

PROTECTING YOU AND YOURS

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“At our Firm,
Your Estate Plan
is Not Business,
it’s Personal...”



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HIGHLIGHTS IN THIS ISSUE

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“Shall I compare thee to a
summer’s day? Thou art more
lovely and more temperate.
Rough winds do shake the
darling buds of May, and
summer’s lease hath all too
short a date.”

–William Shakespeare

BIG ANNOUNCEMENT!!!

It’s official Dear
Loyal Clients and Readers...
We have moved to our new location:

3187 Red Hill Avenue
Suite #115
Costa Mesa, CA 92626

Thankfully, it is just down the street!
Our team has grown, and it is entirely thanks to **you** and your
trust in us. We intend to continue serving you and your
family to the best of our abilities.

We would like to extend our heartfelt gratitude to Madison Harbor
for ‘housing’ us for the better part of a decade. This law firm has been
there for us when we were a tiny outfit, and it was a pleasure sharing
these last few years with this incredible team of professionals.

INTRODUCTION

Welcome to our September newsletter! As the year’s final quarter approaches, it’s a pivotal time for reflection and action. September is often seen as a month of transition, where we shift from the ease of summer to the focus and drive needed for the months ahead. It’s a time to reassess our goals, especially when it comes to making money and seizing opportunities.

In the world of business and finance, success often hinges on a delicate balance between strategy and risk-taking. While careful planning is crucial, the ability to take calculated risks can be the difference between maintaining the status quo and achieving extraordinary growth. This month, we’re diving deep into the importance of embracing risks as part of your financial strategy. Whether you’re considering a new investment, launching a side hustle, or expanding your business, taking that leap can unlock new avenues for wealth creation.

But risk isn’t just about jumping in blindly—it’s about understanding the landscape, preparing for possible outcomes, and having the confidence to move forward even when the path isn’t entirely clear. In this issue, we’ll explore tips, strategies, and inspiring stories to help you make informed decisions that could transform your financial future.

As we enter September, let’s embrace the challenges and opportunities that come with it, knowing that with the right mindset, this could be the month that sets the stage for greater financial success.

KIDS ARE BACK IN SCHOOL, LET'S DO THIS!

Just like that, and the kids are back in school! Is it me, or did my generation start school in September? This is the perfect time for parents to refocus on their businesses. This period offers a unique opportunity to maximize profits and ensure a strong finish to the year. With a more predictable schedule and fewer distractions, you can channel your energy into driving your business forward while also setting aside funds to meet year-end financial goals.

Now is the time to reestablish a consistent work routine. This stability can lead to greater productivity, as you can plan your days more effectively. Start by organizing your workspace and setting clear daily, weekly, and monthly goals. This structure will help you stay on track and ensure that you're focusing on tasks that directly contribute to your bottom line.

Consider implementing time management strategies such as the Pomodoro Technique or time blocking. These methods can help you work more efficiently, allowing you to accomplish more in less time. By dedicating specific blocks of time to high-priority tasks, you can avoid the pitfalls of multitasking and ensure that your efforts are aligned with your business objectives. And the slipping of a YouTube video here and there won't creep in... Not talking from experience or anything 😊

Also, take a moment to analyze your business's performance over the first three quarters of the year. Review your financial statements, assess your sales figures, and evaluate the effectiveness of your marketing campaigns. This analysis will provide valuable insights into what's working and where improvements are needed. You should have sufficient data at this point to intelligently make some changes.

Identify any gaps or areas where your business may be underperforming. Perhaps there are inefficiencies in your operations, or maybe certain products or services aren't yielding the desired results. Use this time to optimize your business processes, streamline operations, and eliminate wasteful practices. By tightening up your operations, you can reduce costs and increase profitability as you head into the final quarter.

The back-to-school season itself presents opportunities for many businesses, particularly those in retail, education, and services geared towards families. If your business can align with the needs and demands of this season, consider launching targeted promotions or special offers that cater to parents and students. Because we specialize in taking care of families, we always experience an influx of caring parents coming through the door.

While focusing on maximizing profits, it's equally important to set aside funds for year-end expenses. This includes taxes, bonuses, and any other financial obligations that arise as the year draws to a close. By planning for these expenses now, you can avoid the stress of scrambling for cash at the last minute.

One strategy is to create a separate savings account dedicated to year-end expenses. As your business generates revenue in the final quarter, allocate a portion of those profits to this account. This disciplined approach ensures that you'll have the necessary funds on hand to meet your obligations without dipping into your working capital.

Additionally, consider setting aside funds for reinvestment into your business. Whether it's upgrading equipment, expanding your product line, or investing in new technology, reinvesting in your business can set the stage for growth in the coming year. Strategic reinvestment not only strengthens your business but also positions you to start the new year with momentum.

