

## WHY I'M BUYING A BUILDING AT 56

This month, I turn 56. And the very next day, I'm doing something I probably should have done a long time ago: **I'm buying a building for our firm so we can finally stop renting.**

I'll be honest with you about that "should have done it a long time ago" part, because I think it's the most useful thing I can share this month.

For years, I did what a lot of hardworking people do. I earned, I saved, I put money into my retirement accounts, my IRA and 401(k). By most measures, I was doing the right things. But if I'm being truthful, almost everything I'd built was sitting in one place: **the stock market.** Between that and my home, that was the picture. I told myself I was saving for the future — and I was — but I wasn't really diversified. **I had a lot of eggs, and most of them were in one basket.**

Buying this building changes that. It puts some of what I've worked for into something different — something I can see, something the firm will actually use, something that isn't tied to the ups and downs of the same market as everything else I own. **For the first time, my wealth won't all be riding on the same wave.**

That alone would have been reason enough. **But it isn't the only reason, and the second one matters more to me.**

As I get older, I find myself thinking less about *me* and more about my family — specifically, about what happens to them if something happens to me. Here's a hard fact I've had to sit with: **my wife can't own this law firm if I die, because she isn't a lawyer.** The law doesn't allow it. So the thing I've spent my career building can't simply pass to the person I've built it with.

The building is different. My wife and I are partners in the holding company that will own it, and that company will lease the space to the firm. **That's something she *can* continue to own. It's something that can keep providing for her long after I'm gone.** In a real sense, buying this building is me taking care of her — quietly, in advance, in a way that doesn't depend on me being here.



I'm telling you all of this because I meet so many people who feel like they've missed their window. They're 45, or 55, or 65, and they carry this quiet belief that **the time to get their financial house in order has already passed.** That it's too late to start. That the mistakes and the delays have locked the door.

**I don't believe that.** I can't believe that, because I'm standing on the other side of that fear myself. I'm 56 years old and I'm just now making one of the smartest financial moves of my life. If I had waited until I felt like I'd earned it, or until it felt perfectly timed, **I'd still be renting.**

### **It is not too late.**

It is almost never too late. The best time to start building real, lasting wealth might have been twenty years ago — **but the second-best time is this month.**

The people I work with every day are often at the lowest financial point of their lives when they walk through our door. And what I get to watch, again and again, is that **a hard chapter is not the final chapter.** A fresh start isn't just for the young or the lucky. It's available to anyone willing to take the first honest step.

So I'll take mine on Monday, the day after I turn 56. And if you've been telling yourself it's too late for you — **to get out of debt, to start over, to finally build something that lasts** — I'd gently ask you to reconsider.

**It's not too late. It wasn't too late for me.**

**-Don Golden**



The Golden Future

# CROSSWORD!

Test your knowledge from this month's articles!

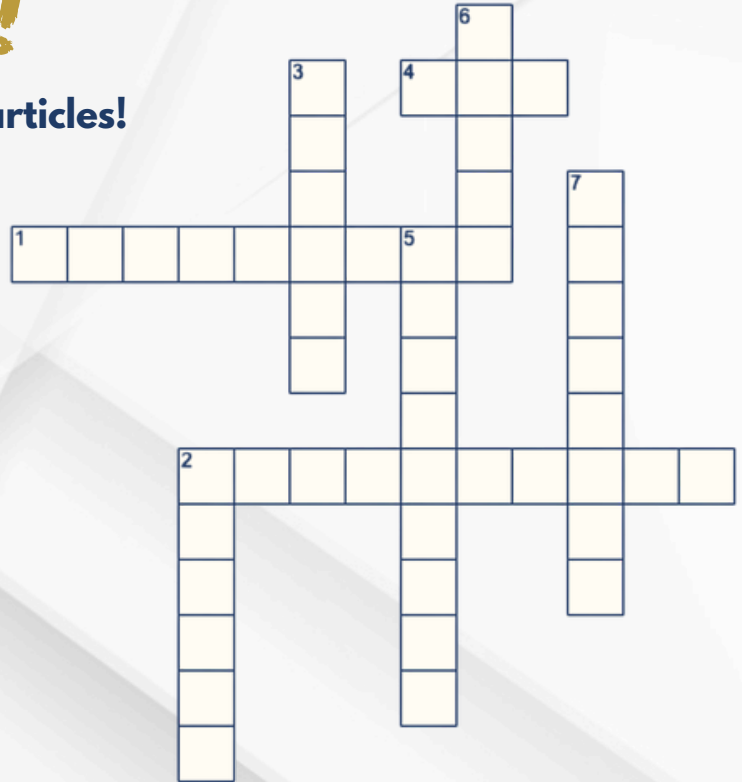
## ACROSS

- 1- The direction debt can push your financial progress.
- 2- Legal path to address overwhelming debt and get a fresh start
- 4- Retirement account often paired with a 401(k)

## DOWN

- 2- A financial reset often needed before you can invest
- 3- Something built to support your family after you're gone
- 5- Spreading your money across different kinds of assets, not just one
- 6- What debt does when it outpaces what you can pay
- 7- What matters more than timing

ANSWERS  
ACROSS: 1- BACKWARDS 2- BANKRUPTCY 4- IRA  
DOWN: 2- BUDGET 3- LEGACY 5- DIVERSIFY 6- GROWS 7- MOMENTUM



## Hear From Our Clients



All personnel that I've interacted with at The Golden Law Group have been a pleasure to work with. They're friendly, helpful, efficient, and knowledgeable. They've made a very stressful, personal experience tolerable and we've even shared some laughs along the way!

