

Client Adventure: Land of the Rising Sun

“Ohayo gozai-masu” or greetings! We knew we were back in Japan. After many months of planning, our family arrived in Osaka, Japan on April 3, 2015.

In 1969, Lyle and I and our daughter, Dawn, were stationed in Yokohama and Camp Zama until 1972. When we left Japan in 1972, Dawn was 3 ½ and our son, Kyle, was 3 months old. It took 43 years to grant Kyle’s wish to take him back to see where he was born.

We decided to travel to Japan in April so that we could see the cherry blossoms. We were not disappointed. We glimpsed our first blossoms on the bus ride to Kyoto. There are now 360 varieties of cherry blossoms in Japan. Kyoto is the cultural capital of Japan and was the governmental capital until 1860. There are over 2000 shrines and temples, thus it is known as the City of Shrines and Temples. We were able to visit only a handful of them including the Zen Golden Pavilion, Jinshu, Oturan Waterfall, and Heian Shrine, which was the last one built by the emperors who used Kyoto as the capital.



Zen Golden Pavilion, Kyoto

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Planner Article: Credit Protection

It seems that every other week there is a story about data breach at a major company. Perhaps you’ve already been affected by it. With so much of our lives online, it’s easier than ever for hackers to steal our information. How do you protect yourself? There are credit monitoring services such as LifeLock (which I’m sure you’ve heard of). You can place a Fraud Alert on your credit report to have them contact you if anyone (including you) attempts to open credit in your name. However, those alerts only last 90 days.

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Cherry Blossoms in Kyoto

One morning, we attempted calligraphy (and except for Kyle, mostly failed miserably) and Taiko Drumming, which is both artistic and athletic. And after walking up to an old temple through the cherry blossoms and the rain drops, we attended a tea ceremony. We also visited Gion, the famous Geisha quarter of Kyoto, which is still very much like it was from the beginning. Early one Sunday morning, we were able to see several Maikos (geishas in training) walking along the street even though it was raining.

Leaving Kyoto, we made a quick stop in Osaka. This city is the industrial hub of Japan. At that point, we took a time-out for Starbucks. We then boarded our cruise ship, the L-Austral, which was to be our home for the next 9 days. We sailed the Seto Inland Sea, touching the Sea of Japan, and went through the Straits of Korea for a brief stop in Buson, Korea. We specifically chose this trip because Lyle and I never had the opportunity to explore this part of Japan. We also read that the weather was mild and dry in the month of April, but this was not the case—we had lots and lots of rain.

Our first port was Unokoa, where we took a ferry to Naoshima. This is where architect Tadao Ando established his community of Art Houses to keep a community alive and vibrant. He was also able to convince other architects to remodel old houses with sculpture, lights, and other creative abilities. Observers who wish to see the artwork can stroll down the streets and stop in the houses.

Hiroshima was our next port. We visited the Peace Memorial Museum and were able to see a skeleton of one of the surviving buildings. Hiroshima and Nagasaki were not the first choices for the A-bomb, but by default and weather, the bombings occurred there. To save face, the Japanese government introduced the Kamikaze pilots with the hope of prolonging the war and receiving a better settlement. The Japanese are very respectful of this history. Most school children are brought here and to Nagasaki to learn of it. The horror and injuries caused by the bombing are unimaginable, but the Japanese believe the war would not have ended as quickly had it not been for the bombings.

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Leaving war behind, we took a ferry to Miyajima Island. This is where the Itsukushima Shrine floats at certain times of the day as the tides change. It is also home to the famous floating Tori gate. Tori gates are only found at a Shinto Shrine. Later, we wandered through the market and sampled many of the Japanese sweets. The main industry here is the wooden rice paddle. More than a few joined our luggage.



The Shrine on Miyajima Island

Our next port found us in the lovely little community of Uwajima, which we called our “Pearls to Squirrels” day. We started the day out at a family-owned pearl farm. We were able to assist the farmer in pulling up some of the nets to recover oysters. Upon opening four oysters, we found three large pearls. The farmer’s son mentioned how unusual that was. At the end of the day, we went to the Flying Squirrel Buddhist Temple. This temple is so named because flying squirrels return there every evening and take refuge in the overhang of the temple.

We next arrived on the island of Kyushu at Kagoshima to walk on the famous Sakurajima Volcano. We also visited a shochu plant. Shochu is a type of distilled liquor and is much stronger than sake. We had a fun time sampling it. Our last stop of the day was Chiran. We walked through the Samurai Gardens which contains original Samurai homes owned by descendants of the Samurai Warriors. The Samurais built the homes for their families when they were not required by the Emperor to fight a war or to be at court.

Next, we arrived in Nagasaki, which is Kyushu’s largest natural harbor and the second site of the A- bomb attack. It was actually the third and last choice for the bombing, but was eventually selected because of the weather. It had been on the list because of the munitions plant, but not considered very important. The Peace Park and the Atomic Museum still relive the horrific effects of the bombing.

