

**Thursday Insights for January 2019**  
**2:30 p.m. – 4:00 p.m.**

**January 3, 2019 – Pre-empted**



**January 10, 2019 – Crucial Medicare Information for You and Your Client; Presented by James Fogelstrom and Monica Szakos Cramer**

Are your clients in a Medicare plan that provides the appropriate coverage at the lowest cost? Whether it is Original Medicare, Medicare Advantage, or a Medicare Supplement, finding the right plan now will help mitigate a future health care financial crisis. Join Jim and Monica to discuss:

- Reviewing enrollment periods;
- Identifying who is eligible;
- Describing the five things your client must know about Medicare; and
- Learning how you can avoid excessive costs.

**January 17, 2019 – Tell Your Clients and Friends – What To Do, and What Not To Do, If You Are Pulled Over After You’ve Had a Cocktail; Presented by Richard Katzman, Esq.**

Driving is such an important part of our daily living that many people do not realize how much time they spend behind the wheel until their license is suspended or revoked. If someone is arrested for a DUI, they are faced with two DUI proceedings: a DMV procedural hearing and the criminal prosecution. Join Richard as he shares insights on the critical moments from when you see the red and blue lights in your rearview mirror through the possible following year of life turmoil.

**January 24, 2019 – 9 Ways Out of Highly Appreciated Property; Presented by Joe Strazzeri, Esq. and Maureen Verduyn, CFP, EA, M.Ed.**

The sale of real estate is often a very personal decision for families when balancing tax, cash-flow, asset protection, estate, and family concerns/opportunities. Likewise, real estate investors typically understand the rules and concerns surrounding: Swap till you drop 1031’s; Capital Gains and re-captured depreciation avoidance; Assets in ‘B’ and other irrevocable trusts; Assets in entities such as LLC’s and Corporations; and Assets in Family Limited Partnerships. However, these same investors may not be completely aware of the now *Nine* Exit Strategies that may be more appropriate than traditional methods. Join Joe and Maureen for a dynamic discussion about how these strategies can help your real estate investor clients.

**January 31, 2019 – Pre-empted for Strazzeri Mancini LLP, California Estate and Elder Law, and Southern California Institute Team Building Event**

Every 5<sup>th</sup> Thursday, the Strazzeri Mancini LLP, California Estate and Elder Law, and Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.

## Thursday Insights for February 2019 2:30 p.m. – 4:00 p.m.

### February 7, 2019 – Pre-empted for the 2019 Fiduciary Attorney Summit in Santa Barbara

Don't miss the most important fiduciary attorney educational and recreational event of the year hosted by Peter Myers, Esq. and Sean Kenney, Esq. of Fox Rothschild LLP. Visit [www.foxfiduciaryattorneysummit.com](http://www.foxfiduciaryattorneysummit.com).

### February 14, 2019 – Benefits Planning – Understanding the Options You're Entitled To; Presented by Scott Stewart, Esq. and Steve Mancini, Esq.

Confronting the costs of long-term care is often the largest expense a couple will face. Families often believe that it is too late or early to plan - and they must bare these costs on their own. Though this may have been true 10 or 20 years ago, that is not the law now. Also, on September 18, 2018, the VA published new rules to qualify, including penalizations for any gift made in the past 36 months as well as investments towards annuities. We understand that families often feel overwhelmed and are relieved to find a path to working through it all.

### February 21, 2019 – Pre-empted for The Gathering

Visit [www.scinstitute.org/Gathering-2019](http://www.scinstitute.org/Gathering-2019) to register.

*Please join us for our 15th annual Gathering on February 21 & 22 for two days of shared insights, education, and collegiality. The Gathering is an annual event for all advisors in Estate, Business, and Wealth Strategies Planning. See enclosed brochure for more information.*



### February 28, 2019 – The Decision – Understanding Your 10 Business Succession Options – If, When, How, How Much, and to Whom; Presented by Joe Strazzeri, Esq. and Melisa Silverman, JD, CEPA, CVA, SBA, CEMA

Transitioning your business includes a complicated set of decisions such as whether it is in whole or in part; internally to the family or team; or selling to a third party. Business owners often have the feeling that the advice they are receiving is prematurely narrowed. Join Joe and Melisa as they identify and discuss the pros and cons of the myriad of potential transition strategies as well as the improvements you should start making now to increase the value of the business and prepare for life post transition.

