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CHRISTMAS TOURS

GET AWAY AND BE FESTIVE THIS HOLIDAY SEASON



There's nothing quite like the magical lights of the holiday season, and some destinations in the U.S. have perfected the craft of holiday decoration. If you're looking to get away this December and still engage in seasonal festivities, add one of these places to your must-visit list.

NEW YORK CITY'S ROCKEFELLER CENTER

New York City is an iconic location for Christmastime. The scene is like a Hallmark card: Ice-skating lovers whiz past miles of twinkling lights underneath an exceptionally tall and amply decorated tree. The tree is specially selected by Rockefeller Center's landscaping crews, who scout out trees years in advance. It remains lit from

November to early January, so you have plenty of time to check it out.

RANCH CHRISTMAS IN JACKSON, WYOMING

Jackson, Wyoming, takes its frontier culture to the next level during the Christmas season. All year, the city proudly displays four elk antler arches, but around the holidays, they are lit up with white string lights and flanked by snow. The Christmas decorations and lights surrounding the archway make for a Western-themed holiday pulled right out of a John Wayne classic. For holiday admirers looking for a unique spin, Jackson has you covered.

YEARLY YULETIDE IN SANTA CLAUS, INDIANA

This one's for the Christmas lover. If you can't make it out to Santa Claus, Indiana, this holiday

season, you can still celebrate Christmas in this tiny Midwestern town in January, June, or even October. Embracing its unique name, the town boasts a museum, holiday shopping center, and a Christmas theme park. In a moving tribute, the town's residents also write responses to children's letters to Kris Kringle himself. It's impossible to avoid holiday cheer in this town.

DISNEY WORLD'S CHRISTMAS MAGIC

What better place to celebrate the most magical time of the year than in the most magical place on Earth? Walt Disney World's halls are decked to the max with a parade, gingerbread homes, strings of lights, and festive parties. Plus, costs to visit Disney World can be cheaper during the Christmas season, so keep an eye out for a vacation steal.



714-533-9210
www.surfcitylawyers.com
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LOOKING BACK TO MOVE FORWARD

» Future Success Starts With Reflection

Before Anna and I merged last year, I spent the better part of 80 hours crocheting something for her that would symbolize the beginning of our partnership. When I think of Christmastime at our firm, this candy cane blanket will always be at the forefront of my mind. It was important to me to demonstrate how seriously I value this relationship. Anna loves Christmas, and part of being a partner means finding ways to meet your counterpart on their terms, as a way to show your commitment. This establishes trust and respect, but it also puts a spotlight on one aspect that makes early alliances so challenging: vulnerability. Luckily for me, Anna not only sees my displays of gratitude, but she reciprocates them, always putting me at ease and fostering a team dynamic. That blanket is a symbol of the holidays, our partnership, and the vision of our firm. From that moment on, she knew I was committed to our mutual success.

"That blanket is a symbol of the holidays, our partnership, and the vision of our firm."

This year has had its challenges as well as achievements, but there has been growth every step of the way. Anna's training in Medi-Cal puts a new tool in our arsenal, allowing us to serve our community better. My work on student loans has allowed me to discharge \$1.3 million in debt, which I'm proud to say puts me at the top of my industry. But while our two different areas of law had their successes, one of the most unique occurrences of 2018 happened when we combined to work with the same client.

The idea behind our firm is that by having two very different practice areas, we can serve a broader base of clients. I cover bankruptcy, and Anna handles estate planning, business law, and civil litigation — areas that purposely don't overlap. So when we collaborated to assist a client who needed help in our respective fields, it was quite the rare experience. We served as a bridge, consulting and handling the case temporarily until it was ready to be passed off to another firm. It was an opportunity to showcase the abilities of our firm in a way we couldn't have previously imagined.

2018 saw massive growth in us as individuals, as well. Our small team of five does a monthly book club where we study various concepts we believe will help us improve. Every Monday meeting, we go over excerpts that stood out to us in the chapter we read and discuss how we can apply the ideas to our firm or our lives. Anna and I want the entire firm to be multidimensional in their skill sets so we can better serve clients. Combining these written resources with training applicable to their roles has provided viable results that will help us accomplish our mission. Many businesses struggle to persuade their staff to invest in extra efforts like this, but our team has a culture of mutual respect. Anna and I set expectations and establish trust, so it's natural and easy to implement our ideas. We're a family, so there's sometimes dysfunction, but as long as our mutual expectations are understood, we can easily find a solution.

It's been an incredible year, and I hope every one of you has experienced success. The holidays are a time for reflection, and when you look back on your business, life, and future, we hope you see the same joy in the past and excitement for opportunities in the new year. Happy holidays from all of us at Surf City Lawyers!

-Christine Kingston



CHOOSING THE RIGHT CHARITY

HOW YOUR BUSINESS CAN GIVE BACK THE RIGHT WAY



organizations are created equal, and supporting the wrong organization can do more harm than good. Here are some tips on finding the best fit for your business.

ALIGN MISSIONS

When narrowing down the thousands of local and national charities you have to choose from, comparing the mission statements of these organizations to your own is a great place to start. Charities that align with or complement your own goals as a business are natural partners. Still, while matching big-picture goals is a great start, you also need to make sure your chosen organization aligns with the heart and soul of your business: your employees and customers.

FIND HUMAN CONNECTIONS

The most powerful charity work your business can support is a cause that stems from the needs and passions of people connected to your work. Maybe a member of your team lives with a disability or a significant number of your customers face social, cultural, or economic challenges. Putting time, money, and effort into

supporting a reputable organization that helps the people and communities connected to your business is one of the best ways to show you care.