The last stop of our cruise was Sakaiminato, which is the fishing center of western Japan. We climbed to the top of the Black Castle, which is one of the few remaining Samurai Castles with no damage. From this view, we were able to get a good view of the Sea of Japan.

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We took the Bullet Train to get to Tokyo. Tokyo is the largest and one of the most expensive cities in the world. While living in Japan, we spent many wonderful times in this city, but incredible progress has occurred since then. Tokyo is proof that the work ethic in Japan is alive and well. The city has become almost completely green, resulting in the disappearance of the horrible smog we remember so well. Although there are more vehicles per capita here than anywhere in the world, there are almost no traffic problems because the majority of travel takes place by mass transit. Cars in the city are only used by the very rich and on special occasions. The super highways even have noise shields to control the noise pollution.

While in Tokyo, we were able to take a walk down memory lane. When Dawn was two, we took her to the Meiji Shrine on New Year's Day. Japanese consider it important to visit the shrine on New Year's Day at some point in their lifetime.

We also awoke to a view of Mount Fuji from our hotel room. Kyle took an early morning run along the road in front of the Imperial Palace. We had typical Japanese food in the markets. We took a morning tour of the Tsukiji Fish Market. This is the largest fish market in Tokyo. Here, huge tuna are auctioned for astronomical amounts of money. A person feared for their life if they got in the way of any of carts hauling fish for the vendors.

Our last full day in Japan found us headed to Camp Zama so Kyle could see where he was born. Camp Zama is now Headquarters for the US Army Japan and Japanese Defense Forces. We hardly recognized the area outside of the post. When we lived there, it was a small dirt road with small homes and businesses along it. Now, it is a paved street with high rises, gardens, businesses and homes leading up to the post. Back in Tokyo for dinner, we found a Ton Katsu shop. Ton Katsu was one of our favorite foods when we lived here.

Up early, we found ourselves on the bus to Narita International Airport for our flights home. One last meal of Ton Katsu and a fond farewell to the Land of the Rising Sun!

Sayonara!

-The Ziteks

Planner Article: Credit Protection

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There is an alternative to these methods and that is a credit freeze. A credit freeze puts your credit on “lockdown” and the credit agency will not release your information to anyone. Without a credit report, thieves cannot open credit in your name even if they have your Social Security number. The freeze does not impact your ability to access the credit you already have open (credit cards, line-of-credit, etc.) - it prevents new credit.

How do you do it? You must contact each agency to place a freeze on your credit. When you place a freeze on your account they will provide you with a Personal Identification Number (PIN). You will need to write this number down and keep in a safe place. It will be required if you need to temporarily or permanently lift the freeze. The freeze can be temporarily lifted for specific dates or specific parties when you need to obtain new credit.

A credit freeze is not for everyone. There are fees to put the freeze on and fees to lift the freeze. If you access credit frequently those fees can add up. Also, you will need to plan ahead. In some cases it takes 3-5 business days for a temporary lift to be established. While the fees vary by State, the following is a list of fees for California residents:

	Equifax	Experian	TransUnion
Freeze Credit	\$10*	\$10 (free if over age 65)	\$10*
Temporary Lift	\$10*	\$10*	\$10*
Permanent Lift	\$10*	\$10*	Free

* The cost is reduced to \$5 if you are over age 65.

All of these services are free if you’ve been the victim of identity theft. You must provide the credit agency with a copy of the Law Enforcement Identity Theft Report.

If you don’t access new credit very often, a freeze may be the simplest and least costly method to protect yourself.

-Jeff Karst, CFP®

Staff Adventure: Nicole's Wedding!

May 23rd was the happiest day of my life. I married my best friend, the most amazing man I have ever met. I became Mrs. Swanson.

Our wedding was anything but typical. The ceremony took place in the backyard of my parents' lakeside home. We did our best to make every detail reflect the two of us, from the handcrafted signs lining the aisle to the eclectic glass bottles with flowers hanging from the tree above us. Our casual style was even incorporated, as the groom and his groomsmen wore boardshorts and flip flops, while I wore a simple white wedding dress customized to fit my style.



The reception was held at the clubhouse in my parents' beautiful community. After being announced as husband and wife, we made the short trek to the reception on our vintage tandem Schwinn bike, surrounded by carloads of friends and family. It was a bike ride to remember!

We celebrated with tasty food, an amazing cheesecake bar, and tons of dancing! Everyone had a wonderful time and we continue to get compliments on how comfortable and fun the day was. It was everything we dreamed it would be.

We have not yet gone on our honeymoon, but, we are looking forward to the end of July when we will visit the beautiful island of Jamaica! We can't wait to paddleboard, dive, and enjoy some relaxation on the sandy beaches with coconuts in our hands.

-Nicole Swanson