## **Thursday Insights for March 2019**

**2:30 p.m. – 4:00 p.m.**

**March 7, 2019 – Hospice Misconceptions and Challenges Associated with End of Life;** *Presented by Julie Owens, RN, DCS and Julia Struntz, Community Outreach at Hospice of the South Coast*

Hospice care is often misunderstood as a resource only available in the last few days of life. Julie and Julia will share all the who, what, when, and where's of hospice care – understand and share with your clients the full benefits of using a hospice group and the value of talking with loved ones about end of life wishes before a crisis hits.

**March 14, 2019 – SCI Spring Mixer – A St. Patrick's Day Celebration**



While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company and celebrate St. Patrick's Day – a couple days early. The Southern California Institute invites you to learn interesting facts about Saint Patrick's Day, sample spirited Irish drinks, and taste traditional Irish eats! Register at [www.ThursdayInsights.com](http://www.ThursdayInsights.com).

**March 21, 2019 – Why Most Estate Plans Will Not Work Considering the New Tax Law and/or The Likelihood of Disability;** *Presented by Brooke Jensen, Esq. and Scott Stewart, Esq.*

Wills, trusts, and other estate planning documents have been traditionally drafted to solve for the moments before death and the years after death. These documents address the proverbial end as if it's a light switch. Learn how your planning and documents can address the full spectrum of planning – everything that may happen between now and then in the areas of control, health, safety, finances, and estate preservation. Most estate plans will fail to preserve the family relationships and will also fail to take advantage of the changes in the law. Join us to review: protections and control for the surviving spouse; today's disability planning pitfalls and options; as well as your trustee's rights, responsibilities, and liabilities.

**March 28, 2019 – Hot Topics for 2019;** *Presented by Joe Strazzeri, Esq. and Steve Mancini, Esq.*

Join Joe and Steve as they dig into the planning opportunities and pitfalls that have been created by recent changes in the tax, financial, and legal environment. They'll focus on the most practical and relevant topics of conversation for financial advisors, attorneys, CPAs, philanthropic advisors, trust officers and insurance professionals to share with clients and prospective clients. Learn and discuss how these changes and opportunities affect your clients and how to explain and implement.

## **Thursday Insights for April 2019**

### **2:30 p.m. – 4:00 p.m.**

#### **April 4, 2019 – Social Security: Your Questions Answered;** *Presented by Ryan Hyslop, CFP*

Ryan will lead an interactive discussion regarding the following questions about social security: Will SS be there for me in retirement? How can I maximize my SS benefit? When should I take SS? What are survivor and spousal benefits and who is eligible? What is the Windfall Elimination Period and the Government Pension Offset? How do I coordinate SS with my other retirement benefits (pension, qualified plan, etc.)? Learn how to answer these questions for your clients and yourself.

#### **April 11, 2019 – How Charitable Strategies Enhance Estates;** *Presented by Zaira Espinoza, Financial Advisor and Monica Szakos Cramer, Vice President*

Wealthy families cannot leave 100% of their estates to their children and grandchildren, without the proper planning, because the estate and the gift transfer tax system intervene. This presentation will demonstrate how philanthropy actually enhances what the family receives while benefiting worthy charitable causes in meaningful ways.

#### **April 18, 2019 – Identifying and Implementing Business Enhancement Initiatives to Increase Enterprise Value and Cash Flow;** *Presented by Shelley Lightfoot, Partner and Melisa Silverman, JD, CEPA, CVA, SBA, CEMA*

Discover a systematic process to address targeted improvements that directly increase value, improve workplace dynamics and drive cash flow. One of the most common reasons business transitions derail is what we call Expectation Gaps. These are blind spots and pot holes that, once revealed, prevent a business owner from confidently executing their plan. Learn how to create team alignment and identify/prioritize Enhancement Initiatives in The Eight Critical Areas of: risk mitigation, asset protection, finance, operations, sales and marketing, human resources, culture, and crisis management.

