



Harford Financial Group

Retirement Income Specialists

NEWSLETTER

FIRST QUARTER 2024

Create a Life of Meaning



Harford Financial Groups Big Announcement!

Voted Best of Harford for FOUR years in a row!

THANK YOU!



Harford Financial Group: Be Our Guest!

by Adam Freeland

Growing up, I always loved Disney movies, particularly the animated, musical ones such as *Beauty and the Beast*. (I credit my love for these movies to my mother, who was active in the theatre community; our house always had a record playing). One of the most popular *Beauty and the Beast* songs (and one of my favorites) is “Be Our Guest.” In the movie, the inanimate objects sing this song to Belle in hopes of wowing her with their overwhelming hospitality. The song was an instant hit, becoming one of Walt Disney Parks and Resorts’ most prominent and successful marketing taglines.

Hospitality has been ingrained in me since I was a child. It was just second nature to my family to make people feel welcome and valued whenever they came to our home. I was also fortunate enough to spend a good deal of quality time with my childhood hero, Uncle Mike; he worked in

the hotel industry, predominantly for Hyatt Regency and Sheraton Hotels. He taught me firsthand what hospitality looked like from a business perspective. It meant making your guests feel appreciated, valued, and respected.

When I joined Harford Financial Group eighteen years ago, the previous owners, Matt Rehak, and Paul Smeton, worked hard to embed hospitality into our culture. As Harford Financial Group grows, we remain committed to honoring and expanding upon that foundation through our team. Every member of the HFG staff dedicates their time within these walls to making everyone who comes through our door feel at home and taken care of. To work at HFG is to possess a hospitality mindset, which, at its essence, is a giving and serving mentality. In today’s day and age, such a mindset can seem quaint, but

in reality, we all desire and enjoy hospitality.

In the end, hospitality is simply a manifestation and expression of love. When you care about someone, whether a family member, a friend, or a client, you naturally go above and beyond to show that love. It’s a win-win for all. We all desire to feel like we matter and are cared for. Our team hopes you feel all this and more as you work with HFG. You will always be our guest!



Adam Freeland
President

Dedicated to life-centered financial planning through the pursuit of inner wealth.



Congratulations, Mallory and Jason!

As you may or may not know, our lovely client service lead, Mallory, has officially tied the knot! She and her husband, Jason, enjoyed an intimate fall ceremony with close friends, family, and their two pups. We wish them a lifetime of love and happiness!



There's no Place Like Home!

Associate Advisor Michael Clayton and his beautiful girlfriend, Carley, are first-time homeowners! Congratulations, you two! May your home always be filled with laughter and love.

Clients for Life: Kathy and James Bageant by Bryan Angelilli

Working with teachers and other public sector employees has laid the foundation for Harford Financial Group. Earning our client's trust is essential to establishing life-long relationships. We are honored to say that some of our clients have been with us for decades. Since joining the firm in the past year, I have had the honor of working multiple times with a couple that have been with us for twenty years.

Kathy Bageant was like any other teacher when she started her career. She loved going into the classroom daily but knew that she needed to start saving now if she wanted to retire. She did this when a financial advisor came to the school she worked at and talked to teachers about starting a 403(b) plan. Little by little, Kathy began saving without an objective or guidance from this advisor. After a while, there was a turn in the market, and Kathy's account balance dropped more than what she was comfortable with. Not feeling any control, she decided to be more proactive in saving to be financially secure in retirement. That's when she reached out to Harford Financial Group. At the time, Charlie Connolly, a retired assistant principal, now worked as an advisor at HFG. Kathy was immediately at peace, knowing her former assistant principal would now help her with investing. Having already established a repour, Kathy felt comfortable knowing that Charlie had her best interest in mind. This concept of having the client's best interest is known in the financial world as being a fiduciary. Charlie explained the various investment options to Kathy and matched them to her risk tolerance. As time passed, Charlie retired, and Adam Freeland became her advisor. Having established trust with Charlie in both the classroom and with her investments, she felt comfortable with her accounts being managed by Adam. Very quickly, Adam earned Kathy's trust. Kathy recalled to me how early on in her relationship with Adam how intelligent he was about the stock market. As with most clients who don't regularly talk about stocks and bonds, Adam patiently explained the pros and cons of different investment options now that Kathy was closer to retirement. Together, they crafted a plan that aligned with her retirement goals. Kathy was so comfortable with the advisors she had been working with at Harford Financial Group that she encouraged her husband to transfer over his 401(k) when he retired. Kathy said it best when she told me that "working with Adam has reduced my anxiety and fear of investing. I trust his advice and welcome the wealth of information and ideas he shares with us at our meetings."

