profits and taxes, which tend to be stable. So when you see the price

change at the pump, it's largely due to oil price fluctuations — albeit on a delayed schedule. It generally takes about six weeks for oil price changes to affect gasoline prices.²

However, oil price changes affect consumers in more ways than just at the gas pump. Lower prices cut the cost of manufacturing and transportation, which sometimes reduces the prices of goods. Higher oil prices increase the cost of everything from cab fare to airline tickets and shipping costs, which are almost always passed on to consumers.

¹ Kimberly Amadeo. The Balance. June 25, 2019. "How Crude Oil Prices Affect Gas Prices." <https://www.thebalance.com/how-crude-oil-prices-affect-gas-prices-3306230>. Accessed Dec. 6, 2019.

² Ibid.

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THE RETIREMENT FINGERPRINT®
SATURDAYS 7:30A-8A
AS HEARD ON AM830 KLAA

AM 830



THAT TIME OF YEAR

6 Reasons to Celebrate Spring

The more extreme weather that ravages summer and winter, the more we appreciate the comparably moderate temperatures of spring and fall. But if the weather isn't enough to lift your spirits after a long, cold winter season, here are six more reasons to celebrate spring.¹

1. Less crime: Research has found that robberies drop 27% during daylight saving time's extra hour of sunlight and fall by 7% throughout the entire day.

2. Boosts creativity: A University of Michigan study found that spending more time outdoors in milder weather broadens our minds and opens the door to heightened creativity.

3. Reduces carbon emissions: As foliage returns in springtime, plants convert sunlight, carbon dioxide and water into food, thereby releasing oxygen into the atmosphere. So plants help absorb those nasty carbon emissions that can contribute to extreme weather changes.

4. Open windows: You might think opening windows leads to allergies, but scientists say the lack of ventilation inside a home can lead to an unhealthy concentration of indoor pollutants, such as the nitrogen oxide produced by gas-burning (or other) stoves, ovens, water heaters and fireplaces.

5. Flowers bloom: Studies have found that looking at flowers can actually make you feel happy. That's why we give flowers to hospital patients; it helps people feel more positive, reduces anxiety, and has both immediate and long-term effects.

6. Fresh food: Spring produces an abundance of fresh produce for your dining pleasure, from fresh salad greens and asparagus to radishes, rhubarb, apricots and strawberries.

¹ MentalFloss.com, March 20, 2018. "15 Scientific Reasons Spring Is the Most Delightful Season." <https://www.mentalfloss.com/article/55573/15-scientific-reasons-spring-most-delightful-season>. Accessed Dec. 5, 2019.

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Dance Craze: One Country's Secret to Healthy Aging

By 2067, seniors will represent close to half the population in South Korea. As in the U.S., this makes health care cost projections a genuine concern. That's why the South Korean government has begun sponsoring activities to engage adults older than age 60 in exercise and social support programs.¹

South Korea's seniors love it. They attend freestyle dance parties and singalongs at local venues, complete with a disc jockey, disco lights and a mirrored ball hanging from the ceiling. Hosted as frequently as twice a week, these senior-only events provide the benefits of regular exercise, stress relief and socialization.

As an added bonus, the dance parties have helped break down barriers among people of different socioeconomic backgrounds. It doesn't matter who they're dancing with — they just dance the night away solo and in groups. By seeing the same folks week-in and week-out, friendships have blossomed that extend beyond disco nights. The South Korean senior dance culture has created a support network that wards off isolation and fosters conversation, laughter and a higher quality of life.²

¹ Hansol Park. ABC News. Nov. 2, 2019. "Modeling, freestyle dancing: South Korea's creative solutions to keep its rapidly aging population young." <https://abcnews.go.com/International/modeling-freestyle-dancing-south-koreas-creative-solutions-rapidly/story?id=66685974>. Accessed Dec. 5, 2019.

² Ibid.

HOW TO ...



... Teach Money Management to Young Adults

- Today's young adults tend to be tech-savvy. When you teach them to set a budget, encourage them to use electronic apps on their smartphone to help track and manage expenses.
- Encourage them to eliminate debt by sticking to their budget, paying more than the minimum due each month on their highest-interest credit card and, once debt-free, pay off the entire balance every month.
- Teach them about the power of compounded interest, especially starting at an early age. Encourage them to defer a portion of their income to an employer 401(k) plan or other employer-sponsored plan and maximize any company match.

