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**September 2017**

Life Is for the Living, and So Is Life Insurance

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# Regent Financial Services

## September 2017

### Life Is for the Living, and So Is Life Insurance



Life can be busy. The requirements of work and family often leave little time to step back and think about where you've been and where you're heading. But as your responsibilities grow, so does the need to evaluate what would happen if life for you stopped. September is Life Insurance Awareness Month and a good time to reflect on how life insurance can help those you leave behind the living.

#### Your spouse or life partner

A successful marriage is often predicated on sharing and providing for one another, and that includes each other's financial obligations. If you were suddenly no longer in the picture, would there be enough money to pay for your final expenses, cover debt, and buy some time to allow your significant other to adjust to a new way of life? Life insurance can provide funds to cover immediate expenses and income to help support your surviving loved one.

#### Your children

You've worked hard to provide for your kids, to give them the chance to realize their hopes and dreams. Your children are likely your greatest responsibility a responsibility that doesn't end with your passing. Whether your children are in diapers or about to enter college, if something happened to you or your spouse, or both of you, would there be enough income to continue to provide financially for your children? Life insurance can help provide the resources for their continued growth and maturation.

#### Your home

Buying a home may be the largest single expenditure of your life. While being a homeowner is exciting, mortgage payments, often lasting 30 years, along with maintenance, utility costs, homeowners insurance, and real estate taxes can add up to a long-term financial commitment. Adequate life insurance protection can provide funds that could be used to cover these expenses, allowing your family to remain in their home.

#### Your business

Do you own your own business? Life insurance can fit into your business plan in many ways. It can be part of an employee benefit program, with coverage under a group plan. Life insurance purchased on the lives of certain key employees can protect your company from the loss of talented and valuable workers. And life insurance can be used to fund a buy-sell agreement.

#### Caring for an aging parent or loved one

Are you caring for an aging parent or loved one?  
 Would the people who depend on you be

able to afford quality health care and a comfortable place to live without your financial support? Life insurance can become extremely important in these situations, helping to provide for these individuals in the event of your death.

#### Planning for retirement

Preparing for retirement probably means you're saving as much as you can in your 401(k), IRA, or other savings vehicle. If you die before you get to enjoy your retirement, will your retirement plan die for your surviving loved ones as well? Not only will your salary be unavailable to help pay for current living expenses, but your income won't be there to build the nest egg for the retirement of your spouse or life partner. Life insurance can help provide funds that can be used for your spouse's or life partner's retirement.

#### Your health has changed

If your health declines, how will it affect your life insurance? A common worry is that your insurer could cancel your coverage should your health change. However, changes to your health will not affect your current insurance coverage, provided you continue to pay your premiums on time. In fact, you should take a closer look at your life insurance policy to find out if it offers any accelerated (living) benefits that you can access in the event of a serious or long-term illness.

#### Leaving a legacy

Life insurance can be used to increase the size of an estate for your heirs. The death benefit could provide your beneficiaries with a larger legacy than might otherwise be possible. The cost of life insurance may be significantly less than the proceeds of the policy paid to your beneficiaries when you die.

#### Charitable giving

Donating a life insurance policy to a charity may enable you to make a larger gift than you otherwise could afford. Further, the government encourages charitable giving by providing tax advantages for certain charitable donations (the charity must be a qualified charity). This means that both you and the charity could benefit from your donation (though some charities may not accept a gift of life insurance for various reasons).

*The cost and availability of life insurance depend on factors such as age, health, and the type and amount of insurance purchased. As with most financial decisions, there are expenses associated with the purchase of life insurance. Policies commonly have mortality and expense charges. In addition, if a policy is surrendered prematurely, there may be surrender charges and income tax implications. Life insurance guarantees are based on the claims-paying ability and financial strength of the life insurance company issuing the policy.*



# How Much Do You Know About Labor Day?

There's a lot more to this holiday than a long weekend at the end of summer. Take our 10-question quiz and find out how much you really know about Labor Day.

*The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.*

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**1. What year did Labor Day become a national holiday?**

- A. 1936
- B. 1894
- C. 1907
- D. Trick Question: it's actually not a national holiday

**2. What does Labor Day actually commemorate?**

- A. The miracle of childbirth
- B. The economic achievements of American workers
- C. Women's right to equal pay
- D. The legality of unions

**3. Which country celebrates a holiday similar to Labor Day?**

- A. Kenya
- B. Canada
- C. Croatia
- D. All three of these

**4. How many hot dogs do Americans consume between Memorial Day and Labor Day?**

- A. 7 billion
- B. 15 million
- C. 810 million
- D. 1 billion

**5. What is the largest labor union in America today?**

- A. United Food and Commercial Workers
- B. Teamsters
- C. United Auto Workers
- D. National Educators Association

**6. Which United States President declared Labor Day a national holiday?**

- A. Abraham Lincoln
- B. Oliver Twist
- C. Grover Cleveland
- D. Dwight Eisenhower

**7. The Adamson Act, which was passed on September 3, 1916, did what?**

- A. Established an eight-hour work day
- B. Declared Labor Day a national holiday
- C. Abolished child labor
- D. Gave women the right to work

**8. What city was home to the very first Labor Day Parade?**

- A. Chicago
- B. New York City
- C. Atlanta
- D. Cleveland

**9. The 8-hour day movement advocated what?**

- A. A minimum of 8 hours per day of work for laborers
- B. 8 hours of sleep for third-shift workers
- C. A 1-hour break for child laborers after every 8-hour shift
- D. 8 hours of work, 8 hours of recreation, and 8 hours of sleep