Getting back to work while your kids are back in school is an opportunity to refocus on your business, maximize profits, and set aside funds for year-end expenses. By reestablishing a productive routine, analyzing and optimizing your performance, and capitalizing on seasonal opportunities, you can ensure a strong finish to the year. Moreover, by planning ahead for year-end expenses and reinvesting in your business, you'll be well-prepared for the challenges and opportunities that the new year will bring. This proactive approach will not only help you close out the year successfully but also lay the groundwork for continued growth and success in the future.



How to Make a Few Billion Dollars

BRAD JACOBS

BRAD JACOBS: HOW TO MAKE A FEW BILLION DOLLARS

"How to Make a Few Billion Dollars" is a comprehensive guide for entrepreneurs, business leaders, and ambitious individuals who aim to achieve massive financial success. The book breaks down the complexities of wealth creation into actionable steps, offering insights into the mindset, strategies, and practical approaches needed to build billion-dollar enterprises.

As with most undertaking, mindset is key! The author begins by emphasizing the importance of adopting a billionaire mindset. This mindset is characterized by a

relentless drive, a willingness to take calculated risks, and an unwavering belief in one's vision. Successful billionaires are often visionary leaders who think big, anticipate trends, and are unafraid to disrupt the status quo. A personal takeaway for was this – think big! The book stresses that to make billions, you must be willing to challenge conventional wisdom and take bold actions.

He then goes on to elaborate on the importance of opportunities, more importantly the skill of identifying lucrative opportunities. The author argues that making billions often requires spotting trends before they become mainstream. This involves staying ahead of the curve, understanding market needs, and capitalizing on emerging industries. Whether it's technology, real estate, or finance, the key is to enter markets early and scale rapidly. The book offers examples of industries that have produced billionaires, highlighting the importance of timing and market analysis.

The next one is a concept that is dear to us at this firm – building a scalable business. The concept of scalability is a central theme. To achieve billionaire status, it's not enough to have a profitable business; the business must be able to scale exponentially. This requires building a strong foundation, including a solid business model, effective leadership, and a scalable infrastructure. The book provides a roadmap for creating businesses that can grow from millions to billions, focusing on the importance of innovation, customer acquisition, and operational efficiency. Though your aspirations may not be that enlarged, anyone can learn from this wisdom.

Innovation is portrayed as a critical driver of billion-dollar success. The author argues that billionaires are often at the forefront of innovation, creating products and services that transform industries. The book encourages readers to invest in research and development, stay adaptable, and continuously seek out ways to improve and differentiate their offerings. By fostering a culture of innovation, businesses can maintain a competitive edge and create new markets.

Financial acumen is another key theme in the book. The author delves into the financial strategies that billionaires use to multiply their wealth, such as leveraging capital, making strategic investments, and diversifying income streams. The book provides practical advice on managing cash flow, securing funding, and investing in high-growth opportunities. It also discusses the importance of financial discipline and the role of professional advisors in managing and growing wealth.

Networking is highlighted as a crucial element of success. The book emphasizes that building a network of influential and knowledgeable individuals can open doors to new opportunities, provide valuable advice, and facilitate partnerships that can propel a business to new heights. The author advises readers to actively seek out mentors, collaborators, and investors who can contribute to their success.

The journey to making billions is not without challenges, and the book does not shy away from this reality. It discusses the obstacles that entrepreneurs face, from market volatility to competitive pressures, and provides strategies for overcoming them. The author underscores the importance of resilience, adaptability, and a strong support system in navigating these challenges.

In the final chapters, the book touches on the importance of philanthropy and legacy. The author argues that true success is not just measured by wealth but also by the impact one has on society. Many billionaires choose to give back through charitable initiatives, creating a lasting legacy that extends beyond their business achievements. The book encourages readers to think about how they can use their wealth and influence to make a positive difference in the world.

"How to Make a Few Billion Dollars" is more than just a guide to financial success; it's a blueprint for achieving extraordinary wealth while making a meaningful impact. The book provides valuable insights into the mindset, strategies, and practical steps needed to build billion-dollar enterprises. Whether you're an aspiring entrepreneur or an established business leader, the lessons in this book offer a clear path to achieving and sustaining massive financial success.

Helping Our Kids Transition Back To School

As summer draws to a close, the transition back to school can be both exciting and challenging for kids. Helping them ease into the new school year is key to ensuring a smooth transition and setting the stage for academic success. Here are some strategies to help your kids get back to school, make the experience enjoyable, and excel in their studies.

Easing the Transition

The first step in helping your kids transition from summer to school mode is to gradually reintroduce routines. A few weeks before school starts, begin adjusting their sleep schedules by setting earlier bedtimes and wake-up times to align with the school day. This gradual change helps reset their internal clocks, making those early mornings less of a shock. In addition to adjusting sleep patterns, start reintroducing a structured daily routine. Include time for reading, light academic activities, and chores to ease them back into a schedule similar to the school day.

