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## Two Fantastic Film Festival Picks

By Derek Zemrak

**MOVIE REVIEW**



People often ask me, "What should I see at the film festival?" Unfortunately, this is an open-ended question. My first response is, "What do you like?" Followed by the statement, "Open your mind and go see that least one film that you normally would not see." Here are two films that represent the California Independent Film Festival's diversity and are highly recommended: "Paper Planes" and "Elephant Song."

"Paper Planes" is an uplifting family film from Australia that will have you cheering about a young boy's passion for flight and his challenge to compete in the World Paper Plane Championships in Japan. The film stars Sam Worthington, best known for the portrayal of Jake Sully in "Avatar." "Paper Planes" is a true crowd pleaser, and will be shown twice during the festival – at the Castro Theater at 5 p.m. Friday, Sept. 11 and at 7 p.m. that night at the Rheem Theatre. Plus "Paper Planes" is this year's "Founder's Pick" and will have a bonus

Images provided screening at 7 p.m. Monday, Sept. 14 at the Rheem. CAIFF will have its own paper plane contest that evening prior to the screening, so start folding your planes.

If you are looking for a movie that will keep you on the edge of your seat, do not miss "Elephant Song" – a psychological thriller about a psychiatrist who is drawn into a complex mind game when he questions a disturbed patient about the disappearance of a colleague.

"Elephant Song" is a twisty and unpredictable film that has poignancy and depth, thanks to a layered story that is executed brilliantly by the two leads," according to Josh Cabrita of We Got This Covered. It is playing at 5 p.m. Saturday, Sept. 12 at the Castro and at 9 p.m. that same night at the Rheem.

Enjoy the 18th Annual California Independent Film Festival and experience a truly unique Bay Area event.

## Lynn's Top Five Smart Financial Steps for Interesting Economic Times

By Lynn Ballou, CFP®

As I write this column the markets are quite unhappy with the economic news presenting itself and are heading into correction territory. No one has a crystal ball about where markets will be on any given day, so it's time to remind ourselves of what smart investors do during uncertain times.

**1) They don't panic:** When you design your portfolios, know your cash needs for short-, mid- and long-term periods of time and invest accordingly. You should acknowledge during this design phase that it's always possible you'll need money when markets are down and you won't want to incur losses to provide your monthly income. Think through your holdings so that you can handle that possibility.

**2) They buy low:** If possible, when markets correct, be a buyer. Not all at once one day, but carefully over a determined period of time. If you needed to add to your wardrobe and your favorite designers were on sale, you'd be carefully looking for just the right pieces to add to your ensembles while they are on sale. Invest with that same mentality: buy when prices are low.

**3) They think tax smart about capital gains:** Your portfolio, like a garden, will have successes that you'd like to pare back. When markets are down, you have an opportunity to do just that: cut back on positions that

have grown too much and create less gain by doing so, and then use that capital to buy other holdings that you'd rather have in their place.

**4) They think tax smart about capital losses:** During the last large correction, a lot of investors banked as much in losses as they could by selling holdings that were underwater and replacing them with other positions they felt would do well going forward. Strategic benefits from this strategy include shielding your gains with these losses, taking \$3,000 against income, and then carrying forward the balance until you can use the rest up in future years (first against gains, then \$3,000 per year against ordinary income). When employing this technique, be careful of the wash sale rules that prevent you from claiming losses by selling and rebuying the same security within 30 days to claim a tax loss.

**5) They use this as a reminder to sell high:** It's often easy to know when to buy and much harder to know when to sell. This is your moment to remind yourself to employ a sell strategy when markets recover. Don't fall in love with your gains. They can't feed you later in life if they exist only on paper just to disappear when you need them most during the next round of market uncertainty.

Find it hard to discipline yourself to employ these steps? Then I urge you to work with capable profession-

als, such as a Certified Financial Planner who has a strong track record engaging with clients in life situations such as yours. Especially in times like these, it's very comforting to have a strong team in place working consistently on your behalf in an informed and collaborative fashion. May we live in interesting times, indeed!



Lynn Ballou is a CERTIFIED FINANCIAL PLANNER™ professional and co-owner of Ballou Plum Wealth Advisors, LLC, a Registered Investment Advisory (RIA) firm in Lafayette. Lynn is also a Registered Principal and Branch Manager with LPL Financial (LPL). The opinions voiced in this material are for general information only and not intended to provide specific advice or recommendation for any individual. This information is not intended to be a substitute for specific individualized tax advice. We suggest that you discuss your specific tax issues with a qualified tax advisor. Financial Planning offered through Ballou Plum Wealth Advisors, A Registered Investment Advisor and a separate entity. Securities offered through LPL Financial, member FINRA/SIPC.

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