**10. Which of the following is NOT commonly associated with Labor Day in America?**

- A. Wearing white clothes
- B. A 3-day weekend
- C. Major retail sales
- D. Stockings filled with coal

**Answer Key:**

- 1. 1894
- 2. The economic achievements of American workers
- 3. All three of these
- 4. 7 billion
- 5. National Educators Association
- 6. Grover Cleveland
- 7. Established an eight-hour work day
- 8. New York
- 9. 8 hours of work, 8 hours of recreation, and 8 hours of sleep
- 10. Stockings filled with coal



# Chicken Lombardy

**Prep time:** 15 mins **Cook time:** 30 mins **Ready in:** 45 min

## Ingredients

8 oz package(s) sliced fresh mushrooms  
2 tablespoon(s) butter melted  
6 skinned & boned chicken breasts  
1/2 cup(s) all-purpose flour  
1/3 cup(s) butter  
3/4 cup(s) marsala  
1/2 cup(s) chicken broth  
1/2 teaspoon(s) salt  
1/8 teaspoon(s) pepper  
1/2 cup(s) shredded mozzarella cheese  
1/2 cup(s) parmesan cheese  
2 green onions chopped



By: Griddles Edge



Kris "Kay" Williams  
Operations Specialist

This month we are featuring Kay and her favorite recipe, and vacation destinations!

## Favorite Recipe:

### Chicken Lombardy

#### Step 01

Cook mushrooms in 2 tablespoons butter in a large nonstick skillet over medium-high heat, stirring constantly, 3 to 5 minutes or just until tender. Remove from heat; set aside.

#### Step 02

Cut each chicken breast in half lengthwise. Place chicken between 2 sheets of heavy-duty plastic wrap; flatten to 1/8 inch thickness, using a meat mallet or rolling pin.

#### Step 03

Dredge chicken pieces in flour. Cook chicken in batches, in 1 to 2 tablespoons butter in a large nonstick skillet over medium heat 3 to 4 minutes on each side or until golden. Place chicken in a lightly greased 13 x 9 inch baking dish, overlapping edges. Repeat procedure with remaining chicken and butter. Reserving pan drippings in skillet. Sprinkle mushrooms evenly over chicken.

#### Step 04

Add wine and broth to skillet. Bring to a boil; reduce heat, and simmer, uncovered, 10 minutes, stirring occasionally. Stir in salt and pepper. Pour sauce over chicken. Combine cheeses and green onions; sprinkle over chicken.

#### Step 05

Bake uncovered, at 450 degrees for 12 to 14 minutes until cheese melts.



The Titan at Six Flags Over Texas

## Six Flags Over Texas!

In Kay's spare time, when she isn't cheering on her Packers or Cubs, she heads for an amusement park! Her favorite park is Six Flags. If you haven't had an opportunity to experience Six Flags yet, you still have several months to check it out! There are amazing things to do while at Six Flags - from roller coasters to gentler options for tots, water parks, or even concerts.

Just like her cars, Kay likes her rides fast! Her favorite thrill ride is the Titan. This ride is so intense they came up with a whole new category for it - the hyper twisted coaster! This breed of oversized roller coasters is more than 200 feet tall, a 255 foot drop, a 540 degree spiral, actually two 540 degree spirals back to back, high banked turns at the speed of 85 miles per hour! Now, if a gentler adventure is more your speed, they have family rides, and kids rides. These rides spin, fly and take kids on a magical journey.

If you want to enjoy a great show, Six Flags has that too! You'll find a wide variety of top-shelf entertainment at the park. From the Looney Tunes Party Rockin' Dance Party to the wild west, Texas Justice.

Up for an event? Fright Fest is back September 23 - October 31. Thrills by day and Fright by night! Zombies and ghouls take over the park. Fright Fest offers a wide variety of places to get your scare on including several haunted houses and scare zones throughout the park.

If you've never been to Six Flags or it's just been a long time, Kay highly recommends this getaway!

## Favorite Vacation Destination:

### Amusement Parks





***We hope you will join us for this educational series:***

## **Retirement Readiness Three Easy Steps**

Please join Gary M. Stanislowski, CFP , Denise A. Lant, CFP and Jason F. Sauer, for this helpful three part series discussing Social Security, Medicare, and Retirement Planning.



Gary M. Stanislowski, CFP  
President



Denise A. Lant, CFP  
Financial Planner



Jason F. Sauer  
Financial Advisor

**Location:** Jenks High School - Central Campus  
205 East B Street, Jenks, OK 74037  
High School Bldg 6, Room 119

**Dates:** Tuesday, 9/19, 9/26 & 10/3

**Times:** 6:30pm - 8:00pm

This three-part series will cover ways to maximize your Social Security income including the best time to apply for your benefits and tax issues. You will also learn about Medicare, with tips on how to integrate it with your existing health coverage and how to manage health care in retirement. The final class will integrate what you have already learned and help you develop a coordinated retirement plan.

***For more details visit:***

**[www.RegentFS.com](http://www.RegentFS.com) or 918-493-4190**

***To register for this series:***

**[www.JenksCommunityEd.com](http://www.JenksCommunityEd.com) or  
call the Jenks Community Education office: 918-298-0340**

