

KEMP HARVEST FINANCIAL GROUP[®]

HARVEST NEWS

QUARTER 4, 2016

LET ME TAKE THIS **MOMENT** to wish you a warm and meaningful Thanksgiving and Christmas season. I really look forward to this time of year because, at our house, we try to have lots of folks over for Thanksgiving dinner and during the Christmas season as well. There's always a mad scramble to borrow extra tables and chairs, but in the end, we all enjoy the laughter, warmth, and good food everyone brings to share.

Last year I talked about a couple of traditions we enjoy, especially during the Christmas season. Reading *The Best Christmas*

Pageant Ever by Pennsylvania author Barb Robinson still makes me laugh out loud every year when my wife reads it to us. Another great book we try to read every year, but especially when our kids were younger, is *One Wintry Night* written by Billy Graham's wife, Ruth Bell Graham. This book has beautiful artwork and an engaging story about all the events leading up to Jesus' birth in Bethlehem. Grab a mug of hot cocoa and snuggle on the couch with a grandchild and read this book!

We've also enjoyed going to see a one-man performance of *A Christmas Carol* by Gerald

Charles Dickens, the great-great grandson of Charles Dickens. It is always amazing to see how this one man "becomes" all the characters of the story.

One more tradition (and a money-saving tip) we have at Christmas and all year is giving each member of the family an inexpensive journal. Instead of buying or making cards for each other for birthdays or Christmas or Valentine's Day, we each take turns writing special wishes in these journals. Then, we enjoy these books over and over again for years to come. Cards are expensive and usually get thrown away. These journals have already served a great purpose for our family over the years.

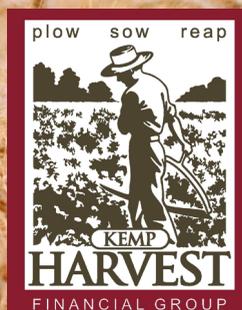
Lastly, let me leave you with my prayer that your holidays (no matter which ones you cherish and celebrate) will be blessed.

With gratitude,

Mark Kemp & Family



Kemp Family from left to right: Zach, Mark, Shelley, Tyler, Caroline, Shelley's mother & father



DECK THE HALLS (& SAVE YOUR MONEY!)

Christmas is a time of togetherness and tradition – but it can too easily turn into a financial nightmare. If you’re buying gifts, planning parties, decorating the house, baking cookies, singing carols, and trying to make sure everyone’s happy, Christmas gets a little overwhelming. We’ve gathered a few tips to help you destress, save money, and enjoy the season.



1. Say yes to coupons.

Right around Thanksgiving, stores begin the battle for your business. Most begin printing more coupons than they know what to do with. Couple that with the ridiculous sales that start Black Friday weekend and keep going through the New Year, and it’s clear that retailers want you in their stores. Take advantage of that, and don’t be afraid to show up ready to negotiate, especially for bigger items. That TV could be yours at a significantly lower price, especially if a competitor is offering a better discount!

2. Decorate simply.

There’s no denying how cute the latest Pinterest-inspired decorations are, but you needn’t pay an arm and a leg for a house full of holiday cheer. Have the kids and grandkids make some crafts for this year’s decorating, grab some pinecones and holly from the backyard, and voila! You’re ready for Christmas in a simple, sentimental, and relatively free way.

3. Break out the china.

With more people around during the season, it could be tempting to use paper plates and plastic utensils. Disposable plates mean fewer dishes to clean and less overall stress, but try to use this holiday as an excuse to break out the old china that’s been hiding in the attic for far too long! You’re creating less waste, spending no money, and everyone will love the heightened level of class you’ve (quite literally) brought to the table.

4. Be resourceful.

What can you repurpose for the holiday season? The DIY trend is in full swing, and Christmas is one of the best times to jump on the bandwagon. Try turning old Christmas cards into gift tags, creating popcorn garlands out of movie night’s leftovers, even using brown bags as wrapping paper. It’s a great way to save money, personalize your holiday season, and it’s just plain fun!

5. Know your audience.

We all love the day-after Christmas leftovers, but if it’s a week past and you’re still eating last week’s sweet potatoes, you are making too much food! Save some money and effort by knowing your headcount and planning accordingly. Can’t figure out how much to make for your party of 19? Try a meal calculator to help you decide just how much food you’ll need.

Christmas deserves to be about family, tradition, and togetherness. Leave the unnecessary stress at the door, and use these tips to make this Christmas one to remember! ♦



TOWN HALL

TALKS

We had a great turnout at this quarter's Town Hall Talk, hosted at the Maggiano's in King of Prussia. Covering the topic of Medicare, Mark and Todd were happy to interview Jim Long, a local independent health insurance broker who specializes in Medicare plans and carriers. The evening was a great opportunity to ask questions, meet with KHFG staff, and, of course, enjoy a delicious meal.

