

28th  
Annual



**CARVER**  
FINANCIAL SERVICES

January 13, 2024

# RESOURCE BREAKFAST

**WIN THE DAY: PURSUE WELL-BEING AMID  
CONSTANT CHOICE AND CHANGE**

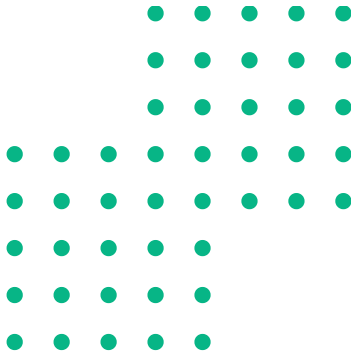


featuring special guest  
Liz Koehler, CFA  
Managing Director,  
BlackRock



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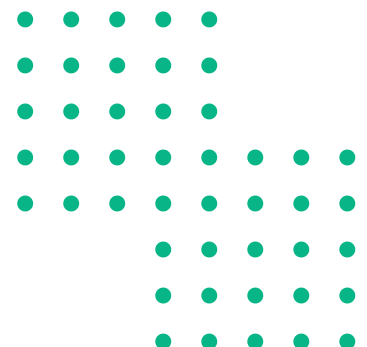


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About the  
speaker

## LIZ KOEHLER, CFA

- **Liz Koehler, CFA, is a Managing Director and Head of Advisor Engagement for BlackRock's US Wealth Advisory business**
- **With 21+ years of financial services experience, Liz manages a multi-functional team that delivers education and tools to help more and more people experience financial well-being**
- **She has a master's degree from the University of Pennsylvania in Applied Positive Psychology and conducted in-depth research for her thesis, which forms the basis of her presentation**
- **She is the Global Co-Head of BlackRock's Women's Network and Chair of the board for non-profit Arm in Arm which helps support families in need across Mercer County NJ with food, housing and job support**
- **She lives in NJ with her husband and two sons, ages 9 and 11**
- **Liz was named Woman of the Year in 2021 by Women in Asset Management**



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# 2024 Events

Please **Save the Date** for Carver's legendary upcoming events:

**Tuesday, February 13th** - Navigating Intergenerational Friction at Mentor Springbrook Pavilion from 7:00 - 9:00 pm

**Friday, May 17th** - Meet, Mix & Mingle at Kirtland Country Club from 7:00 - 9:00 pm

**Monday, June 10th** - 27th Annual Golf Outing at Little Mountain Country Club from 11:00 am - 6:30 pm

**Saturday, August 3rd** - Annual Wings & Wheels at Lost Nation Airport from 11:00 am - 3:00 pm

**Friday, August 16th** - 35th Annual Client Appreciation at the Eastlake Stadium at 6:30 pm

**Wednesday, October 23rd** - 2024 Election Insights: Exclusive Update with Political Expert, Peter Lufkin

Call our office at (440) 974-0808 or email [carverfinancialservices@raymondjames.com](mailto:carverfinancialservices@raymondjames.com) to register for any of the above events.

We had over 12 client events in 2023. Our Annual Golf outing raised a record-breaking amount of money that we were able to donate to the Mentor Rotary and the New Beginning Initiative. At our Client Appreciation event, we raised enough food for over 3,200 meals for Lake County's End 68 Hours of Hunger.

More information on our website [www.carverfinancialservices.com](http://www.carverfinancialservices.com).