CHECK CREDENTIALS

Good intentions only go so far. To really make your charity efforts count and ensure your donations are used appropriately, you need to do some research. Thankfully, organizations like the Better Business Bureau, Charity Watch, and GuideStar.org keep data on IRS-registered charities, making it easy to see which groups are reputable. In general, you should look for organizations that have a great track record of transparency and make all of their financial information readily available.

REMEMBER THE 'WHY'

If you're just looking for a tax write-off or good publicity, charity efforts are going to feel hollow and frustrating. More than anything, philanthropy should involve a cause your business is passionate about — no matter how big or small. Taking the time to remind yourself why you've chosen to support a particular cause will keep you from losing sight of what giving back is all about.

We believe that small businesses can have a positive impact on local communities and the wider world. A successful charity campaign can make a world of difference for people in need, especially over the holidays. But not all charitable

TEAMWORK MEANS GETTING SH*T DONE

Common Misconceptions of Collaboration



When you visit resources like Medium.com, read the latest book touted by entrepreneurial pioneers, or listen to the hottest leadership podcast, you're going to see common trends. Many of the topics covered by these outlets focus on working together and discuss how to effectively communicate with your teams — each one claiming to have solutions for what ails your business. Many of these resources are wonderful and provide tangible information that can be directly applied to your organization, but they often leave out how to get results. Discussions get bogged down in the minutiae of the subject. They can spiral so deep that whoever ingests the media loses sight of one critical point: Teamwork comes down to getting stuff done.

ARE COMMUNICATION AND RESULTS DEPENDENT ON EACH OTHER?

Many of the issues covered in these materials focus on communication breakdowns, and rightfully so. In many cases, people struggle to converse with one another and obtain mutually beneficial results effectively. The problem with this mindset is it creates a belief that focusing on interpersonal dynamics will lead to increased productivity and positive outcomes. Logically speaking,

that would be like putting all the ingredients of a cake together but never placing it in the oven. You have to take further action to reach the end product.

IS IT BETTER TO WORK BACKWARD OR FORWARD?

One of Stephen Covey's directives in his book "7 Habits of Highly Effective People" is to "begin with the end in mind." He explains the best way to achieve your goal is to start with your desired result and work backward from it. Unfortunately, as you work backward, you might get lost in the smaller steps, which could derail you from your initial goal. One possible solution would be to make a small amendment to his initial instruction: Begin *and* end with the end in mind, making sure to keep your eyes on the prize.

When push comes to shove, businesses are paid to get results. You don't enter into an industry to become a better communicator or learn goal-setting strategies. While learning these tactics can help you become a more well-rounded person and a more effective leader, without results, you're just good at talking. Outcomes, more than words, inspire people and drive a business forward.



BANKRUPTCY IS ONLY THE BEGINNING

2 WAYS TO BUILD WEALTH NOW THAT YOU'RE DEBT-FREE

After a bankruptcy is filed, processed, and completed, most individuals hope to apply improved spending habits to move forward with their lives. They budget better, purchase smarter, and plan proactively to create the financial future they envisioned for themselves. But why stop there? New financial standing creates an opportunity to build wealth and increase monthly cash flow. Here are two potential options to start with.

TANGIBLE ASSETS

Growing your wealth through tangible assets is most commonly done with real estate. By purchasing investment properties with little money down

in proper markets, savvy money managers can create monthly recurring revenue. Most of those who filed for bankruptcy ignore this option because the waiting period for a Federal Housing Administration loan is two years, but there are other avenues. Fundrise is a platform that facilitates crowdfunding of real estate investments, allowing everyone to reap the rewards of investments across the country. If real estate isn't your preferred route, precious metals such as gold can be a safe, physical investment if appropriately researched.

STOCKS

Few of us are experts in how to work the stock market, but we don't need to be. In many cases, exchange-traded funds or other investments

that yield monthly dividends can increase your cash flow. These should always be thoroughly researched after consulting with a professional, but even the simplest of returns can yield a tank of gas or a few groceries.

You don't need to limit your finances after bankruptcy. Being free of debt means you're in control of your money. It's crucial to understand that while new monetary standing creates opportunity, investing is not something to do on your own. Always enlist the help of a professional money manager and vet all sources thoroughly.

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9	4	8	5	7	3	6	1
5	1	7	6	3	8	2	4



BUTTERY ROASTED CHESTNUTS

Inspired by Bon Appetit

INGREDIENTS

- 2 pounds fresh chestnuts, unpeeled
- 2 teaspoons kosher salt, or more to taste
- 2-3 sprigs rosemary
- Pinch of freshly ground nutmeg
- 1/2 cup unsalted butter, melted
- Freshly ground black pepper, to taste

DIRECTIONS

1. Heat oven to 450 F.
2. Place a large sheet of foil on a rimmed baking sheet.
3. On a large, flat workspace, place chestnuts flat side down. Using a sharp knife, carve an X on the rounded side of each chestnut.
4. In a large bowl of hot water, soak chestnuts for 1 minute.
5. Pat dry and transfer to a medium bowl. Add rosemary, butter, salt, pepper, and nutmeg. Toss to coat and transfer to baking sheet. Arrange in a single layer. Gather the edges of the foil together, leaving an opening at the top.
6. Roast until peels curl up, about 30-45 minutes.
7. Transfer to a platter and serve while hot or warm.