



## YEAR END AND YEAR BEGIN- JUST LIKE WE PLANNED!

### STARCARE

2016 was and 2017 will be pivotally important to STARCARE and to me. Last year, there were many big changes that eventually worked out just the way I hoped they would. Moving to a new office and a new home within three weeks of one another is not recommended for the faint of heart, faint of pocket book, or for anyone fundamentally sane. Ultimately, I live exactly where I want to live and work exactly where I want to work. My greater fortune is that where I work and live happen to be one-and-a-half miles from one another. The commute is barely worth the Sirius subscription.



**Welcoming Brandon and Celeste as partners of the firm, was obviously a great decision.** They amaze me every day with how bright they are and how deeply they care about you. Having the right people in the right jobs that have been there for a long time makes an incredible difference. I can never be grateful enough for their selfless service.

**The decision not to retire was also the right one for me.** For the 40 years I have been one, being a financial adviser has never been a job. It's a purpose and calling. It makes a difference in your life and mine. For that, I am very grateful and plan to keep doing it for a long time. Thank you for that continuing opportunity.



**Adopting new technology is costly and challenging.** We did it and three great things happened. Brandon has software that enhances his financial and investment analysis capabilities. Celeste has programs that cut paperwork dramatically and shorten our response time to your requests. Even the "old guy" gets a contact management system that can double his productivity when he conquers his fear of it. As my old mentor Ross Perot taught me many years ago, "the system is the solution."

**As always, the world and the financial industry are changing rapidly.** Fortunately, we are committed to staying ahead of that change. Obviously, we can't do that alone. LPL is there for us whenever we need help, and we respect and honor our affiliation. Our professional associates call on us each quarter with the very best ideas from their Wall Street firms; we need and welcome their input. Our centers of influence and clients continue to represent our most trusted source of new business; their confidence in our work and belief in our efforts inspires us.

**There simply are no words for our clients.** You ROCK! We serve any who need us and happily so. Not surprisingly, most of you continue to be women (who would have guessed?) and special-needs continues to be our primary niche. We are honored to serve you.

**Getting bigger, staying smaller.** The decisions we made in 2016 leave us in an advantageous position to better serve you going forward. We relish that opportunity. As we continue to grow, our challenge is to maintain the warmth of a personal relationship with each of you. Technology and automation aid our productivity, but we pledge to keep touch at the top of our priorities. That's how we got here and how we stay here. We've always been a boutique financial firm and that won't change. What will change is the number and scope of events we sponsor for your information, education and inspiration. You're busy; we get that. But neither you nor we can be too busy not to think about your dreams and how you reach them. Most dreams take resources; our job is to budget, plan, and steward those resources. Most of us don't just "luck into" our dreams. We work really hard for them. We may encounter obstacles along the way. It is what it is.

**We think we can help.** For the last two years, we've experimented with our CARE AFFAIRS. They are smaller versions of our annual *Power of Women Luncheon*. They typically revolve around a single issue (something that keeps you up at night) and a single charity so giving is never far from our minds. The feedback has been positive. So, this year, we'll do more of them. We'll host at one each quarter, and solicit your input on additional topics we should address.



Dr. June W. Chen

**The first 2017 CARE AFFAIR**, "*Taking charge of your breast health*," is scheduled **January 26th from 5 to 6 PM** in the first floor conference room of 620 Newport Center Drive in Fashion Island. It will be presented by Dr. June Chen, Director of Breast Radiology at *Breastlink*. The issue is ground zero for women's health. Breast cancer is devastating. I'm hopeful an equal number of men hear this message. Your willingness to learn about it can be a major source of support for someone you love.

The STARCARE Foundation will also team up with The Cancer Research Collaboration Foundation and Breastlink to provide mammograms to women in shelters and other under-served communities

Subsequent CARE AFFAIRS will tackle "How to get your child into college;" "Are you emotionally ready for retirement;" and "Do you have the right insurance coverage for your needs" all presented by experts in each field. Our goal is to dig deeper into your life and simplify some of the complexities. We hope it makes a difference.

We'll continue to extend our philanthropic reach to organizations that matter your life and plan for a lot of fun through it all. Happy New Year and thanks for CAREing about STARCARE.

Regards,

A handwritten signature in black ink, appearing to read 'C. Richard Hearn'.

C. Richard Hearn

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