We have clients that are far from retirement and others that are well into retirement. What we value most is the relationships we have established to help our clients reach their financial goals. As fiduciaries, it is our job to manage money in our client's best interest, and it is because of this role we have created life-long clients.

This testimonial is based upon an individual client experience and may not be representative of the experience of other customers and should not be considered a guarantee or indication of future performance or success.



Hospitality in the Neighborhood by Donna Freeland

Not only is hospitality a core value at our office but it is for me as well in my personal life. I live in a townhome development and over the years there have been many families that come and go. Making someone feel welcomed can be as simple as just saying hello in passing or taking the time for some small talk. When a new next-door neighbor moves in, I like to make them feel welcome by introducing myself and gifting them with baked goods and a card. I always include my name, number, and house number in the card. The gesture always brightens their day and opens the door to forming a relationship.

For this newsletter I am including a recipe for an apple coffee cake. I make it in a disposable aluminum pan and deliver it warm. It is always well received. Enjoy!



Apple Coffee Cake

Apples:

- 1 tablespoon unsalted butter
- 2 Granny Smith apples
- 2 tablespoons granulated sugar
- ½ teaspoon cinnamon

Cake:

- ¼ cup unsalted butter, melted
- ¾ cup granulated sugar
- 1 large egg
- ½ cup milk (whole, low-fat or nonfat)
- 1 ½ cups all-purpose flour
- 2 teaspoons baking powder
- ½ teaspoon salt
- 1 teaspoon cinnamon

Streusel:

- ¼ cup unsalted butter melted
- 1 cup pack brown sugar
- 2 tablespoons all-purpose flour
- 2 teaspoons cinnamon
- Optional: ½ cup of chopped pecans or walnuts

INSTRUCTIONS

1. Preheat oven to 350 degrees. With nonstick cooking spray, coat a 9-inch round or 9- inch square pan.
2. Peel, core and slice apples into small bite sized pieces.
3. Melt butter in a large skillet over medium heat. Add apples, sugar, and cinnamon. Cook for about 3-4 minutes, until the apples just start to turn opaque, but are still white. Remove from heat to cool.
4. Wisk flour, baking powder, salt, and cinnamon together in a medium bowl. Set it aside.
5. Stir ¼ cup melted butter with granulated sugar and egg in a large bowl. Stir in milk. Stir dry ingredients into wet until just combined. Pour into prepared pan.
6. Sprinkle cooled apples evenly over the top of the cake batter.
7. Make the crumb topping; using a fork stir together brown sugar, flour, cinnamon, and melted butter. Using your hands, sprinkle evenly over apples.
8. Put pan on top of cookie sheet and bake for 30-35 minutes until a toothpick comes out clean.
9. Store leftovers covered in the refrigerator for up to 4 days or freeze up to a month.

<https://www.crazyforcrust.com/best-apple-coffee-cake-recipe/>



Fairwell to Diane Kurek by Melissa Mullan

It is bittersweet to share that one of our teammates, Diane Kurek, is embarking on a new chapter in her life after dedicating an impressive 21 years to our firm. We bid farewell with immense gratitude for her invaluable contributions and unwavering dedication to our clients.

One of our former Financial Professionals, Bob Christopher, was her professor at Harford Community College. Bob saw the diligence, attention to detail, and care Diane gave her work and thought she would be a good fit for Harford Financial Group. Over the years, Diane wore many hats. Initially, she worked in Compliance and added Insurance to her duties. Her expertise in insurance products, including Medicare supplements, long-term care insurance, and life insurance, has guided countless clients toward financial security and peace of mind.

