



FALL 2016 NEWSLETTER

Penny's Upcoming Retirement

In so many ways it feels like it was only yesterday that Penny, Lorraine, and I sat in lawn chairs at the Cape wondering how we could create a position for Penny within Hart & Patterson. We knew from the start it would be a position just for her. We combined a friendship that has spanned more than forty years with each other's professional skills to create a unique and wonderful addition to our Hart & Patterson family.

It was actually fifteen years ago when the three of us began to create this opportunity for our clients. We did this as a result of the many requests we received from existing clients asking for financial planning, income tax prep, and legal assistance under one roof. The income tax prep that Penny spearheaded was under the Hart & Patterson umbrella. The legal assistance she provided to clients was separate from Hart & Patterson but also from Penny. It wasn't easy considering all of the regulations within both our industry and the legal profession, but we held steadfast in our commitment to figure out a solution and we were successful in our efforts.

Penny is retiring at the close of this calendar year, just shy of her fourteenth Hart & Patterson anniversary. All of us at Hart & Patterson wish her much shorter drives in the winter; time to catch up on her endless list of books to be read; and not arriving for golf league out of breath! We thank her and wish her good health and a retirement filled with many happy moments.

Retirement Planning Services

Just as we listened to our clients all those years ago and created Penny's position, we have heard our client requests over the last few years regarding retirement planning services. As the chapter on income tax prep and Penny's legal services comes to an end, the chapter on expanded and comprehensive retirement planning is beginning. Some clients have already had the opportunity to meet with Vikki or Renae and experience firsthand the tremendous benefit of this type of retirement planning.

Vikki and Renae are now using sophisticated software and enhanced data feeds to offer a vast array of very specific retirement guidance, allowing clients to have a more detailed road map for their retirement years. We all know that retirement planning is much more complicated than just receiving withdrawals from various accounts. It is critical to understand how much can be safely withdrawn, which accounts to take withdrawals from first, how to combine various retirement planning techniques with social security or the state pension system (or both for some of you), and what risk exposure is appropriate. Retirement income plans need to be reviewed on an ongoing basis because many of the variables will change over the years.

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Another enormous benefit of these new tools is that we are able to review various scenarios during our meeting. For example, if you want to add a new goal such as a wedding or special trip or perhaps retire sooner, we are able to immediately show you the effect of those changes. Retirement planning was never static. This type of planning makes it as dynamic as possible so that you receive the kind of feedback you need to make decisions that affect your retirement years. We understand and respect your request for this type of in depth retirement planning and are thrilled to be able to deliver it to you.

Next Year is our 25th Anniversary

We are very excited to be celebrating Hart & Patterson Financial Group's 25th Anniversary in 2017! To celebrate this very special year we will:

- be donating our largest amount ever to charitable organizations in our community
- host a special celebration sometime during the fall of next year
- host another Shredding Day; this past year between 2,400 and 3,000 pounds of paper was shredded

We are incredibly grateful for our first 25 years and are very excited about our future! We are humbled by the trust that you have placed in us and will continue to do everything that we can to continue to earn that trust.

The Presidential Election

It is hard to know where to begin any discussion about this year's Presidential election. There has been so much coverage and analysis of this unique, and hopefully never to be seen again, campaign that we will leave any comments regarding the election until after November 8th when we all know the results.

Wells Fargo and the Endless List...

Wells Fargo is the latest company of a seemingly endless list of companies, individuals, and institutions that have breached the bond of trust that is critical to the foundation of our lives. As we all know trust is something that is earned and not just a given. We find ourselves living in times that, quite frankly, can be downright disheartening on many levels. Instead of focusing our energy on our frustration with yet another one of these institutions; our focus remains clearly on how we can make a difference in your lives. We believe that Hart & Patterson can make a difference by being committed to our community, always putting our clients' needs ahead of our own, always growing and learning, and understanding that relationships with one another create the most meaningful part of life.

There are many more acts of quiet kindness occurring around the globe every day than the headlines would lead us to believe. Our hope is that we are one of the brighter lights in your lives just as you all are in our lives.

From Lorraine's Kitchen

This is a great recipe to make the most of fresh vegetables from the garden because really, any ingredients can be added here. I especially love lots of fresh herbs. Experiment with your favorites and enjoy before they're gone for another year!

White Bean and Fresh Vegetable Salad with Lemon Vinaigrette

Ingredients

1 16 oz can white beans
12 cherry tomatoes, preferably sungolds, cut into quarters
2 pickling cukes, diced
1/2 red pepper, diced
1/2 clove of garlic, diced
1 scallion, chopped
12 assorted olives, chopped
2 tablespoons each of basil and parsley, chopped or more if desired
Handful of arugula, chopped
1/4 C toasted pine nuts

Vinaigrette *

Juice of lemon
1/4 C extra virgin olive oil
Salt and pepper to taste

*You may not need to use all of the vinaigrette. Taste as you add this.

Directions

1. Rinse the beans to remove the liquid from the can. Put the beans in a large bowl.
2. Add tomatoes, cukes, red pepper, garlic, scallion and olives to bowl and combine.
3. Make vinaigrette and add to bowl.
4. Just before serving, add herbs, arugula and pine nuts to the bowl and vinaigrette and toss.

"Goodness is the only investment that never fails"
Henry David Thoreau

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