#### **April 25, 2019 – New Tax Rules for You and Your Business Owners Including 199A, QSBS, and More;** *Presented by Keith Troutman, CPA and Laura Stees, CPA*

Join two CPA's from two different practices as they break down the new Section 199A Qualified Business Income Deduction rules and clear the fog about what it really means for your business clients. Keith and Laura will also discuss the new tax depreciation rules, meals and entertainment deductibility and the next big bang, QSBS (Qualified Small Business Stock). Understand these new rules and the potential benefits they can provide for new and pre-existing businesses, large and small.



## **Thursday Insights for May 2019**

**2:30 p.m. – 4:00 p.m.**

**May 2, 2019 – What’s Old is New Again – Insurance Planning Under the New Tax Law; Presented by Trey Fairman, JD, LL.M and Cody Parks, Esq., LL.M**

Change creates opportunity. With increased exemptions, income tax planning is now the focus for many. Private placement products are gaining a much-needed foothold in the supplemental income market. Lower maximum tax rates for C corporations means utilizing “split-dollar” plans to gain an advantage when securing life and long-term care insurance. Learn what strategies may be the right move in today’s tax environment.

**May 9, 2019 – Using Technology to Prevent Financial Fraud; Presented by Christian Grupp and Sarah Grupp**

According to the ACFE (Association of Certified Examiners) the 2018 study covered 2,690 cases of fraud in less than two years, totaling more than \$7 billion. This \$7 billion was “merely a drop in the bucket” of the actual fraud that occurred. They found that Small Businesses lost almost twice as much per scheme to fraud as their larger businesses due to their lack of controls. According to research, detecting fraud through IT controls both prevents fraud and catches incidents of fraud more quickly and at a lower cost than other detection methods. Learn how to mitigate against a potentially devastating event to your client’s business.

**May 16, 2019 – Pre-Empted for Certified Wealth Strategies Advisor Program**

The Laureate Programs are courses focused on attracting, retaining and working with affluent clientele in a collaborative professional environment. Please visit [www.laureatecenter.com](http://www.laureatecenter.com) for more information.

**May 23, 2019 – Qualified Opportunity Zones – Advanced Techniques for Building Tax-Free Wealth; Presented by Greg Banner, CFP®, CLU®, CRTP and Aman Badyal, Esq.**

The Qualified Opportunity Zone (“QOZ”) program is a new tax incentive available for individuals and businesses who realize capital gains. Greg and Aman will cover the basic mechanics of the QOZ program as well as advanced techniques you and your clients can use to maximize the available financial and tax benefits. Understand why you might want to form your own Qualified Opportunity Fund; how to minimize out of pocket investment and maximize tax elimination; and how to obtain the tax incentives available under this program while minimizing the necessary amount of investment in an opportunity zone.

**May 30, 2019 – Pre-empted for Strazzeri Mancini LLP, California Estate and Elder Law, and Southern California Institute Team Building Event**

Every 5th Thursday, the Strazzeri Mancini LLP, California Estate and Elder Law, and Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.



## **Thursday Insights for June 2019** **2:30 p.m. – 4:00 p.m.**

### **June 6, 2019 – The New Estate Tax Laws and Your Clients' Appraisals;** *Presented by Elena Kohn*

Most of your clients' estates will have assets that must be appraised either while they are alive or after death for any number of reasons such as purchasing insurance, determining the worth of charitable tax deductions, or dividing assets among beneficiaries. Elena will share what to expect from an appraisal report on Arts, Antiques, and Collectables - and the methods used as a part of estate planning as well as strategies of personal property appraisals in light of the new tax law.

### **June 13, 2019 – The State of Alzheimer's 2019: Advocacy, Public Policy, and You!;** *Presented by Joshua Bohannon and Kristen Cusato, Alzheimer's Association*

Join us for a dynamic and informative presentation where you will have the opportunity to learn how the Alzheimer's Association is at the forefront of shaping public policy at every level of government to address the crisis of Alzheimer's disease. You will also learn about research updates and the important role you can play as an Advocate and/or Ambassador in representing your community in the process!

### **June 20, 2019 – Understand a Qualified Valuation as a Business Enhancement or Succession Planning Tool;** *Presented by Melisa Silverman, JD, CEPA, CVA, SBA, CEMA and Steve Mancini, Esq.*

Value-driven Businesses increase your options by systematizing the magic you've applied to creating success up to this point. They command stability for internal transitions, as well as the highest market value if you decide to sell. Simply recasting financials to find a new EBITDA and estimating a factor does not make a true valuation – even when combined with a calculation of fixed assets and goodwill. Misunderstanding enterprise value, a lifestyle business, and/or discrete and non-discrete intangible assets often cause businesses to lose value. Learn the anatomy and nuances of Assessments/Valuations, how to use them as a punch list, and how to transition from a Wisdom-driven Business to a Value-driven Business.