She then took on the additional role of Operations Manager, pivotal in shaping our firm's financial strategies and marketing initiatives. Diane developed our website and social media presence. Under her dynamic leadership, we have achieved Best of Harford four times, most recently in 2023.

Diane was crucial in developing our mission statement – creating lives of meaning. For Diane, family is essential to creating a life of meaning. Diane is leaving us to focus more on her family – her husband, Nathan, and sons Jake and Levi. We extend our deepest gratitude to Diane for her years of service, her unwavering commitment to excellence, and her positive impact on our firm, her coworkers whom she has trained to assume her duties and the clients she served. While her daily presence will be missed, we wish her nothing but joy, fulfillment, and success in this new phase of her life.

We look forward to continuing to serve you with the same dedication, commitment, and expertise that she exemplified throughout her career with us.

HFG Out and About!

Our team not only works hard, but they play hard, too. Our own Bryce Harrison, Eddie Simon, and Bryan Angelilli recently spent some well-deserved time off. Bryce bundled up and took on the snowy hills of Stowe, Vermont, while Eddie and Bryan drank margaritas by the pool in Mexico (no, they didn't go together!) Everyone came back relaxed with only a touch of wind/sunburn.



Hospitality at Harford Financial Group by Melissa Anne Busler

An important lesson learned from 2020 and the COVID-19 pandemic was not to take face-to-face meetings for granted. When you walk through the doors at Harford Financial Group, we desire that you feel like you are meeting with a longtime friend. We genuinely love to see our clients, and you can expect to be greeted with a smile and a warm welcome. Many come during lunch hours or from work to meet with their advisor. It truly is our pleasure to serve you with refreshments and offer snacks on our conference room tables.

Did you forget something? You will find notepads, pens, and even reading glasses in every conference room. Not only do we have one of the best candy dishes around, but we also have many free resources and fun and practical items on the table in our entryway.

Our staff is constantly thinking about you and our clients, and how to make sure, after meeting with us, you feel that you have found value in our time together and that you are more than a number. Thank you for voting us Best of Harford for the fourth year. It is because of our clients that we have achieved that great honor.

We are always open to client recommendations for future events. If there is a topic you would like to see covered in a future seminar or webinar, please reach out to Meghan Flanders at meghan@harfordfinancialgroup.com. We would love to hear from you!



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The Importance of Hospitality and What It Means to Us by Michael Clayton

Hospitality embodies creating welcoming and inclusive environments where individuals feel valued, respected, and cared for. At its core, hospitality involves anticipating and fulfilling the needs and preferences of our clients. This is something that Harford Financial Group continues to try to fulfill every day.

We believe hospitality creates welcoming environments, facilitating effective communication, collaboration, and relationship-building. One way we facilitate this communication is by ensuring that your concerns and priorities are addressed in the meeting and through regular communication. We also instill a company-wide culture prioritizing exceptional service and hospitality. We take initiative and go above and beyond to exceed customer expectations, resolving issues promptly and proactively.

Being a fiduciary and practicing hospitality are rooted in principles of trust, integrity, and putting the client's interests first. As a fiduciary, we are legally and ethically bound to act in the best interests of our clients. This duty requires the advisors at Harford Financial Group to provide unbiased advice, disclose potential conflicts of interest, and prioritize our client's financial well-being above all else. This commitment to acting in our client's best interests aligns closely with the values of hospitality, which emphasize empathy, respect, and a genuine desire to meet the needs of others.

Harford Magazine's award for Winner, Best Financial Advisor Company 2020-2022, is based on a poll of Harford Magazine's readers, results released February 28, 2023. This award is not based on investment performance.

Diversification and asset allocation strategies do not assure profit or protect against loss. Past performance is no guarantee of future results. Investing involves risk. Depending on the types of investments, there may be varying degrees of risk. Investors should be prepared to bear loss, including loss of principal.

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