



SUMMER 2018 NEWSLETTER

Renaë has a new son!

On June 30th Renaë and Jared welcomed their new son, Jackson, to their family. Older sister Reagan is very excited to have a baby brother!

Congratulations from all of us!

Kaylee announcement!

We are thrilled to announce that Kaylee Brzezinski joined us in June as the Assistant Manager of Client Services! Kaylee's responsibilities will include helping our clients with any service-related question or request such as processing distributions, preparing paperwork for new accounts or for any account-related change (e.g. address changes, beneficiary changes, etc). She will also assist Renaë, Vikki, and Cheryl in preparing for all client meetings. Kaylee grew up in Franklin County and currently lives in Hadley. Her previous work experience includes positions where she has been able to use her combined skills of organization, attention to detail, and problem solving to become a valued team member. She has volunteered as a coach for Girls on the Run (GOTR), a nationwide after-school program for young girls that promotes conversations about positive self-image, bullying, community service, and healthy life choices.

Please join us in welcoming Kaylee!

2018 Shred Day Update

Thanks to ProShred, Macken's Sliders, and everyone who attended our annual Shred Day! Just shy of 3,000 pounds of paper was shred on May 18th. Beautiful blue skies, blooming flowers, great food from Macken's Sliders, and wonderful conversations with everyone who attended combined to create a very enjoyable afternoon. We will be hosting another shredding event next year, so designate a corner in your home and start putting aside unwanted paper to be shredded.

Save The Date – October 4th!

Please join us as we celebrate the continuity of Hart & Patterson Financial Group! Cheryl's retirement at the end of this year marks the official handing of the baton to Vikki and Sue to lead

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HPFG into the future. We will celebrate our past and our future and thank you for making all this possible. Please join us on Thursday, October 4th at the beautiful Quonquont Farm in Whately – details and invitations to follow!

Market/Economic Update

As we write this newsletter, both the Dow Jones and the S&P 500 have been practically flat year-to-date. We know it certainly does not feel flat to any of you who have been tuned in to the almost daily gyrations of the markets. We have been experiencing wild swings in the markets with constant news about tariffs, strong job reports, and upticks in interest rates - to name just a few events triggering these fluctuations.

The economy continues to show strength with quarter after quarter of very strong job growth numbers. Recently the biggest job growth has been seen in the retail, healthcare and manufacturing sectors. Many economists define the current unemployment rate of 3.8% as full employment. This unemployment level was last seen in the year 2000, and before that in 1969. Currently we are seeing the first signs that wages are starting to tick up. Wage increases follow this kind of strong job growth because employers must pay more to hire new employees when fewer workers are available to fill positions.

As wages increase, which is obviously good for workers and, in many cases, long overdue, we expect to start to hear talk of concerns that the economy will overheat. An overheated economy is one in which higher wages leads to increases in the cost of goods and services.

Buckle up – volatility will continue to be a constant theme.

A Positive Change from the recent Economic Growth, Regulatory Relief and Consumer Protection ACT

This law, signed into legislation in May of this year, included a positive change in credit reporting. The fees charged by some states for individuals who want to freeze their credit files with Equifax, Experian, and TransUnion will soon be eliminated. We should see this change in September. Fees will no longer be assessed to either temporarily or permanently freeze, or thaw, credit files. We strongly encourage those of you who have not frozen your credit to do so.

When you update legal documents...

Please remember to contact us if you have recently created new legal documents that require you to re-title any of your investment accounts (i.e. Revocable Trusts). We will generate the paperwork needed to assist you in re-titling your accounts as needed.

Beneficiary designation forms should always be updated in the wake of a divorce, death of a currently named beneficiary, or a change in your wishes. Please contact us and we will forward the appropriate beneficiary change forms to you.

Who is Cambridge Investment Research? What is a Broker/Dealer?

All of you see not only our names on your investment statements but you also see that of Cambridge Investment Research, our Broker Dealer. We are often asked who they are and what our relationship to them is. To describe this relationship, we must first start by explaining what a Broker Dealer is.

A Broker Dealer is an entity which holds Securities Licenses for Registered Representatives in our industry. We have opted for a relationship with a Broker Dealer primarily for three reasons: compliance, account processing, and back office support for a variety of tasks. All new accounts/transactions etc. receive oversight and review from our Broker Dealer. There are many parts to transactions which occur behind the scenes in an office such as ours; a Broker Dealer provides a great deal of assistance, helping to insure that we are complying with the various rules and regulations that we must follow.

There are two basic types of Broker Dealers – those who provide all the above-mentioned services in addition to their own investment products (ie Ameriprise, Merrill Lynch) and those who are Independent. Independent in this case means that the Broker Dealer provides all the above mentioned-services, but does not offer their own investment products. Cambridge Investment Research is an Independent Broker Dealer.

When we formed Hart & Patterson we made the decision to affiliate ourselves with a Broker Dealer who is Independent. We remain committed to working with an Independent Broker that shares and supports our values. Cambridge Research fits that description and has been a great organization to be affiliated with for many years.

Phone Systems

We will be discontinuing our office 800 number as of August 1st. Advances and changes in telephone services and technology mean we no longer need this telephone number. If you have any questions or concerns about this change, please let us know.

As always, please contact us anytime that you have any questions and/or concerns.

Wishing you all a wonderful summer!

Cheryl A. Patterson
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Cambridge Investment Research, Inc.

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Registered Principal/Investment Advisor Representative
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Renae A. Ransdell
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From Lorraine's Kitchen

This recipe is very flexible. The chicken can be served warm or cold and the salad can be adapted by using lots of different fruit, nuts, and cheeses. For example, you could substitute watermelon, grapes, mandarin oranges, or strawberries for the oranges; pecans, almonds, or pine nuts for the nuts (although if substituting pine nuts you might want to use fewer than 3/4 C); and feta, cheddar, or chèvre for the cheese. Use your imagination! Happy eating...

Roast Chicken Salad - serves 4

Ingredients

4 boneless chicken breast halves
Enough mixed lettuces and arugula for 4 people
2 oranges, retaining the zest, then peeling and dividing into sections - see instructions below
1 cup cooked Farro
2 oz Parmesan cheese, grated
3/4 C walnuts, toasted

Basic vinaigrette made with balsamic vinegar and EXTRA VIRGIN OLIVE OIL - (see Spring 2018 Newsletter for recipe) Salt and pepper to taste Julienned fresh herbs such as basil, Italian parsley, mint and/or tarragon

Directions

1. Salt and pepper the chicken breasts and place them on the heated gas grill until cooked through, approximately 20-25 minutes.
2. Prepare Farro according to package directions. This will take about 20-25 minutes and can be prepared in advance.
3. Combine the lettuces, arugula, orange zest and sections, cheese, nuts, and farro in a large bowl. Add the vinaigrette and season with salt and pepper. Toss to thoroughly combine.
4. Place equal amounts of salad on dinner plates and place the chicken breast on top of the salad. Top breasts with fresh herbs and serve.

If serving chicken breasts cold, do not combine the salad ingredients until ready to serve.

Here's how to peel the oranges:

Cut off each end of the orange so that it will lay flat on a cutting board. Stand the orange on its cut end. To peel the orange, with a paring knife follow the contour of the orange from cut end to cut end, removing the white pith along with the peel. Repeat until you have removed the entire peel. Next, cut between each of the sections to remove the thin membrane from each orange section. Place membranes and sections in separate bowls. When finished, squeeze the juice from the separated membranes into the vinaigrette