E-Commerce Trends

Several of the largest names in e-commerce started out in 1995, with the Amazon bookstore and the eBay auction site. Since then, e-commerce has grown exponentially, with \$154.5 billion in sales in third quarter 2019 in America alone.¹ Some of the keys to online merchant success are the ability to move quickly, make online changes with just a few keystrokes, and willingness to reinvent oneself to stay ahead of brick-and-mortar and catalog sales.

The Zero-Inventory Store

The zero-inventory store is a new concept designed to address the online shopper's complaint of not being able to examine a product before purchasing it. Some successful internet retailers are opening brick-and-mortar storefronts that carry display items, but no inventory. Instead, shoppers get to touch and even try on products, then order them in the store to be shipped directly to their home.

According to research from Wharton and Harvard, there are several benefits for digital retailers with physical stores. For example, customers can benefit from knowledgeable sales clerks and receive recommendations for the best products to meet their individual needs instead of online feedback from strangers. Customers can feel the products, read the instructions and examine them more carefully than they can online.

The study also found that a physical store leads customers to:

- Shop 28% more often
- Spend on average up to 60% more per order



- Buy a wider selection of goods, including more expensive products
- Return higher-end items less often

In addition, these benefits are derived at a reasonably low cost, since the store does not have to carry any onsite inventory.²

Amazon Shipping Strategies

Amazon, an established leader in the online shopping world, continues to innovate its shipping policies, from using drones for same-day delivery to permitting drivers to place packages inside homes when customers are not there.

The company recently invested in 250 fulfillment and data centers across the U.S. to maintain inventory closer to customers. It has reduced its shipping agreements with FedEx and the U.S. Post Office, while investing in a fleet of Amazon-branded vans to reduce “last-mile” transportation and delivery costs.

Amazon's latest venture is providing \$10,000 in startup funding and three months' pay to its employees to set up partner delivery firms in another effort to increase its local delivery reach.³

¹ James Gagliardi. E-Commerce Times. Dec. 12, 2019. “The Ever-Changing Face of E-Commerce: 1995-2020.” <https://www.ecommercetimes.com/story/86413.html>. Accessed Dec. 12, 2019.

² Knowledge@Wharton. Sept. 5, 2019. “Can the ‘Supercharged’ Consumer Save Retail?” <https://knowledge.wharton.upenn.edu/article/digital-retailers-opening-physical-stores/>. Accessed Dec. 12, 2019.

³ Knowledge@Wharton. Sept. 10, 2019. “Amazon's Shipping Challenges: Will Out-of-the-box Solutions Work?” <https://knowledge.wharton.upenn.edu/article/amazons-shipping-challenges-will-out-of-the-box-solutions-work/>. Accessed Dec. 12, 2019.

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THE SCOOP

The Power of Sleep

What role does quality of sleep play in the development of chronic diseases? Rapid eye movement (REM) is the least restful sleep phase, during which we tend to dream. The more recuperative phase is when the rhythm of brain waves slows to less than one “beat” per second — referred to as slow-wave sleep. This is when the brain transfers short-term memory into long-term storage.¹

A recent study has found that the brain waves generated during slow-wave sleep produce a pulse of fluid that may wash away toxins linked to Alzheimer’s and other neurodegenerative diseases. The research corroborates a growing body of evidence confirming that people with Alzheimer’s often have sleep problems.²

Interestingly, the time of day you like to sleep also may have an impact on your health. Researchers have found that frequent nappers — people who nap nearly every day — have higher incidences of heart attacks and strokes. Of course, there may be other variables symptomatic of a heart condition that cause them to feel drowsy. A recent study out of Switzerland found that participants with the fewest heart attacks were those who napped once or twice a week, followed by those who never took naps.³

¹ David Robson. BBC. Nov. 25, 2019. “How we could sleep better – in less time.” <https://www.bbc.com/worklife/article/20191122-how-to-sleep-better>. Accessed Dec. 12, 2019.
² Jon Hamilton. NPR. Oct. 31, 2019. “How Deep Sleep May Help The Brain Clear Alzheimer’s Toxins”. <https://www.npr.org/sections/health-shots/2019/10/31/775068218/how-deep-sleep-may-help-the-brain-clear-alzheimers-toxins>. Accessed Dec. 12, 2019.