Missed this one? Keep an eye out for next quarter's Town Hall, covering Retirement Communities & Planning. ♦



UPCOMING EVENTS

Fall Client Appreciation Event

William Penn Inn & Byers' Choice
Saturday, December 10th, Invitation Only

Social Security Workshops

Henning's Community Room, Harleysville, PA
Spring 2017

Town Hall Talks: Retirement Communities

Maggiano's, King of Prussia, PA
Spring, 2017

To register, please contact us at (215)513-4330 or Heather at wismer@kempharvest.com. For more information on any of our events, visit the Upcoming Events page found at www.kempharvest.com. ♦



EMPLOYEE



"Each Christmas after attending the church's Christmas Eve service, Santa lays out new pajamas on everyone's beds - kids and adults!"

Kristin, *Human Resources Manager*



"Every Christmas, my Aunt Sandy makes enough potato soup for the entire family, requiring not one, but two gallons of milk. It's perfectly delicious year after year - it might be even better than opening presents!"

Heather, *Marketing Coordinator*



"Every Thanksgiving, we have a piñata for all the little ones in the family. The kids have fun getting candy and everyone else enjoys the entertainment."

Becky, *Lead Paraplanner*



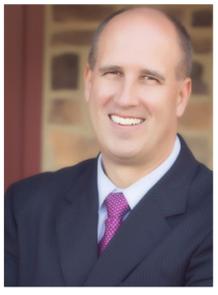
"Every year, my husband's family goes on a Christmas light tour. We pick up a Morning Call newspaper and choose a tour to follow along. It's amazing seeing all the displays and the passion people have for the season!"

Nancy, *Client Service Assistant*



Spotlight

Here are a few of our staff members' favorite holiday traditions!



“Every year our family goes to Longwood Gardens during the Christmas season to see the light displays. Watching the transformation of the gardens as the daylight fades and the lights come in is mesmerizing.”

Todd, CFP®



“In my family, we wait until Christmas Eve night to put our gifts under the tree. We turn out the lights and light up the Christmas tree and a few candles to make a sparkling display. Then, we sit together eating cookies, drinking hot chocolate, and enjoying the view while listening to Christmas music.”

Sarah, Paraplanning Team Manager



“My family & I always make ‘paint cookies,’ which are basically just cut-out cookies that we paint with egg yolk with food coloring. I always loved doing it, so I continued the tradition with my kids, and they love it too!”

Leigh, Client Service Representative



“My family travels to Delaware every Thanksgiving to enjoy the holiday with relatives. In total there are four generations and twenty people, sometimes more. The noise and cramped house makes for a lot of great memories.”

David, CFP®

“The first week of December, my mom, sisters, myself and my daughter get together and make Christmas cookies. The funniest part is when my youngest sister and daughter take their time actually creating outfits for the gingerbread men and women made of sprinkles. We have really enjoyed getting together over the years; we’ve made lots of memories.”



Mary, Client Service Representative

“My husband is from Spain, and every New Year’s Eve we share in the Spanish tradition of Las Uvas (“The Grapes”). That evening, we count out 12 green grapes for each person. When the clock strikes midnight, everybody tries to eat one grape with each chime of the clock. If you can fit all of the grapes in your mouth along with the chimes, it’s supposed to be good luck!”



Aubrey, Senior Client Service Representative

“Every Christmas Eve, my mom would give us a gift of new pajamas. We enjoyed putting on our Christmas themed PJ’s and hopping into bed waiting for Santa to arrive! Even though my kids are now 16 and 23, we’ve carried on this tradition. They’ve even gotten in on the gift-giving...I get a new pair of pajamas on Christmas Eve, too!”

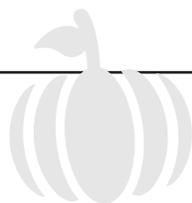


Melissa, Business Development Manager ♦

WHAT'S GOING ON IN QUARTER 4?

OCTOBER

- 7 - World Smile Day
- 10 - Columbus Day
- 31 - Halloween



NOVEMBER

- 11 - Veteran's Day
- 24 - Thanksgiving Day
- 25 - Black Friday



DECEMBER

- 24 - Hannukah
- 25 - Christmas Day
- 31 - New Year's Eve



QUOTES CORNER

DON'T WAIT FOR THE PERFECT MOMENT.
TAKE THE MOMENT
AND MAKE IT PERFECT.

-UNKNOWN



RETIREMENT PLAIN AND SIMPLE[®]



HAVE YOU HEARD US ON THE RADIO?

Tune in every Saturday morning at
8:00am on WNPV AM1440
to hear Mark & Todd's radio show!

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