Harford Financial Group
Retirement Income Specialists

NEWSLETTER

FOURTH QUARTER 2024

Create a Life of Meaning

RELATIONSHIPS

Last year we decided to go one by one through each quarterly newsletter and talk in depth about our values. Several years ago during our strategic planning meeting, we developed our mission, vision, and values. Our coach, Ken told us for the values to be a living and breathing part of what we do, my job as leader of HFG is to constantly talk about them.
For us, our values are not an exercise to go through just to put a document that collects dust. It is important that we wake up every day thinking about them and trying to live up to those values. Ken emphasized to us that it was important that each team member consistently live the values. In that vein, I constantly talk about the importance of what they mean to our organization and how we treat our clients, each other, and our valued partners. I have internalized them and emotionally they mean so much to me.

As many of you know, the values are Teamwork with HEART. We constantly credit Paul with coming up with the acronym. The values are Teamwork, Hospitality, Expertise, Adaptability, Relationships, and Trust. We have gone through Teamwork, Hospitality, Expertise, and Adaptability. Now, it is relationships. As I sit here at this keyboard, I could really write a book about relationships. By the way, I have made a commitment to writing a book and now starting to work on that. I am telling you that so you hold me accountable. Looking forward to sharing that with you in the future. I have been talking and dreaming about it for years and guess what it is time to take action.

Any how, back to relationships! I guess I will try to keep it to three things so we can fit it into the newsletter. What are the 3 things for relationships?:

(1) As a student of retirement and our core business with holistic wealth management is retirement income planning, I study a lot about retirement financially. But in the 18 years I have been doing this, I also love studying the psychological, social, emotional, health, and other aspects of retirement. I love it and consume it. Last year, I read Marissa Franco's book, Platonic and had an amazing insight. Dr. Franco found that even more important than health, fitness, or financial well-being, the #1 factor in satisfaction and happiness in retirement was the quality of relationships in retirement. We are meant to have deep and tight social and emotional bonds. I have observed and found the happiest people not only have great relationships with their spouses and significant others and family but also have strong relationships within their community. The happiest have multiple connections that include faith communities, common interest, volunteer, former work colleagues, sports, and just socially oriented groups. The more and varied connections one has, the more fulfilling. Additionally, it is important to continue cultivate relationships particularly with younger folks as we age.

(2) The key to business is all about relationships. Dr. Stephen Covey who wrote the Seven Habits of Highly Successful People talked a lot about the most crucial aspect about relationships is trust. We have found there are two main components in trust. First is the one that we most associate with trust. Are you honest, ethical, and follow through with your promises? Matt Rehak and Paul Smeton has original owners of HFG made this their cornerstone. As I have told you before, Matt told me when he recruited me, Do what is right for people in short term and long-term and do not cut corners. All it takes is one time and you lose credibility." The other part of trust is about being competent in what you do. You have to know that the people with whom you do their business can do the thing you hired them to do. For us that is why our value of expertise is so closely aligned to relationships. You have to know we can back it up. We work continuously to be a world class business and holistic wealth management firm. Our professionals are continually learning and developing expertise in the 5 pillars of financial planning: retirement income planning and cash follow management, tax management, asset management, estate planning, and asset protection (insurance planning). Many of you have commented the dramatic changes and improvements we have made particularly with tax management and applying the bucket planning approach to retirement income planning and asset management.

(3) Relationships are about being there during the good times and the bad times. My cousin, Megan was tragically killed in automobile accident in her 20's as she was working on her master's in hospital administration. My Aunt Fran, her mom, and a person who was instrumental in my development particularly with encouraging me in my education told me, "Adam we have to enjoy and relish the good times because we never know when the bad times are coming". That has resonated with me. We so love celebrating all the wonderful moments in your life and being a part of your team we are so happy for you whether it be weddings, birth of grandchildren, fulfilling bucket list items like traveling, financial windfalls, and so many other things. It brings us joy to see your joy. But it is also important to be there during the tough times like passing of loved ones, divorces, and other hardships. Recently, I had conversation with a client about her frustrations in career and family. I am so honored when people trust us enough to show us the not so perfect part of their lives and show the vulnerability. Having deep meaningful relationships is so fulfilling compared to a lot of superficial ones.

Relationships are the glue and key to life and business. With all the advances in technology, it certainly can enhance that but also can present challenges as every knows. One quote I like is, "The main thing is to keep the main thing the main thing." Relationships is one of those main things. For us it encapsulates being their emotionally for people and also bringing expertise and professionalism to do the things people need us to do.

Adam Freeland
President

RETIREMENT SPOTLIGHT

We are overjoyed every time we hear that a client is living their best life whether it be in retirement or preparing for the next chapter. Our dear clients, Joan and Rick Sharesky, Mark Neibur, and Cookie Hastings were generous enough to share their retirement experiences and perspectives with the team.

Rick and Joan Sharesky

Continuing with other examples of life centered financial planning and living a life of meaning and purpose, Rick and Joan Sharesky are more folks who show us what a great retirement can look like.

