

# Kessler Investments Quarterly

Kessler Investments, Inc.

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"Many people ask us about "when is the best time to invest?" We usually tell them that now is a great time, but we like to see people dollar-cost-average their portfolios. In other words, spread out your investment deposits over a specified time, i.e.: over 12 months. Therefore if the markets tumble one can still take advantage of low cost securities within your portfolio. This way of investing is similar to investing in one's 401K. I believe that this is one of the best ways to accumulate wealth. Buying shares of one's portfolio over time can be beneficial if the markets fall during that time frame. We believe that depositing all of your money in one large lump sum or into a new portfolio will be subject to possibly buying these securities low or buying the securities high. One never knows – so spread out your deposits over time!"

"Refinancing one's mortgage is something everyone should look into. Even after the Federal Reserve raised rates slightly in late 2015, rates are still low and most of us can take advantage of today's low rates. HARP is supposed to end this year, and it is something that one should investigate for themselves. Currently there is no cost to see if one qualifies for this program. Please see us if you need help looking into possible refinancing." - **William D. Kessler**

Kessler Investments is offering a CPR class. Join us to be certified or just as a learning experience!  
August 31<sup>st</sup> @ 4pm at the YMCA  
Bonnie Benjamin will be our instructor!  
RSVP to Amy @ 978-249-2837

"When the tide goes out you can see who has been swimming naked."  
Warren Buffet



## Kessler Investments visits Boston



Bill, Kim, and Amy visited the MA State House this past April as guests of State Representative Susannah Whipps Lee. The Kessler Team started the day off being thankful for their normal commute through Uptown Athol traffic. It only takes a few minutes on route 495 to be grateful to be working in a small town. The team met with Representative Susannah and her Legislative Aide Missi Eaton for a personal tour of the State House. Following the tour, lunch was held at the Carrie Nation Restaurant, a former Speakeasy. The tour and lunch was donated by Rep. Susannah Whipps Lee to the A-O Rotary Gourmet Dinner and subsequently won during the live auction by the Kessler Team.

Next, the team stopped off at Bean Town pub to toast to Sam Adams with a Sam Adams. After which Kim and Amy were treated to a tour of the Boston Masonic Grand Lodge by Bill, who is a member of the North Quabbin Lodge of Masons in Athol. The girls then sent Bill on his way to the Hometown Bank Annual Meeting as they had a Red Sox game to close the evening out with. (Special thanks to Bill for the tickets☺)