**I highly recommend engaging The Golden Law Group for your legal matters** and you'll find that their legal fees are reasonably priced as well.

**-Maureen N.**

## No-Cook Southwest Black Bean & Corn Salad



September in Florida is still summer, so skip the stove with this 10-minute no-cook black bean and corn salad. Bright, filling, and budget-friendly, it's perfect as a light meal, grilled side, or dip with tortilla chips. Chill and enjoy!

### INGREDIENTS:

- 2 cans black beans, drained
- 1 can corn, drained + 1 pint cherry tomatoes, halved
- 1 bell pepper, diced + ½ red onion, finely diced
- 1 avocado, diced + ¼ cup fresh cilantro, chopped
- Juice of 2 limes + 2 tbsp olive oil + 1 tsp cumin
- Salt & pepper to taste

### Optional budget-friendly swaps:

- Skip avocado if it's pricey that week
- Use whatever veggies are on sale need using up in the fridge
- Canned beans & corn keep it budget-friendly
- Bottled lime juice works too

### DIRECTIONS:

Combine beans, corn, tomatoes, bell pepper, red onion, and cilantro in a large bowl. Whisk lime juice, olive oil, cumin, salt, and pepper, then toss with the salad. Chill for at least 30 minutes, or up to an hour. Fold in avocado just before serving. Serve as a light lunch, grilled side, taco filling, or dip with tortilla chips. Refrigerate leftovers for a couple of days.

# It's Not Too Late to Build Real Wealth

## The Golden Rules Of Financial Freedom

There's a quiet belief a lot of us carry around: **that the window for getting our finances right has already closed.** That building wealth is something you either started in your twenties or missed entirely.

The truth is that **meaningful financial moves happen at every age.** What matters isn't how early you started; it's whether you start at all, and whether you build on solid ground once you do. Here are a few principles worth acting on, no matter what year is on your driver's license.

### 1. Stop waiting for the "perfect time"

The perfect moment to fix your finances almost never arrives. There's always a reason to wait — a busy season, an uncertain market, a bill that came up. **But waiting has a cost, and it compounds just like interest does.** The people who build wealth aren't the ones who timed everything perfectly. **They're the ones who started before they felt ready.**

**Try this:** Pick one financial move you've been putting off and take the first step on it **this week.** Momentum matters more than timing.

### 2. Diversify by type of asset, not just within one basket

Here's a lesson many people learn late: **owning ten different stocks is not the same as being diversified.** If everything you own rises and falls with the same market, you're more exposed than you think. Real diversification means owning different kinds of things — savings, retirement accounts, and, when you're able, assets like real estate or a stake in a business that **don't all move in the same direction at once.**

**Try this:** List everything you own of real value on one page. If almost all of it sits in a single category — all in the market, or all tied up in your home — that's not a failure, it's a starting point. Knowing it is the first step to fixing it.

### 3. Build things that can outlive you

Wealth isn't only about your own comfort. As we get older, the question quietly shifts from **"how do I provide for myself?"** to **"what will I leave for the people I love?"** Some assets are hard to pass on. Others are built to keep providing for your family after you're gone. It's worth knowing the difference.

**Try this:** Ask yourself one question this month: **If something happened to me, what would my family be able to keep and use?** You don't need every answer today. You just need to start asking.

### 5. You can't build on a broken foundation

Here's the honest part. All of this assumes you have a foundation to build on. And for a lot of people, **that foundation is cracked by debt that grows faster than they can pay it down.** If that's where you are, the first wealth-building move isn't an investment. It's clearing the ground so you can build. That sometimes means credit counseling, a serious budget reset, or an honest conversation about bankruptcy as a tool to stop the bleeding and start over.

**Try this:** If your debt is growing no matter what you do, **treat it as the problem to solve first.** A free consultation can help you understand whether you're facing a budgeting issue or a structural one.

### The bigger picture

Building wealth isn't reserved for the young, the lucky, or the already-wealthy. It's available to anyone willing to look honestly at where they stand and take one real step from there. Whether that step is your first investment or finally dealing with the debt that's been holding you underwater, the age on the calendar isn't the thing standing in your way. **It's rarely too late to start. It's only too late if you never begin.**

## THANK YOU! For Your Referrals

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**Last month, we received 27 referrals —**

- 23 from clients
- 4 from other attorneys

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## WEALTH OF WISDOM

*It is never too late to be what  
you might have been."*

— George Eliot

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