We have observed that the happiest folks we interface with in retirement have some form of giving, serving and volunteering in retirement and Joan and Rick are no different. When Rick retired after his long career, he looked around for various groups and ultimately chose the Lion's Club. "I really felt comfortable with the people and their commitment to serving our community in Harford County", Rick comments. Rick has used his professional management and engineering skills in a variety of projects with the Lion's Club. He has really become involved in what is becoming annual event in downtown Bel Air with the soap box derby. Many organizations create soap box cars modeled after cars created in 50's and 60's and race them through downtown Bel Air. "We thought we would bring something nostalgic and fun while doing something that could raise funds for worthwhile causes", says Rick.

Joan felt her calling with working at the Epicenter in Edgewood founded by Mountain Church. The Epicenter has variety of youth, health, life skills and recovery programs designed to help communities in our area. Joan has gotten involved at the food pantry in Edgewood that collects and serves food to individuals and families in need. Joan comments, "We can take so much for granted in our life and this is a reminder not to do that. No one should be hungry and Epicenter provides much needed meals".

Additionally, Joan and Rick fill up their time managing multiple investment real estate properties. Drawing on Joan's career in real estate has been extremely beneficial in this. Furthermore, they love playing golf together and traveling together. "We have seen several of the PGA majors which are amazing events" says Rick. "We really want to see the Ryder Cup that pits the United States versus Europe." Finally, they are excited to be able to celebrate with their daughter Lena and her husband Zane with a trip to Australia. They missed being able to celebrate Lena's birthday due to Covid and are excited to spend time with them. "We love Lena so much and really enjoy doing things with her and Zane", Joan says as she smiles.

It just fills our heart up to see Joan and Rick be so happy and have a wonderful retirement that is full of service and fun.

Mark Neibuhr

Over the years, Mark's career spanned several states, but it started and ended in Maryland. Mark attended Control Data Institute out of Catonsville Community College, receiving a certificate in Programming and Operations. Mark's roles throughout his career have included Computer Operator, managing a computer room, Senior Scheduler on a mainframe, Manager of a Scheduling Department, and IT Specialist. He has worked in Virginia, New York, Delaware, New Jersey, Las Vegas, and Tennessee, with Smelkinson Brothers, Blue Cross Blue Shield, SCM Chemicals, Citibank, and finally, IBM, where Mark will retire in early 2025.

In Mark's over 25-year career with IBM, a standout moment was converting the New York Stock Exchange's automated computer system, SIAC, to IBM's back-scheduling software. Mark worked with the SEC Commissioner during this two-year project. He would travel to New York, leaving his family on Monday mornings and returning on Fridays. His extended stay at the Hilton made him a lifetime diamond member!

Mark's advice to someone approaching retirement is "planning, planning, planning." Not just planning but personalized planning. There are many online resources, which is nice, but Mark stresses the importance of talking to someone with a reputable financial company like Harford Financial Group.

Mark and his wife, Deanne, have a February cruise to the Caribbean planned where family will join them, including their daughter, Kristine, and her children Abby, 8, and Oliver, 5, and their son, Stephen, his wife Tabitha, and their children Cody, 8, Calvin, 6, and Conner, 4. Mark and Deanne love to travel and create memories with family. They are blessed to have their kids and grandkids nearby and are regulars at their grandkid's soccer and football games. The athletic gene runs deep in the Neibuhr family – Mark is looking forward to improving his Pickle Ball game through a Churchville Rec Center course and is considering golf lessons in retirement.

A perfect day in retirement for Mark would involve greeting the day with a cup of coffee on the porch at his beach house, walking the neighborhood to the nearby fishing pier, enjoying the wildlife around the pond, and then spending some time at the pool and the beach, being present and enjoying the sunshine. He would then end the day with a cocktail at Harpoon Hannah's.

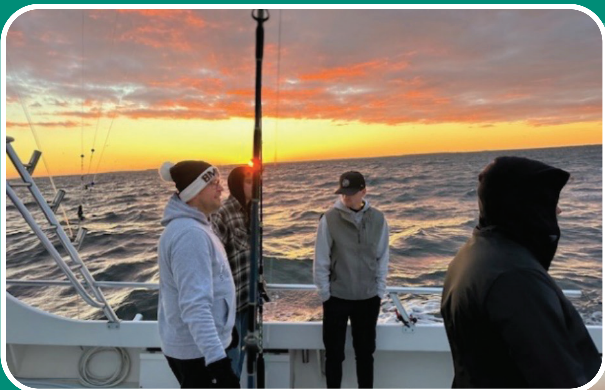
The thing Mark will miss most about work is his team. He has a good team, and there is a lot of camaraderie – they worked hard and played hard, too.

