

## January 2017

A year is the length of time it takes for the Earth to complete its orbital journey around the Sun. We measure our age in years along with most every other time aspect of our lives.

As in life, the investment community uses the calendar year as the beginning and ending of market and economic forecasts. At the beginning of the year predictions are made, and at the end much is said and written about what actually happened. 2016 will be remembered as a year when most predictions had a hard time aligning with reality.

We know some people in the investment industry feel it is important to be involved in this “ritual” of divining the future and some investors, including us, are curious as to what they have to say. In order to maintain some credibility, most prognosticators would be well advised to take a lesson from weather forecasters and at least assign a percentage likelihood of accuracy.....50% chance of rain showers tomorrow and 30% chance on Wednesday.

As financial advisors, we definitely form opinions based on the flow of information that we filter on a daily basis and have learned from decades of experience that there are certain things that we can do that will provide our clients with the best opportunity for meeting their goals with success:

- Listen...treating each client as an individual with unique circumstances, goals and expectations.
- Spend the time necessary to personalize the client relationship and investment approach. This builds confidence and trust on both sides and leads to mutual success.
- Remain disciplined in our approach to risk management.
- Work as a team so that each client has the opportunity to benefit from the knowledge and service of each member of the firm.
- Continually look for opportunities to add value to our service on a firmwide or individual client basis.
- And most importantly, always act in the best interest of our client.

In October of 2016, we were honored along with two other firms nationwide to be recognized by Fidelity as a recipient of the “Be Greater” award which is given annually. If you missed reading the press release or have an interest in the details of the award plus what steps we are taking to be “Future Ready”, you can find information at the following link: [go.fidelity.com/begreaterawards](http://go.fidelity.com/begreaterawards). In the 1<sup>st</sup> quarter of 2017, we look forward to providing you more details and greater implementation of the planning platform and technology tools that we have been adopting.

We thank you for the opportunity you have given us to do something we are passionate about and wish you the best in your coming orbital trip around the Sun!



cg Ray Kurt Henry John Stephanie