### OCHO RIOS, JAMAICA - JANUARY 24-30, 2025

#### Sandals Dunn's River in Ocho Rios, Jamaica

##### EAT + DRINK

- Unlimited fine dining at 12 restaurants
- Breakfast, lunch, dinner and anytime snacks
- Unlimited premium liquors
- 9 bars, including swim-up bar
- Stocked bar in every room
- Unlimited Robert Mondavi Twin Oaks® Wines

##### PLAY

- PADI-Certified SCUBA diving and equipment
- Unlimited water sports
- Championship Golf Greens Fees
- Snorkeling and equipment
- Professional instruction for water sports
- Unlimited land sports
- State-of-the-art fitness center
- Day and night entertainment and live shows
- 5 impressive pools
- 2 lengthy river pools

##### NO WORRIES

- All tips, taxes and gratuities
- Roundtrip airport transfers
- Wi-Fi in room and all common areas



VIETNAM - CAMBODIA MAY 2025 - *DETAILS COMING SOON!*

[www.CarverClientTrip.com](http://www.CarverClientTrip.com)

Contact Trish Schlacht, Owner & Travel Agent at (440) 376 - 2434 or email [trish@brightwishestravel.com](mailto:trish@brightwishestravel.com)



## THE NEW BEGINNING INITIATIVE

Helping those who want to help themselves.

## DONATIONS

The New Beginning Initiative supports progress towards finding and keeping a job that works for those in need.

### MAKE A DIFFERENCE IN LAKE COUNTY

FINANCIAL SUPPORT, IN-KIND DONATIONS AND CONNECTIONS TO JOB OPPORTUNITIES FUEL OUR PROGRAM. DONATE TODAY TO HELP US MAKE AN IMPACT IN OUR COMMUNITY.

#### What Is the New Beginning Initiative?

The New Beginning Initiative is working to eliminate hunger and homelessness, while improving the lives of those who want to help themselves by working in Lake County. The focus is on those who are working to help themselves rather than asking for public assistance. While there are programs to support those who choose to not work or cannot work, this effort is solely focused on helping those who want to have gainful employment. We are doing so by addressing the four largest challenges - affordable childcare, transportation, marketable skills and affordable housing.

This also benefits our community by improving the employment in our county. It benefits all of us with better property values, a more robust community and higher tax base. There are several ways that you can help.

#### Get Involved

Monetary donations will support transportation including gas and car repairs, childcare, education, rent assistance & housing, and other necessities.

You can donate either cash or assets; in the case of the later you can avoid the capital gains on appreciation and get a tax write-off. We are happy to assist with charitable donations that can benefit you and also this initiative!

#### TO DONATE:

MAIL A CHECK PAYABLE TO NBI, ATTN. CARRIE DOTSON AT LIFELINE, 8 N STATE ST. SUITE 300, PAINESVILLE, OH 44077- PO BOX 496 OR DONATE ONLINE AT [WWW.NEWBEGINNINGLC.ORG](http://WWW.NEWBEGINNINGLC.ORG).

**Thank you for your support!**

[www.newbeginninglc.org](http://www.newbeginninglc.org)

This program is supported by



FOR MORE INFORMATION AND/OR TO HELP YOU CAN CONTACT:

TONYA MULLEN - (440) 354-2148 - [INFO@LCLIFELINE.ORG](mailto:INFO@LCLIFELINE.ORG)

DONNA BULLIS - (440) 357-2008 - [DONNA.BULLIS@USE.SALVATIONARMY.ORG](mailto:DONNA.BULLIS@USE.SALVATIONARMY.ORG)

ALMA RILEY - (440) 354-3774 - [ALMA.RILEY@USE.SALVATIONARMY.ORG](mailto:ALMA.RILEY@USE.SALVATIONARMY.ORG)





# Giving Health at LCFC

Since 1971, community support and donations have allowed Lake County Free Clinic to address the unmet healthcare needs of our community through quality whole-person care.

**When you give to LCFC, you're giving health to uninsured and underserved adults and children**, like the 50-year-old who credits LCFC with saving her life after a diabetes diagnosis or the 15-year-old who was able to get cysts on his knees removed and return to his school's soccer team. They, and hundreds more each year, can now see a doctor or dentist, receive medication and labs, and find the help they need to improve their health and their quality of life.



## Household income of LCFC visits



**From January-November 2023:**

- **69% of visits were for patients** with an income of 138% or less of federal poverty level for their household size.
- **26% of visits were for patients** with an income of 139-250% of federal poverty level for their household size.
- **5% of visits were for patients** with an income of more than 251% federal poverty level for their household size.

