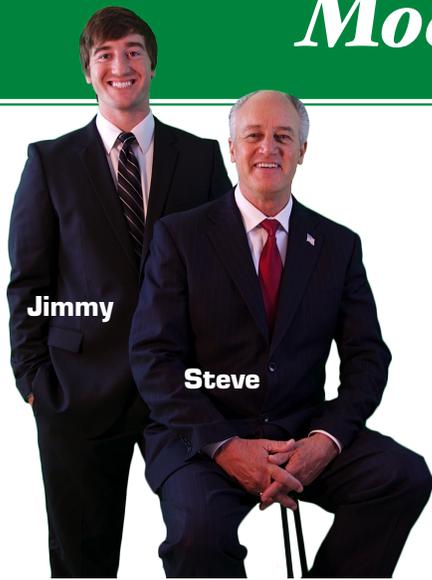


2015 Promises To Be Exciting!



Do you know that awesome feeling when you get into bed, fall right asleep, stay asleep all night and wake up feeling refreshed and ready to take on the day? Yeah, me neither! (grin) Happy New Year.

We are just about 6 years into a full-sprint bull market (it started on March 9, 2009). Superficially, things look fine, but underneath the hood, I think it's going to be difficult to continue at this pace.

The Wall Street Journal does a great job of pointing out the facts for last year: that the S&P 500 closed 2014 up 13.7%, but the price of oil dropped from a June high of \$101/barrel to less than \$50/barrel today. Real estate prices have been on the rise, but gold has dropped more than \$200 an ounce, to close the year at \$1,184.

Don't interest rates have to go up someday? Don't we have to pay back our \$18 trillion national debt someday? Don't terror threats and the volatility in the

oil industry enter into this big picture?

I think we, as financial advisors, are really going to 'earn our keep' this year. Some ideas for 2015 - 1) Don't be too greedy - it might be a good time to 'take some profits off the table'.

2) If you haven't 'hedged your investments' yet, it might be prudent to put some limits on your downside.

3) 'Diversification' historically performs well, but especially well if panic hits the markets.

4) With the markets hitting new highs almost every week, 'picking winners' is becoming more difficult, maybe we should think defensively? 5) Possibly buy some oil?



This is Jimmy laughing with Faith DeGraw and 'her best friend' (sorry about that Darrell!).

Inside every older person is a younger person wondering what the heck happened. I turned 62 in December - I can relate. My partner, my son Jimmy graduated from the Broad Business School at Michigan State University almost 4 years ago (time really does fly by). He has been sitting-in on every client meeting and most all of you, have told me how much you enjoy and respect his input. I like to say "You get two brains for the price of one!"

Someone once said "If you do not ask, the answer will always be no." So here goes, "Would you be so kind as to recommend us and introduce us to your best friend?" We need, and appreciate, your help to grow our business.

Thank you very much.



Jimmy giving good news to Steve and Su Fryover. They brought their children to our Christmas Party - talk about brilliant kids - wow!



Steve and Jimmy Moerdyk

Moerdyk Financial Inc. is a private independent firm that carries the licenses necessary to offer their clients a vast array of investments and financial products. From stocks and bonds, mutual funds, ETFs, managed portfolios, non-traded REITs and BDCs, to fixed and variable annuities, MLPs and more.

Over the years, Moerdyk Financial Inc. has developed a straightforward no-nonsense reputation. Their investment advice is efficient and appreciated. They have helped hundreds of retired people to better understand the financial benefits from the old adage 'Don't put all your eggs in one basket'. Their experienced guidance on income distribution and asset sustainability has earned them a respected advisory position among senior residents in the Grand Rapids community.

President Steve Moerdyk met his wife Annie at Michigan State University. They were married in 1979 and reside on beautiful Lake Bella Vista in Rockford. They have two children, Carly 30, and Jimmy 25. Carly is a neurobehavior Fellow at Northwestern Medical in downtown Chicago, where she lives with her husband Kia, and their 2 year old son Sammy.

Vice President Jimmy Moerdyk joined the firm in 2011 after graduating from the Broad Business School at Michigan State University. Along with his youth and enthusiasm, he also brings a quick understanding of the latest in cutting edge technology and financial strategies.

A Fun Holiday Gathering

Recently we had several friends over for dinner. Starting from the back left; me, my 87 year old father Jim, David and my sister Lori, our favorite neighbor Dave Clark (his gorgeous wife Debbie took the picture), my daughter Carly and her husband Kia. Sitting from left to right; Jimmy's best friend Alan Hoard, Jimmy and Michellie, my grandson Sammy sitting on Annie's lap, baby Sanaya sitting on her mother Avani's lap, and finally Avani's husband Dr. Shnehal Patel (who is Carly's best friend from Medical School and a top Neurologist at Cleveland Clinic). And yes Annie outdid herself and dinner was terrific!



Our Christmas Party was a roaring success. So many people came that we ran out of champagne within the first hour! Next to me is Nancy Mangus, her daughter Donna and her husband Vaughn Shade.

My grandson Sammy had entirely too much fun after Christmas taking the ornaments off the tree. Check out the branches hanging from his hair – he is a pistol (I love it)!



Lunch at the Broadway Bar is an event! Sammy, Carly, Sanaya, and Kia enjoying the extravagant Merry Christmas ambience.

Someday we shall all stand before Him and give an account.