### **June 27, 2019 – Taking the Handcuffs Off the Surviving Spouse;** *Presented by Joe Strazzeri, Esq. and Scott Stewart, Esq.*

For years, estate planning attorneys have been using A/B trusts primarily to protect their clients against estate taxes (though there are other reasons such as creditor protection and family bloodline protection). Now, however, most Americans are no longer subject to the estate tax – and capital gains taxes are what most of our clients are concerned about. Join Joe and Scott for a discussion on B trusts and AB Trusts – are they still the best option, and if not, what can/should you do about it?



## Thursday Insights for July 2019 2:30 p.m. – 4:00 p.m.

### **July 4, 2019 – Pre-Empted for the 4th of July!**

Our office will be closed in observance of the 4<sup>th</sup> of July Holiday. Have a safe and Happy 4<sup>th</sup> of July!

### **July 11, 2019 – The Deferred Sales Trust™: A Capital Gains Tax Deferral Solution; Presented by Robert Binkele, CEO & Founder of Estate Planning Team**

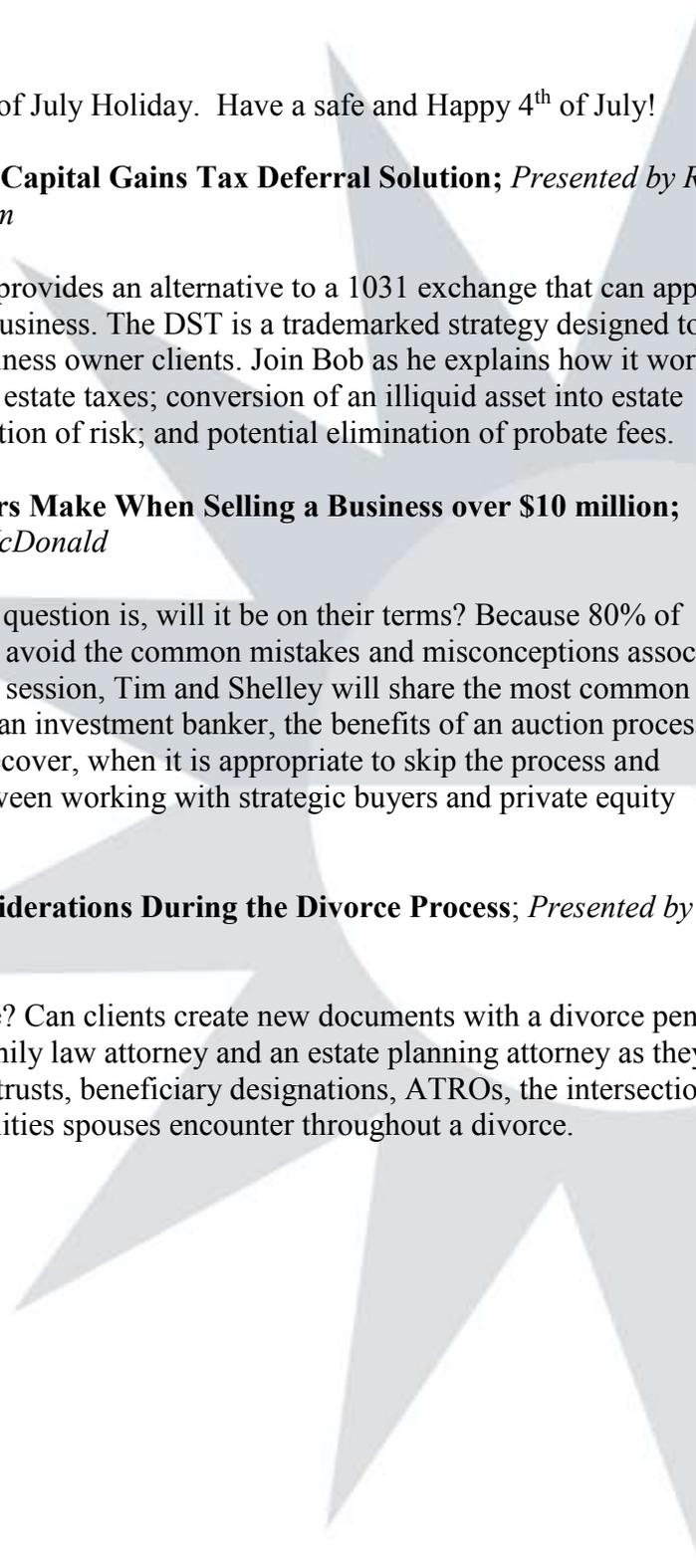
The Deferred Sales Trust™ offers flexibility and provides an alternative to a 1031 exchange that can apply to your primary residence, investment property, or business. The DST is a trademarked strategy designed to minimize tax impacts for your real estate and business owner clients. Join Bob as he explains how it works and the various benefits such as: tax deferral; reduced estate taxes; conversion of an illiquid asset into estate liquidity; provision of retirement income; elimination of risk; and potential elimination of probate fees.

