

## Fall Newsletter 2017

### Risk

We take all kinds of risks every day...if we didn't we wouldn't get out of bed in the morning! We constantly make decisions based on how much risk we are willing to take. Understanding the potential negative consequences of the risks we each take is key to determining what level of risk is appropriate for each of us when it comes to investing.

One of the challenges of a relatively strong and/or calm market is that it is easy for investors to get lulled into a sense of complacency. Markets never continue in any one direction forever. Since the lows of the markets in 2009, we have experienced a strong stock market resulting in very healthy returns in our portfolios. During times like these, it is especially important to understand that this type of return will not last indefinitely. Therefore, it is a good idea to re-evaluate your portfolio's risk exposure. As we have been saying for quite some time, it is usually something out of left field that brings about a change in market direction. Our goal is to help you to prepare for the unexpected.

If you feel that you would like to review the level of risk exposure in your portfolio, please contact us so that we can help you determine whether your current risk level is appropriate for you at the present time.

### Email Scams

Unfortunately, it is worth noting again that everyone needs to be vigilant when determining whether to open and/or respond to emails that you did not initiate. Recently there are many more examples of unscrupulous individuals trying to scam local individuals through repeated email contact. Some of these emails have been quite forceful and threatening to the recipients. Do not open any emails that you are not expecting from individuals or companies that you do not specifically know. Please do not hesitate to contact us if you receive any emails demanding or requesting money – these are scams. You may also contact your local police department as they are often aware of the type of emails making the rounds. Please be cautious.

### Equifax Scam

Considering the recent news on the Equifax breach of information, we recommend clients freeze their credit at all four of the credit reporting agencies even if their information wasn't compromised. Unless you are in the process of applying for a loan or any type of credit, we would encourage you to take this step. There is a charge of \$5 at TransUnion, Innovis and Experian to implement the credit freeze. Equifax has waived their fee.

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The links to apply for a credit freeze can be found on the following websites. You may also contact the companies via phone to request the freeze. Note that you will receive a PIN number which you should keep in a secure place. The PIN is needed if you wish to temporarily or permanently unfreeze your credit in the future.

<a href="http://www.transunion.com">www.transunion.com</a>	1-888-909-8872
<a href="http://www.equifax.com">www.equifax.com</a>	1-800-685-1111 (NY residents please call 1-800-349-9960)
<a href="http://www.experian.com">www.experian.com</a>	1-888-397-3742
<a href="http://www.innovis.com">www.innovis.com</a>	1-800-540-2505

### **In Case of an Emergency (i.e. a natural disaster)**

We want to remind everyone that in case you are unable to reach us in the event of some type of emergency, you always still have access to your accounts. In the unlikely event that we are unable to assist you because of a natural disaster or some other devastating event, you can always contact your investment companies directly or contact Cambridge Investment Research. SEI accountholders should contact Cambridge Investment Research directly.

### **Beneficiary Designations**

Please be sure that your beneficiary designations are always up to date. Do not delay when you intend to make changes. Keep designations up to date for all retirement accounts (IRAs, annuity accounts, work retirement accounts etc.) and insurance policies (at work and personal policies).

Please let us know anytime that you would like to update your beneficiary designations and we will send you the necessary forms.

### **Retirement Income Industry Summer Conference & Master Class**

In July, Vikki attended the conference and master class hosted by the Retirement Income Industry Association (RIIA) in Salem, MA. A number of industry professionals discussed trending retirement income planning research topics. The follow up master class was a deep dive into these areas. We are thrilled that the leading organization for retirement income research is based in our backyard.

### **25<sup>th</sup> Anniversary Party**

Thank you to everyone near and far who helped us celebrate our 25<sup>th</sup> anniversary! We sincerely appreciate all of the notes, calls and emails, and wish that every one of you could have joined us at Look Park on September 26<sup>th</sup>. We had a lovely night celebrating with those who were able to make it.

We are very grateful for the many years that we have shared with you and look forward to the many years ahead. Thank you for your continued loyalty!

## **HPFG Gift to Cooley Dickinson Breast Center**

At the beginning of this year, we stated that we would celebrate the 25<sup>th</sup> Anniversary of Hart & Patterson Financial Group (HPFG) by making a significant financial contribution to our community. In addition to the many organizations that we support annually, we have made a special gift of \$20,000 to the new Cooley Dickinson Hospital Breast Center.

## **Food Bank of Western Mass**

Each year we volunteer at the Food Bank of Western Mass. This year instead of going to the facility to pack boxes of donated food as we have done in the past, we volunteered to make phone calls to local grocery stores on behalf of the Food Bank for the Check Out Hunger campaign. This campaign allows customers to make donations to the Food Bank while in the checkout line of their favorite grocery stores.

## **From Lorraine's Kitchen**

Back by popular demand, and now that brussell sprouts are in season, this recipe is worth repeating.

## **Roasted Brussell Sprouts and Three Cheeses**

Makes 4 servings.

Pre-heat the oven to 375 degrees

Ingredients:

24 Brussel Sprouts (6 per person)

Enough extra virgin olive oil to coat the sprouts

1/4 C grated cheese ( I use pre-grated "Stella 3 Cheese Italian" which is a combination of Parmesan, Asiago and Romano. Or you could grate the cheese fresh and use any or all of these cheeses.)

Salt and pepper to taste

Julienne the sprouts either in a food processor or by hand, cutting the sprouts in half lengthwise, then julienning each half into 1/8 inch strips.

Put the sprouts into a bowl and toss with the olive oil, salt and pepper. Not too much salt as the cheese is also salty. Spread out onto a sheet pan so that the sprouts cover the pan.

Bake until the sprouts begin to turn brown- about 15-20 minutes. Add cheese, toss with the sprouts and return to oven until sprouts are crispy and cheese has toasted, about 5-10 minutes.

You can substitute cauliflower or broccoli for the sprouts. If you do, be sure to slice them thinly so that they will brown on the pan.

As this is our last planned newsletter of the year, we want to take this opportunity to once again thank you all for the trust you place in us. We sincerely appreciate it and will continue to do our best to earn it.

Wishing you all a wonderful holiday season filled with much peace and joy.

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