



# Lake Effect Financial Consultants News

### Quarterly newsletter

April 2024

# Lake Effect Financial Consultants

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## Stay connected

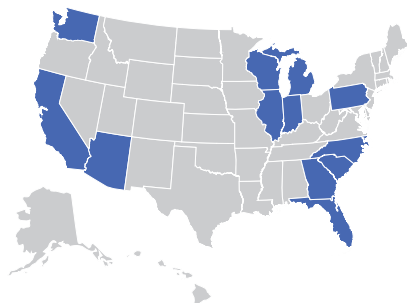
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## We're here for you

Our team serves clients nationally and is licensed in: AZ, CA, FL, GA, IL, IN, MI, NC, PA, SC, WA and WI.



## Making an impact

At Lake Effect Financial Consultants, generosity and community are at our core. We want to help people make the most of what God has blessed them with, and we seek to help clients give back to the causes and communities they care about. If you are a client with benefit membership who's not sure how to use Thrivent Choice® or Thrivent Action Teams, please call our office and speak with Stephanie.

## Thrivent Action Team ideas

1. Get a group of volunteers to purchase and place flags on fallen U.S. military personnel gravesites on Memorial Day.
2. Grab some friends to donate needed food, blankets and toys to

a local animal shelter. You could also volunteer your time at the shelter.

3. Gather volunteers to purchase and prepare grocery bags of food and spiritual supplies and distribute them to local veterans in need.

Check out the [Thrivent Action Team Hub](#) for more ideas.

## Thrivent Action Team spotlight: No-sew blankets donated to Bronson Children's Hospital

A Thrivent Action Team recently helped the Junior League of Kalamazoo purchase supplies to make no-sew blankets. The Junior League then got together on a cold

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winter day to make blankets while enjoying each other's company. After the blankets were assembled, they were delivered to Bronson Children's Hospital to bring comfort to hospitalized children.



Pictured above: No-sew blankets were assembled fireside.

If you would like your completed Thrivent Action Team to be considered for inclusion in a future newsletter, please email [lakeeffectfinancialconsultants@thrivent.com](mailto:lakeeffectfinancialconsultants@thrivent.com).

## Don't miss our retirement workshop

### 5 Keys to Retiring Fearlessly

What will be your sources of retirement income? How can you help protect yourself from life's "what ifs?" Explore ways to achieve your retirement goals with confidence. We will also discuss how taxes can affect your retirement.



**Thursday, April 18 | 6 p.m.**

**Latitude 42 Brewing Company in Oshtemo**

Visit our website to view all our [upcoming events](#).



## Recommended readings

### Roth IRA conversions: Pros & cons

You might hear people talking about Roth IRA conversions this time of year and wonder what it's all about. What is a Roth IRA conversion? Should you consider converting your traditional IRA (or another qualified retirement plan) to a Roth?

[Read this article](#) for additional details, and then let's talk about your unique situation.

### Preparing for retirement checklist: Are you retirement ready?

Reaching an age and financial position where retirement may be possible is a blessing. You know you have important decisions to make in the years and months leading up to this meaningful goal. You want to make sure you accomplish key preparations on schedule so you can live out the retirement dreams you've envisioned.

[Read this article](#) to learn more, and then reach out to us to discuss your questions.

## Recipe corner

## Sausage canopies

*Did you know Michael enjoys cooking? Sausage canopies are one of his favorite appetizers to bring to a party. Here's how they're made:*



## Ingredients

- |                                  |                              |
|----------------------------------|------------------------------|
| 1 pound of Velveeta cheese       | Dash of garlic salt          |
| 1 pound of Bob Evans hot sausage | Dash of Worcestershire sauce |
| ½ pound of ground beef           | 2 loaves of party rye        |
| 3 tablespoons of ketchup         |                              |

## Directions

Brown the sausage and beef and drain. Melt cheese in a double boiler. Add ketchup, garlic salt and Worcestershire sauce to sausage and beef. Then add the sausage mixture to the melted cheese. Spread on rye. Freeze unbaked. Bake at 400 degrees for 8-10 minutes.

For as the soil makes the sprout come up  
and a garden causes seeds to grow, so the  
Sovereign Lord will make righteousness  
and praise spring up before all nations.

—Isaiah 61:11



## Important dates

## April

- 1** April Fools' Day
- 5** Gold Star Spouses Day
- 15** Tax Day
- 18** 5 Keys to Retiring Fearlessly Workshop at Latitude 42
- 22** Earth Day and Passover

## May

- 1** Silver Star Service Banner Day
- 12** Mother's Day
- 27** Memorial Day—office closed.

## June

- 14** Flag Day
- 16** Father's Day
- 19** Juneteenth—office closed
- 29** Armed Forces Day



## Spring cleaning tip

Check out these five uses for *used* dryer sheets:

- 1** Remove crayon from walls.
- 2** Pick up dust and pet hair.
- 3** Remove dust from ceiling fan blades.
- 4** Remove hard-water spots from tile in your shower.
- 5** Clean your stovetop.

Word search

Spring time

C N W Z P V M H U U Y W E A T H E R Q H T W D S  
A E R E M R A F P N L Z L G L D U C K L I N G S  
L N G R W O R M N Y I C I X C L O V E R C Y R U  
I P I G L P W U O F L U F F Y V T F M T K N J N  
L G Q A W E B F H A P R I L D E M O W G N I S S  
Q I B N R S Y B V G R C E Z E L T I T D D B C H  
Y K A A J H P R R R P V R W I H J Y B M P P L I  
A B T B S T I R A E I S S I E K Y A R V P G E N  
Q Z B U H K C U O L F S U R S H T M E Y G V A E  
H O L T J J E N A U L R S B G P T F A B R R N S  
C D G T S I V T P G T I E A L B E D K B A Z X S  
H U N E E E V I H E E B P S E I I A Z M S Y G U  
A M I R R X H Q D F R I H R H C D R W N S S D P  
T B B F O G L O X E Z G N O E I C O D P M I I A  
C R O L O S S X E C Q E R C M T N G F S H A I S  
H E R Y D T F Z Y D S Y S A S S A G I F E D L T  
I L I D T O Y M E T S H S H I R D C O P A P A E  
N L S E U O M W E C O H X T N N E U Q Y L D M L  
G A E S O B W S H W T B O R N K C W O T D A B E  
L E B E O Q C I E U N E W B O R N O O L J N N O  
N M S A C Q C R L A N Q K I T E L C A L C T I T  
Q H B S Q K S I E G B L O O M I N G V T F I P W  
K K S O S T P A K O J V M E A S T E R L Z U K Q  
P S R N W B A S E B A L L R A I N B O W I C Y A

Alive	Clean	Kite	Season
April	Clouds	Lamb	Showers
Baseball	Clover	Lilac	Sing
Basket	Crisp	May	Sprout
Beehive	Daffodil	Mothers	Stem
Birds	Daisy	Nest	Sunshine
Blooming	Duckling	Newborn	Sweet
Boots	Easter	Outdoor	Tulip
Born	Egg	Pastel	Umbrella
Break	Farmer	Plant	Weather
Breezy	Flowers	Rain	Windy
Bunny	Fluffy	Rainbow	Worm
Butterfly	Grass	Raincoat	
Caterpillar	Hatching	Refreshing	
Chicks	Iris	Robin	

The best compliment we can receive is a referral. Thank you!

Do you have friends or family who could benefit from Lake Effect Financial Consultants' services? Tell them to give us a call. We'd be happy to meet with them to learn more about their needs and explore ways we may be able to help them out.