### **July 18, 2019 – The 3 Mistakes Business Owners Make When Selling a Business over \$10 million; Presented by Shelley Lightfoot, CEPA and Tim McDonald**

Every business owner will exit their business, the question is, will it be on their terms? Because 80% of businesses fail to sell, it is imperative that owners avoid the common mistakes and misconceptions associated with selling their business to a third party. In this session, Tim and Shelley will share the most common reasons businesses fail to sell, how to best utilize an investment banker, the benefits of an auction process, what happens when an auction fails and how to recover, when it is appropriate to skip the process and negotiate with one buyer, and the differences between working with strategic buyers and private equity buyers.

### **July 25, 2019 – Essential Estate Planning Considerations During the Divorce Process; Presented by Joseph Matuk, Esq. and Veronica Lopez, Esq.**

What happens to existing estate plans in a divorce? Can clients create new documents with a divorce pending? What happens if a client does nothing? Join a family law attorney and an estate planning attorney as they navigate topics such as joint ownership, wills vs. trusts, beneficiary designations, ATROs, the intersection of the Probate and Family Codes, and other complexities spouses encounter throughout a divorce.



Happy  
Fourth  
of July!

## **Thursday Insights for August 2019**

### **2:30 p.m. – 4:00 p.m.**

#### **August 1, 2019 – Creating a Digital Community; Presented by Shelley Lightfoot, CEPA and Stacy Nation**

The online community can be a daunting feat to conquer. But one thing we know for sure is that the only way to be a leader in your industry is to try new things and then share what you've learned with your friends. Get "technical" with Shelley and Stacy as they share how we maintain our Thought Leader Community through resources, education, collaborative thinks tanks, events, programs, and online content.

#### **August 8, 2019 – Medicare Made Clear; Presented by Diane Gaswirth**

United Healthcare's goal is to help you understand the A, B, C's and D's of Medicare as well as your coverage options whether you're new to Medicare or are looking for a better understanding of the coverage you currently have. Diane will review what original Medicare covers and what it doesn't as well as how Medicare Advantage Plans and Medicare Supplement plans can provide additional coverage to protect against out-of-pocket costs and preserve your assets. We'll also share information about important timelines for enrolling in Medicare to avoid unnecessary financial penalties. There are many options and Medicare isn't a one-size-fits-all program. Join us to help you take the mystery out of Medicare as it relates to your overall retirement plan.

#### **August 15, 2019 – Pre-Governance – Harvesting Fresh Perspectives; Presented by Joe Strazzeri, Esq., CEPA and Shelley Lightfoot, CEPA**

Sometimes the closeness and ease the family shared in the past isn't in the room as often as it used to be. Other times, the family is facing a host of new opportunities and they're craving a greater sense of unity around how to step into their options. Whether triggered by friction or opportunity, the landscape is clear. To maintain or improve the health of family communication – and achieve forward progress – external facilitation may be prudent. Join Joe and Shelley as they share the difference between traditional Family Governance and a family tradition of Pre-Governance.

