



4th Quarter ~ 2013

Happy New Year! After such a tumultuous year, 2014 has opened with a rather pleasant calm. Nice time to reflect and be grateful; great time to resolve to keep your financial plan on track. Some of our favorite resolutions:

- Resolve to streamline paperwork
- Resolve to keep investments aligned with personal goals
- Resolve to review insurance policies
- Resolve to save more/spend less
- Resolve to have the money chat with family members
- Resolve to update the estate planning documents
- Resolve to be generous

Best thing about any of these resolutions: we know how to help you accomplish them. Just give us a call and start feeling accomplished.

Turns out that Wall Street defied the superstitions we've all come to associate with the number 13 and instead gave us a grand year of gains. If you ever wonder if a market rally is leaving your account behind, we should chat; occasionally, we find it's appropriate to adjust the investment to allow for a bit more opportunity. One size doesn't fit all when it comes to investing but with a bit of conversation we can help ensure you have the investments suitable for you.

With the market still hanging on to last year's gains, this may be a good time to schedule a distribution. We're advising clients facing big ticket expenses, required minimum distributions (for the over 70 ½ year-old-crowd), or any anticipated above-average spending needs to take money out of the market sooner rather than later. If you fall into any of those camps, let us know and we'll determine which positions to adjust so you take advantage of the gains.

Also spread the word, anyone eligible to make IRA contributions has until April or whenever they file their taxes (whichever comes first) to make that happen. Let us know if we can help.

Finally, a quick personnel update. Sarah welcomed a beautiful baby boy into her family and after her maternity leave will be working reduced hours from home. In the meantime, I hope you'll have an opportunity to get to know two new employees. Keri Hoffman is actually returning after several years as a full-time mom and is already making a positive impact with her talent for efficient processes and attention to detail. We are also delighted to welcome Jared Lund to a full time position as Operations Manager. He has worked for us in the past on a part-time project basis, has a wealth of experience in financial planning and investment management, and will complete his MBA studies in May. Can't tell you how good it feels to be settled into our new offices, humming with a competent, conscientious team truly focused on you. Looking forward to happy and prosperous new year for all.