Making It Fun

Transitioning back to school doesn't have to be all about discipline and routine; it can also be fun. Engage your children in the back-to-school process by involving them in shopping for school supplies, clothes, and accessories. Letting them pick out their favorite items can generate excitement about the new school year. You can also turn preparation into a game by creating a back-to-school countdown calendar filled with fun activities leading up to the first day of school. Each day could have a different activity, such as packing their backpack, organizing their study space, or planning their first-day outfit. This makes the process interactive and enjoyable, helping to build positive anticipation.

To keep the excitement going, consider organizing a "back-to-school" celebration. This could be a special family dinner, a small party with friends, or even a fun outing. Celebrating the start of a new school year can help frame it as a positive, exciting event rather than something to dread. Additionally, encourage your child to reconnect with classmates before school starts by arranging playdates or virtual meetups. This helps them feel socially prepared and can alleviate some of the anxiety associated with returning to school.

Setting Up for Academic Success

Once the school year begins, helping your child excel academically requires a combination of support, encouragement, and creating an environment conducive to learning. Start by establishing a designated homework and study area that is free from distractions and equipped with all the necessary supplies. A well-organized space helps your child focus and signals that it's time to get serious about schoolwork.

Encouraging a positive attitude towards learning is crucial. Show interest in what your child is learning by asking about their day, discussing what they found interesting, and offering to help with homework. This demonstrates that you value education and are there to support them. It's also helpful to set realistic academic goals together. Discuss what they hope to achieve in the new school year, whether it's improving in a particular subject, making new friends, or participating in extracurricular activities. Setting goals gives them something to work towards and helps them stay motivated.

To further support their academic success, maintain regular communication with their teachers. Attend parent-teacher conferences, stay informed about their progress, and address any concerns early on. Understanding the teacher's expectations and your child's performance will allow you to provide the necessary support at home.

Balancing academics with extracurricular activities is also essential. Encourage your child to participate in sports, clubs, or arts programs that interest them. These activities not only enhance social skills and physical health but also provide a well-rounded education that can improve academic performance.

Lastly, emphasize the importance of self-care, including proper nutrition, regular exercise, and sufficient sleep. A healthy body and mind are crucial for maintaining the energy and focus needed to excel in school.

By easing the transition, making the process fun, and providing the tools and support needed to succeed, you can help your child start the school year on a positive note and set them up for success throughout the year.



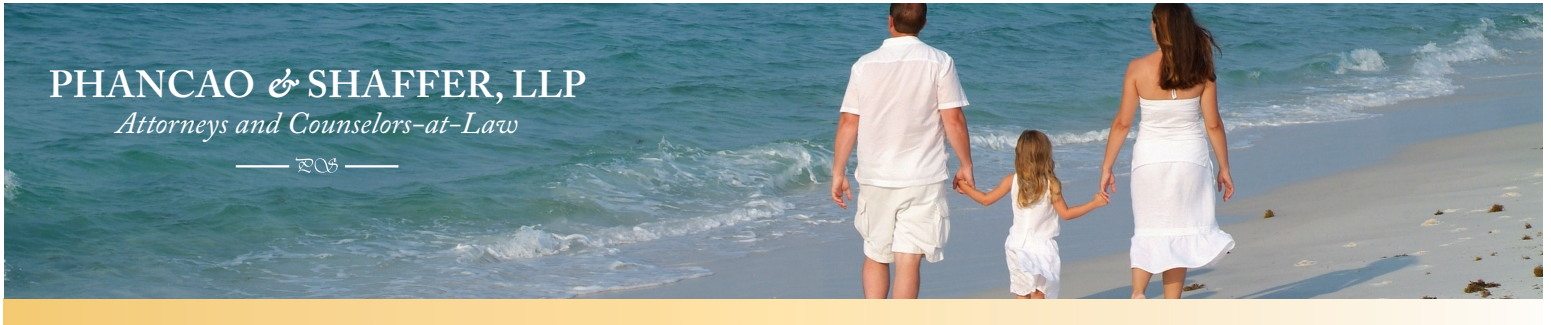
SEE OUR BIG ANNOUNCEMENT INSIDE!!!

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As we wrap up this September newsletter, it's time to focus on preparing for the final quarter of the year. With just a few months left, now is the perfect time to review your progress, adjust your strategies, and set clear goals to ensure a strong finish to 2024. Whether you're aiming to hit financial targets, launch new projects, or simply optimize your current operations, the steps you take now will be crucial.

Take the time to analyze what has worked so far and what needs tweaking. Use this opportunity to refocus your efforts on high-impact activities that can drive the results you want. Setting specific, measurable goals for the next quarter can help you stay on track and maintain momentum.

Looking ahead to October, there's plenty to get excited about. As we enter the final stretch of the year, it's a time of both reflection and anticipation. October brings new opportunities, including the chance to finalize plans for year-end initiatives, capitalize on seasonal trends, and start thinking about your goals for 2025.

In our next issue, we'll dive deeper into strategies for year-end success, including tips on maximizing productivity, making the most of the holiday season, and planning for the future. Stay tuned as we continue to guide you through the rest of 2024 and help you finish the year stronger than ever. Here's to a productive and prosperous final quarter!