#### **August 22, 2019 – Real Estate Loans in Today's Market – It's Not Your Dad's Market Anymore; Presented by Barry Waxler, Theo Daniels, Vice President, Business Banking Manager and Ken Austad, Senior Vice President**

The banking world has changed over the years and it's more important than ever to understand your client's options when it comes to lending. Join Barry, Theo, and Ken for a dynamic discussion regarding the current rate environment, cap rates, and investor real estate loans including topics such as: Multifamily; Office, Mixed Use, Industrial & Retail; Hospitality, Medial, and Special Purpose; Construction Loans (limited client base); and Warehouse Lending.

#### **August 29, 2019 – Pre-empted for Strazzeri Mancini LLP and Southern California Institute Team Building Event**

Every 5th Thursday, the Strazzeri Mancini LLP and Southern California Institute Teams close the offices early to enjoy an afternoon of fun team building activities.



## Thursday Insights for September 2019 2:30 p.m. – 4:00 p.m.

**September 5, 2019 – Cannabusiness – Challenges, Opportunities, and Threats;** *Presented by Mindy Cagan Joslin and Kimberly R. Simms, Esq.*

Now that marijuana is legalized in five states, and many think it won't be long before it is legalized at the federal level, your business-minded clients likely have loads of questions about how to get in on the huge profits being generated. Join Mindy and Kimberly as they discuss the confusing laws and regulations, steep taxes, financial and legal risks, strict lending requirements, super challenging banking laws and much more. This presentation will provide you with language, tools, and resources to better help your clients when they come knocking.

**September 12, 2019 – Preserving Family Relationships – During and After a Loss;** *Presented by Steve Mancini, Esq. and Alexis Bastedo, Esq.*

Proper estate planning allows you to plan for yourself and your loved ones without giving up control of your affairs. It contemplates protection of your family members from creditors/divorce and provides for the possibility of your own disability. When you or a loved one passes away, it is a great comfort to know your family's affairs are in the hands of trusted counselors. Join Steve and Alexis as they go over the different strategies used in order to maintain family harmony when making difficult decisions.

**September 19, 2019 – SCI Mixer; 9<sup>th</sup> Annual “Margaritaville”**

While we often come together for education and collegiality, let's take this opportunity to just enjoy each other's company. Send us your margarita recipes – we'll taste them all and choose the top three to serve at the mixer along with some delicious south-of-the-border treats. Can your favorite beat last year's winner?

**September 26, 2019 – Using Nevada Trusts for California Business Owners – Considering Sale or Not;** *Presented by Ann Rosevear, JD and Jeffrey Dunham, CEO*

Most business owners are seeking ways to protect their assets, minimize estate tax, and avoid state income tax. For many, the answer may be a Nevada Trust of some flavor. Ann and Jeffrey will discuss the use of Nevada Domestic Asset Protection Trusts (also known as Nevada On Shore Trusts or “NOSTs”), Nevada Incomplete Gift Non-Grantor Trusts (“NINGS”), Intentionally Defective Grantor Irrevocable Trusts (“IDGTs” or “IGITs”), and Beneficiary Defective Irrevocable Trusts (“BDITs”). In addition, there will be a discussion regarding the California Uniform Voidable Transactions Act (“UVTA”) and its potential impact on Nevada Trusts for California residents.



**9TH ANNUAL  
MARGARITAVILLE  
MIXER**

THURSDAY,  
SEPTEMBER 19, 2019  
2:30 PM – 4:30 PM

SUBMIT YOUR FAVORITE  
MARGARITA RECIPE FOR  
OUR CONTEST!

PLEASE RSVP AT  
[WWW.SCINSTITUTE.ORG](http://WWW.SCINSTITUTE.ORG)  
OR CALL 858-200-1911

The banner features a blue background with a large, faint star graphic. On the left, there are several slices of lemons and a whole lemon. On the right, there is a martini glass filled with a yellow margarita, garnished with a lime wedge. The text is arranged in a clear, readable layout.

## **Thursday Insights for October 2019**

**2:30 p.m. – 4:00 p.m.**

### **October 3, 2019 – Removing the IRS From the Sales Equation; *Presented by John House, ChFC***

Join John as he explores and reviews the multitude of ways that a business owner can limit the IRS and state taxation at the end of their business, and during the business transaction. John's years in the industry and client/advisor collaborative process will be explored as you consider this type of collaborative planning. Through the use of case studies and application of specific strategies, this session will add to your list of tools and ways to explain them.