³ Dr. Kristen Kendrick. ABC News. Sept. 12, 2019. “Is there a right amount of napping to avoid a heart attack?” <https://abcnews.go.com/Health/amount-napping-avoid-heart-attack/story?id=65509979>. Accessed Dec. 12, 2019.

BRAIN GAMES

2	5	8	5	4	14	5	1	4
9	2	2	6	5	1	1	4	2
3	3	11	1	9	4	3	1	1
4	4	1	5	2	6	2	2	8
7	5	8	11	11	1	3	8	3
4	9	2	4	4	4	1	3	6
5	6	5	8	7	4	1	7	3
10	6	8	2	6	9	4	7	1
5	4	5	9	6	4	7	6	1

15 Up

Game Rules

Use a pen or pencil to draw the boundaries around groups of cells to make the region add up to fifteen exactly. The regions can be any shape as long as all the cells touch each other (but not diagonally). There is only one way to achieve this.

Almost everyone has a recipe for deviled eggs, but that doesn't mean you have to serve them the same way as everyone else.

Egg-cellent

Classic Deviled Eggs, With an Easter Twist

STEP 1

Hard boil a dozen eggs and remove the shells.

STEP 2

Cut eggs in half.

STEP 3

Scoop out yolk. Mix yolks with a half cup of mayonnaise, a tablespoon of yellow mustard and a dash of salt.

STEP 4

Spoon mixture into a piping bag or a plastic bag with a corner cut off.

STEP 5

Pipe mixture into eggs.

STEP 6

Unleash your imagination and decorate!



Take inspiration

from the examples shown here and make bunnies or chicks for Easter celebrations. Look around your pantry and in your refrigerator for items that can help transform your eggs into edible art. For example, carrots will work for beaks, ears and legs. Olives or chives can become eyes. Involve a grandkid, and have an egg-cellent time!

H A V E A N E G G - C E L L E N T T I M E !

CENTER STAGE

BELOW: AJ and Ashlyn show their support at a University of Oregon game. Sco Ducks!



RIGHT: Art and his wife fishing in Haida Gwaii Archipelago islands off the coast of Northern British Columbia



ABOVE: Shane and friends skiing in Mammoth

BRAIN GAMES

ANSWER KEY:

2	5	8	5	4	14	5	1	4
9	2	2	6	5	1	1	4	2
3	3	11	1	9	4	3	1	1
4	4	1	5	2	6	2	2	8
7	5	8	11	11	1	3	8	3
4	9	2	4	4	4	1	3	6
5	6	5	8	7	4	1	7	3
10	6	8	2	6	9	4	7	1
5	4	5	9	6	4	7	6	1

RECIPE

cut here 



BABY SPINACH PIZZA

INGREDIENTS

- 13 ounces pizza dough
- 3 ounces sautéed baby spinach
- 8 ounces ricotta (in a pastry bag ready for piping)

- Garlic oil
- 7 slices whole-milk mozzarella (approximately one ounce per slice)
- Grated Romano cheese
- Crushed red pepper

INSTRUCTIONS

1. Shape and stretch your dough into a 12-inch circle
2. Evenly place mozzarella slices over the pizza, leaving a ¼-inch border
3. Evenly distribute spinach in clumps, and place pizza in the oven
4. When the pizza is finished baking, cut into desired slices
5. Pipe ricotta in nickel-sized dollops on top of the pizza, then sprinkle on grated Romano, garlic oil and crushed red pepper, and serve

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WEALTH
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EVENT DATES

DINNER WORKSHOPS

RUTH'S CHRIS STEAKHOUSE, IRVINE:
3/4 AND 3/18
4/1 AND 4/7

MASTRO'S STEAKHOUSE, COSTA MESA:
3/24 AND 3/26

ZOV'S, TUSTIN:
4/28 AND 4/30

EDUCATIONAL EVENTS

3/2 AND 4/6
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