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Dear clients and friends,

Welcome to our February newsletter, and we hope 2017 is off to a great start for you. We have had one significant change here at TFG: [Robert Wroblewski](#) who was with us part time is now full-time, and my wonderful assistant for many years, Marcela Cid, has moved on to pursue other career interests. We wish you joy and success, Marcela. You have helped many of our clients over the years, and we thank you for your good work.

In this issue, we want to further introduce Robert to you, share important commentary on the market/economy/political environment, and provide a couple helpful tips—one is to remind you that we are notaries, if you ever need something notarized (a free service), and also share a data base on Florida doctors.

Introducing Robert Wroblewski



We are excited to have Robert join us full-time. Robert is assisting David in meeting with clients, customer service, and all areas of administration. He has a strong business and financial background, and is a great addition to the firm. Here is bit of background about Robert:

Robert has been in the financial services industry for more than 10 years as a mortgage loan originator and a branch manager at Santander Bank, Investment Services at Sovereign, and TD. As a Business Development Manager...

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The markets, economy, and political environment



In the December issue of our newsletter, [we shared an article by Robert Shiller of Yale](#), a Nobel-Prize winning economist, about his CAPE Index. That stands for Cyclically Adjusted Price to Earnings ratio, and in that [article](#), he stated that the market is very highly valued by historic standards, and such high valuations are often followed by a correction. I do agree that there is a lot of risk in the market, including political risk. One of my clients shared an article with me that had a great quote: "political risk is the most difficult risk to manage, but also tends to have the least significant effect in the longer term." That is a quote from Toby Ricketts, CEO of Margetts Fund Management in the UK. By political risk I am referring to any current event that could shock the markets or any significant policy change that the market doesn't like.

I want you to benefit from the rising stock market, but if you feel that there is too much risk, we have ways of trying to counter-balance this risk. We work with money managers, for example, who will go to 100% cash or 100% government bonds in a crisis, and did so in 2008. We also have strategies such as using blue-chip, high dividend paying stocks which may perform better in a downturn and recover more quickly and still pay dividends. Please contact us if you would like more information about these managers or just to review your portfolio. We can help determine just how much of your assets are at risk and suggest strategies that may help reduce that risk.

Doctor locator and background information



We had a popular doctor in our building who recently closed his office, and relocated, but many people did not know how to find him. This sometimes happens when the patients themselves move away and lose track of an old doctor and are looking for medical records. Here is a resource in Florida: www.FLHealthSource.gov All doctors and dentists currently licensed in Florida are in this government database, and it could help you locate their offices and get their contact information. It also has background checking information and a variety of other data.

We're on the Web



Lastly, we want to remind everyone that we are on the web in a variety of ways. We have a great website with a wealth of resources including a "[Survivor's Guide](#)" which is really a financial organizer. It's free to download. We have over [60 financial education videos](#), an archive of all our [past newsletters](#), and links to [other financial professionals](#) who may be of help, and so much more. We also have a [blog](#) on our website, and we post frequently on Twitter ([@dtreece](#)) and on [Linked-in](#) and [Facebook](#). Please follow us at any of these sites...



As always, please don't hesitate to contact us if we can be of help in any way.

Best,

David

Treece Financial Group

info@davidtreece.com

9999 NE 2nd Avenue - Suite 203, Miami Shores, FL 33138

(305) 751-8855