

Lessons from Hurricane Harvey



As we heard last week about the latest, terrible Hurricane Harvey news: rainfall in Houston and Southeast Texas that ranges from 15 to 30 inches, and in a few areas, 50 inches or more¹, we were reminded that flooding is endemic, and can be fatal. Our hearts are deep in the heart of Texas as we continue to watch the news footage and hear about the daily acts of bravery and of loss.

But, this calamitous hurricane serves as a good reminder that all of us need to be prepared for emergencies and disasters, whether that means floods or fires, tornadoes, earthquakes or blizzards, or other potentially catastrophic events. We all know about gassing up the car and keeping fresh water on hand. But there's also a lot you can do to protect yourself financially. Here are a few tips.

1) **Collect and copy important records**, such as title to your home and car, insurance policies, wills and powers of attorney. Put copies in your emergency "go bag," in a waterproof case that you can lock.

2) **Set up bill payment online**: If you suspect that you may be evacuated, and you don't pay your bills electronically already, you can set up one-time online bill payment through many banks' websites. This way, you won't have to worry if you lose access to funds for a while.²

3) **Create a home inventory**. This is an onerous task but should be done regularly. If you run a business out of your home, it's essential. You can use a camera or video to document furniture, appliances, valuables, collections, even clothing. Note the date and cost of objects and keep receipts whenever possible. This will come in very, very handy if you need to file an insurance claim.

4) **Back up your digital data**. If you don't already back up your computers and smart devices, start now. This includes family photos as well as financial records. Use a cloud-based resource so you can download your information at your convenience, and from a

new machine if necessary. In addition, you could download essential documents (a scanned copy of your home insurance, for example) onto an external drive that you can put in your go bag.

Do bear in mind that, despite disaster, our records are backed up nightly. We also have a business continuity plan and preserve your records.³ The financial community has been focusing intently on disaster recovery for some two decades now, since people started worrying that Y2K (remember that?) would destroy computers whose internal clocks weren't set up to recognize the year 2000. The destruction caused by September 11 and a few major hurricanes since focused the industry's attention sharply. But, do talk to us if you have any questions about other preparations for disaster, including reviewing your home and liability insurance.

Have a great weekend and prepare!

Source: Efficient Advisors

Golf Tip of the Week



How to Hit 'Knuckleball' Flop Shots

Flop shots are useful when you've got just a little green to work with. For example, if you're just off the side of a green with a tucked pin, you need a shot that sticks as soon as it lands—it doesn't spin and is "dead" when it hits the green. This shot not only adds diversity in shot-making for the golfer, but is impressive to watch when you pull it off. This tip shows you the technique for gripping the club, selecting the right club, and executing the shot so the ball lands on the green and does not roll out.

The Setup

Use the most lofted club in your bag, like a 60-degree wedge. Open the face and the stance just as you would a bunker shot. Weaken your grip (for a right hander, turn both hands counterclockwise on the grip). Try to feel that the “v” that is created between the thumb and first finger points to your lead shoulder. The weak grip prevents the face from rotating close during the shot.

The Shot

In the backswing, make sure to hinge the wrists quickly, which sets up a downswing that allows the club face to slide underneath the ball. The face will continue pointing to the sky beyond impact, and the ball will hardly spin off the face so when it lands on the green it won't roll out. Think of a knuckleball in baseball and how little it spins.

Tips Courtesy of Alison Curdt, GolfTips Magazineⁱ

Recipe of the Week



Lobster Mac and Cheese

Serves 8

Ingredients:

16 oz corkscrew pasta
6 TBSP melted butter, divided
2 large garlic cloves, minced
½ cup finely chopped red onion
¼ cup all-purpose flour
3 cups whole milk, at room temperature
1½ cups (6 oz) grated sharp Cheddar cheese
1½ cups (6 oz) grated Gruyère cheese
1 TBSP Dijon mustard
½ cup minced fresh chives
⅛ tsp cayenne pepper
½ tsp salt, divided
½ tsp freshly ground black pepper, divided
1 oz coarsely chopped cooked lobster meat
2 cups oyster crackers, crushed

Directions:

1. Cook pasta until al dente according to package directions. Drain, rinse with cold water, and drain again.
2. Place 4 TBSP melted butter in a saucepot over medium-low heat. Add garlic and onion; cook 5 minutes or until onion is softened. Whisk in flour; cook 1 minute. Pour in milk; bring mixture to a boil over medium-high heat, whisking often. Reduce heat to medium-low, and simmer 3 minutes or until sauce is smooth and thickened.
3. Remove from heat, and whisk in cheeses and next 3 ingredients. Stir in $\frac{1}{4}$ tsp salt and $\frac{1}{4}$ tsp pepper. Fold in pasta and lobster. Pour into a greased 3-quart baking dish.
4. Combine crushed crackers and remaining 2 TBSP melted butter. Stir in remaining $\frac{1}{4}$ tsp salt and $\frac{1}{4}$ tsp pepper. Sprinkle over casserole. Bake at 375° for 30 minutes or until crust is crisp and sauce bubbles. Let stand 5 minutes before serving.

Recipe adapted from My Recipesⁱⁱ

Health Tip of the Week



September is Fruits & Veggies—More Matters Month

More than 90% of adults and children do not eat the recommended amount of fruits and vegetables. Just remember two things to help get what you need: 1) fill half your plate with fruits and veggies at every eating occasion (including snacks); 2) All forms of fruits and vegetables—fresh, frozen, canned, dried, or 100% juice—count toward your daily intake.

Here are more good reasons to eat fruits and veggies:

- May help reduce the risk of many diseases, including heart disease, high blood pressure, and some cancers.
- Add texture and color to your plate; remember, we eat first with our eyes.
- Are nutritious in almost any form—fresh, frozen, dried—so they are ready when you are.

- Provide fiber to help fill you up and keep your digestive system happy.
- Are naturally low in calories.
- Often contain a lot of water, so they can help keep you hydrated.
- Have an abundance of vitamins and minerals that help you feel healthy and energized.
- Can be grown in containers and in your own backyard.
- Are available in almost infinite varieties—there is always something new to try.
- Are nature’s treat and easy to grab for a snack.
- Can be crunchy, juicy, sweet, and tart; there is a flavor for every taste bud.

Tips courtesy of Fruits and Veggies More Mattersⁱⁱⁱ

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Footnotes:

¹[Washington Post: Texas Flood Disaster](#),

²[University of Florida, Financial Hurricane Tips](#)

³[Securities and Exchange Commission, Business Continuity Planning For Registered Investment Companies](#)

i <https://www.golftipsmag.com/instruction/short-game/knuckle-ball-flop-shots/>

ii <http://www.myrecipes.com/recipe/lobster-mac-cheese>

iii <http://www.fruitsandveggiesmorematters.org>