



SPRING 2017 NEWSLETTER

Exciting Hart & Patterson News!

We are thrilled to share the news of new additions to the Hart & Patterson family. Renae gave birth to a beautiful baby girl on February 1st! Renae and Reagan Anne are doing very well and are enjoying their first days together. Renae will be returning to work later this spring.

Sarah welcomed an adorable baby boy, Calvin, on December 31st just in time to claim the tax credit! Sarah's family is also doing well and her young children love spending time with their new brother. Sarah, we wish you all the best.

We are also very excited to share with you that Maria Muzio Duncan has recently joined our firm! To match Maria's extensive industry experience with our needs, we have created a new hybrid position for her. Maria is a Certified Financial Planner™ and will be a Paraplanner with our firm. She will be working in a variety of areas, including financial plan development, insurance analysis, and operational duties.

In her spare time, Maria enjoys biking the rail trails, sailing, dance/art performances, and dining out with friends. Family time is important, especially time spent with her two young grandsons.

Maria, on behalf of all of us – welcome!

Shredding Day – Friday, June 2nd 12:00 to 2:00pm at our Amherst office – Please RSVP!!

As you begin spring cleaning and sorting through your piles of paperwork, please remember that Hart & Patterson will be hosting a Shredding Day for clients on Friday, June 2nd. We will have the ProShred truck on site in order to have your paperwork immediately destroyed.

Lunch will be served from the local food truck Mission Cantina! Start collecting any sensitive paperwork that you want to destroy and plan on joining us.

Please RSVP (for the lunch count) by either calling or emailing Barbara before Thursday, May 25th at 413-253-9454 or Barbara@hartpatterson.com.

We look forward to seeing you then!

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Hold the Date – Please join us as we celebrate 25 years!

On Tuesday, September 26th, we will be hosting a reception to celebrate the 25th Anniversary of Hart & Patterson Financial Group. Details to follow.

Market Comments

It is an understatement to say that there is great uncertainty and angst surrounding policy issues such as immigration, job growth, tax cuts/rates, and changes to the health care system in our country. There are always many unknowns since none of us has that elusive crystal ball to predict the future. However, in today's environment we are also living with a heightened sense of anxiety. Many issues are either unresolved or changing so significantly that it is hard to comprehend the impact of so many significant shifts at one time.

As we have seen since the Inauguration, the domestic stock markets are continuing on the upward trajectories that started after their lows of 2009. This current bull market has seen a very long run. Even if this year had not ushered in a new President, we would have been sharing a message of caution as bull markets eventually do run out of gas and need to take a breather. We are not saying that we believe that this will happen today or tomorrow; however, we are saying that we need to be prepared for the period when the wind does go out of the market's sails.

There are many reasons why a pullback is possible. There are currently two issues that are receiving a lot of attention domestically - the tax cuts and deregulation promised during the Presidential campaign. Investors and corporations are counting on these changes, and we believe that these expectations have fueled the post-election markets. If one or both does not happen, or they happen on a smaller scale, then this could be a catalyst for a market pullback.

Given the incredible number of policy unknowns, we believe it is critical to remain diversified not only by size of company and sector, but also by country of origin. We believe many of the opportunities for growth are beyond our borders. Properly positioned portfolios need to have exposure to international holdings despite the fact that many markets outside of the US have not performed as well as ours has in past years. Domestic and international exposure should provide us all with one of the components of diversification that will provide a cushion during inevitable downturns. Keeping our focus on diversification, proper risk exposure, and the long term should once again serve us all well.

Protocol if you can't reach us...

The recent tornado that ripped through Conway and March's Blizzard Stella reminded us to review what you should do if there is ever a situation when you cannot reach us (i.e. if Amherst loses power for an extended period of time).

In order to access funds from your accounts, you will need to do one of two things:

1. If your investment statement provides a phone number (other than ours) you can call the company directly for your service request.

2. If your investment statement does not provide a phone number other than ours, contact Cambridge Investment Research (our Broker Dealer) at 1-800-777-6080. Let them know you are a client of ours and you need assistance with your account.

From Lorraine's Kitchen

Below is a recipe for healthy snacking or a great cocktail accompaniment. You can use curly kale or Tuscan kale. If using Tuscan, it may cook a little more quickly. We like the Tuscan kale better.

Roasted Kale Chips with 3 Cheeses

Ingredients

5-6 kale leaves, rib removed and kale cut into bite-sized pieces
1 ½ tablespoons extra virgin olive oil
Salt and pepper to taste
Store-bought 3 Italian Cheese combination (usually asiago, parmesan and another)

Directions

1. Preheat oven to 375.
2. Put kale pieces into a bowl and add olive oil. Mix well so that oil coats all of the kale.
3. Turn out onto a sheet pan - try to keep pieces in one layer, adding salt and pepper to taste.
4. Bake for 8-10 minutes, until edges of kale are just starting to brown.
5. Remove from oven and spread cheese over kale and return to oven for 4-5 minutes, until cheese starts to brown or until kale is at desired doneness. Watch carefully as kale will quickly burn.

As always, please do not hesitate to contact us with your questions and concerns. We appreciate your ongoing trust and will continue to work hard every day to earn it.

Cheryl A. Patterson
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