## Value of care at LCFC

Based on all services provided at LCFC in 2022  
Cost calculated by Charitable Healthcare Network

Primary care visits	\$702,380
Specialty visits	\$147,740
Vision care	\$84,016
Social service/case management	\$70,728
Education	\$71,042
Prescriptions	\$3,677,450
Lab tests	\$1,005,600
<b>Total</b>	<b>\$5,758,956</b>

# 54%

of LCFC patients so far in 2023 have been diagnosed with chronic conditions, like:  
**Hypertension: 42% | Diabetes: 27% | Asthma: 13%**

92% of patients with chronic conditions are uninsured.  
62% of all visits to LCFC are from patients with at least one chronic condition.

# 95%

## Insurance status of LCFC patients

From January-November 2023

**No insurance: 95%**  
**Private insurance: 3%**  
**Public insurance: 2%**

LCFC provides care to individuals who are uninsured for the medical or dental service they need or are unable to afford the costs associated with their insurance.

Patients with Medicaid work with LCFC's case manager to find a provider who accepts their insurance, ensuring financial and in-kind resources are allocated to those who most need help.

more than

# \$1.19 million

saved for LCFC patients in 2022 in three areas:

- **Level 1 emergency department visits: \$558,338**  
65% percent of patients have said that without LCFC, they would have gone to an emergency department.
- **Seven most common diagnostic tests: \$591,669**
- **Eye exam and voucher for glasses: \$35,420**  
Through referrals to Prevent Blindness Ohio

more than

# 1,048

**emergency department visits diverted in 2022**

uninsured patients are more than twice as likely to declare bankruptcy within four years of an emergency department visit.

# Create a ‘good life’

**What is a ‘good life’ anyway?** Philosophers, psychologists and researchers believe it’s one in which you feel fulfilled, engaged and connected. When you thrive, you live longer, have better relationships, and have better physical and mental health. Here we will explore different characteristics of flourishing individuals and ideas to help you make your ‘good life’ even better.

## R-E-V-A-M-P your well-being

**R****Relationships**

Nurturing supportive, energizing and genuine connections.

- What does friendship mean to you?
- Who matters to you in your life? What roles do they play?

**E****Engagement**

Having pursuits that deeply captivate you and help you grow.

- What are you doing when you ‘lose yourself’ in the moment?
- What tasks or activities do you get jazzed about doing? Why?

**V****Vitality**

Taking care of your body and mind (e.g., exercise, sleep).

- When do you feel most physically healthy?
- What is a small thing you do to heighten your health?

**A****Achievement**

Challenging yourself and feeling a sense of progress.

- When have you felt most proud of yourself? Why?
- Are there ways — big or small — in which you want to challenge yourself?

**M****Meaning**

Owning a sense of purpose and contributing beyond yourself.

- Do you have people or activities that root you in something larger than yourself?
- How are you lifting others up?

**P****Positive emotion**

Feeling interested, inspired and hopeful.

- What gives you jolts of joy?
- What does your perfect ‘me’ day look like?

# 5 ways to improve well-being

- Create jolts of joy**  
Write down what genuinely brings a smile to your face. Keep your list handy.
- Make room for play**  
Turn off your phone. Dial into your younger self. Enjoy. Be present. Include others. Even just five minutes.
- Practice kindness**  
Do something (e.g., a latte, a kind word) for a friend or a colleague. Expect nothing in return.
- Create a ritual with a friend**  
Find something that makes you both feel good and do it consistently (e.g., ‘cheers’ your coffee cup).
- Find purpose in little tasks**  
Break down your daily ‘to do’ list into smaller pieces. Acknowledge them. Celebrate completing them.

# What will you start doing today?

1

2

3

Source: Designing4Better. This material is being provided for educational purposes and does not take into account your particular investment objectives, financial situations or needs and is not intended as a recommendation. BlackRock does not provide tax advice. You should consult with your own legal and/or tax professionals regarding your particular situation.

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