### **October 10, 2019 – Living Tax Free; *Presented by John L. Jenkins, AEP®, EA, CFP®, CFF and Monica Szakos Cramer, CFF***

This is an overview of real-world strategies and methods designed for those who are preparing for retirement, or are in the early stages of retirement, and looking for ways to reduce or even eliminate taxes owed from income. This overview will show you how to properly allocate your assets using IRS Guidelines to reduce or eliminate taxes on your income. It will touch on how you can accurately devise a plan for Tax Free income that will last throughout your retirement as well as how to take advantage of little-known investment vehicles that will help you both achieve your tax-free retirement goals and leave a legacy to your loved ones.

### **October 17, 2019 – Really Understanding EBITDA and How It Gets Adjusted; *Presented by Melisa Silverman JD, CEPA, CVA, SBA, CMEA and Jeff Kates, MBA, CEPA***

There are two main factors that drive a Company's valuation - it's EBITDA and the multiple. Understanding a Company's EBITDA and the adjustments that buyers make to it to arrive at the seller's discretionary cash flow is critical for both sellers and buyers. Using EBITDA as a starting point, we will use case studies to look at some of the most typical (and not so typical) adjustments to EBITDA (both positive and negative) that will impact a Company's valuation and ultimate selling price.

### **October 24, 2019 – Pre-Empted for our JumpStart Program**

The JumpStart Program is a 2.5-day workshop for advisors who would like to successfully implement business planning into their current practice. More information to follow soon!

### **October 31, 2019 - Pre-empted for Strazzeri Mancini LLP and Southern California Institute Team Building Event**

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## Thursday Insights for November 2019 2:30 p.m. – 4:00 p.m.

**November 7, 2019 – Don't Leave Money on the Table for Your Small Business Owners; Presented by Eric Landis and Danny Wexler, Esq.**

The work we do as business planning advisors is important for all of our clients' long-term goals and legacy, but it is even more critical when it comes to the amount of money that our smaller business owners end up with after the sell. Let's face it, after a 10, 20 or even 30-year relationship, these clients often hold a special place in our hearts – and we want to make sure their families are taken care of. Learn the 3 key questions that you, as the quarterback of the “exit planning team,” can ask your clients that will provide them with more options, help them make more money, and provide you the opportunity to continue serving the account.

**November 14, 2019 – Women in Motion – Creating the Business You Want Without Sacrificing Your Freedom; Presented by Laura Stees, CPA and Marni Walker, CPA**

Most would agree that women tend to want to do it all – maintain a happy marriage, raise a family, run a successful business, keep a clean house, etc. The question is, what gives? How can these powerful, determined women put more cash in their pocket and create more time to enjoy the fun stuff? Join Laura and Marni as they focus on women in business and those who want to serve them. Learn tips, techniques, and strategies on how to engage and work with these inspiring women who continue to break the glass ceiling.

**November 21, 2019 – Understanding Qualified Opportunity Zones Funds; Presented by Greg Banner, CFP®, CLU®, CRTP**

Congress, through the Tax Cuts and Jobs Act of 2017, created a tax incentive for taxpayers willing to direct their capital towards the economic development of distressed communities. Investors involved in real estate development projects and real estate purchases have forever enjoyed the tax deductibility of depreciation and the ability to defer capital gains through different investment strategies. Congress took this into consideration and through the tax code seeks to provide generous federal income tax benefits to taxpayers who invest in distressed communities, named “qualified opportunity zones” to encourage economic growth.

**November 28, 2019 – Pre-empted for the Thanksgiving Holiday**

*Thursday Insights will be dark in December, but we hope to see you for our Holiday Open House on Dec 5!*



Please Join Us For Our Annual  
**Holiday Open House**  
Thursday, December 5, 2019  
11:00 AM to 8:00 PM

**mama's kitchen**

We will be collecting gift cards for Mamas Kitchen. Their nutrition services improve the lives of women, men, and children vulnerable to hunger due to HIV, cancer, or other critical illnesses.  
Any gift will be appreciated.

Please register online at:  
[www.OurHolidayOpenHouse.com](http://www.OurHolidayOpenHouse.com)  
Or call 858-200-1911  
10251 Vista Sorrento Pkwy, Suite 250  
San Diego, CA 92121