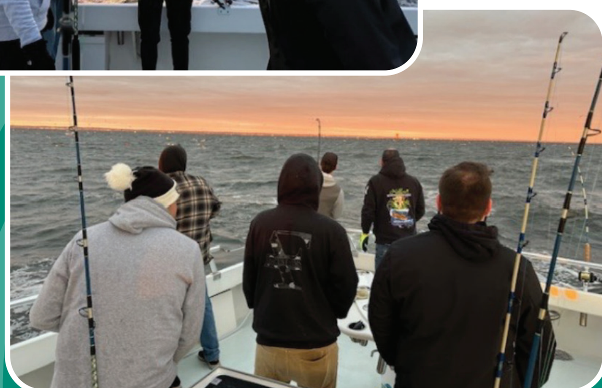
Cookie Hastings

There is never a dull moment with Cooky Hastings and her women's groups. They are always looking for a reason to get together and have fun, whether it be birthdays, holidays, or simply lunch on Monday. Cooky is part of multiple groups that she helped create - JUGS (Just Us Gals), PALS (Pretty Awesome Ladies), GALS (Gals Are Loyal Souls), FAB FOUR, and her New Windsor School friends. Some of these relationships Cooky has maintained since she was 5 years old, others from teaching in Harford County, and many were born from going to the Senior Center. There are so many activities and opportunities to meet new people at Senior Centers.

We encourage everyone to make their relationships a priority in life. "It keeps you alive. It keeps you happy. You can make everyday fun," says Cooky. When asked about the secret to maintaining such great relationships, Cooky responded, "Be positive, laugh a lot and just have fun!"

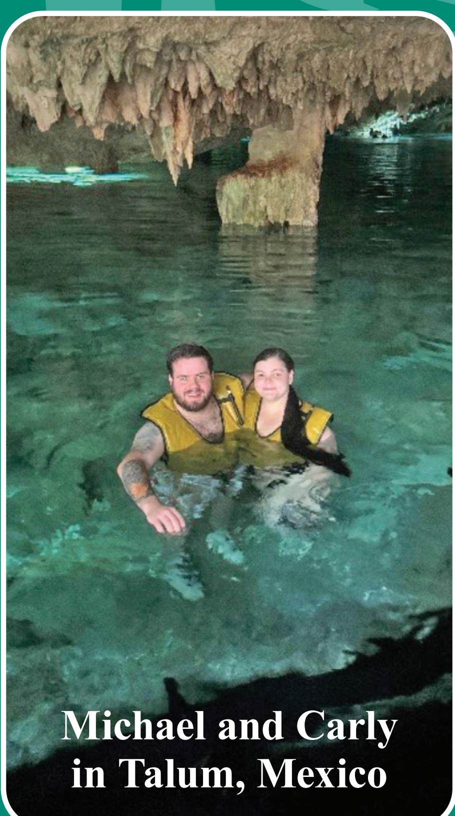
HFG Out and About





Building bonds on the water

Erik, Bryan, John, Michael, Bryce, Eddie and even our very missed intern Elie chartered a fishing boat together out of Rosehaven, MD. They had a memorable day on the water, building relationships outside of the office. The outing provided a relaxed setting for team bonding, allowing colleagues to connect and enjoy each other's company in a unique setting.



Michael and Carly in Talum, Mexico

Relationships that span generations and change lives

Edward Simon had always felt a deep connection to his childhood home, a place filled with memories of family gatherings, laughter, and growth. When it came time to sell, he knew he wanted the house to go to someone who would appreciate it as much as he and his family had over the years. His long-standing professional relationship with Mallory Eneix made her an obvious choice as a potential buyer. He hoped that this deal could work out, not only for the financial benefits but because he trusted Mallory would respect and care for the house, continuing its legacy as a home filled with warmth and life. Mallory and her husband Jason are settled into the house and have been able to make it their own.

Cullen and Taylor – two of Kim's furbabies

Meghan with Remi and Jed

Eddie Meredith with Gunnar

Jen's cat Hammy snuggling on the couch

Louie Simon, Ed's new addition to his family

Sherman and Sheay Mallory's sweet Bulldogs

Bryan with his loyal pup Cain

Cameron and his cat Tiger

Remember Michael's cat Rebel? He has gotten so big!

Erica and her sister Monica with their dogs, Milo and Penny

Donna recently began volunteering at Luna's House, where she has been dedicating her time to caring for adoptable dogs. This new endeavor has brought her immense joy and fulfillment, as she helps these pups find loving homes while also forming strong, rewarding relationships with them. Her passion for animal welfare has made volunteering at Luna's House a truly enriching hobby.

HFG Celebrations!

HFG celebrated Halloween with some fun team spirit!

Some of the team dressed in a "Price is Right" theme while others branched off in their own amazing cosutmes.

Honoring our Veterans

Harford Financial Group celebrated Veteran's Day by hosting a heartfelt luncheon to honor and recognize the service of veterans in the community. The event featured a patriotic atmosphere, and a chance for employees and Veteran's to connect and share their stories of service.

TEAM-BUILDING

This fall, the team at Harford Financial Group came together for a fun and meaningful team-building event. It was a wonderful opportunity to strengthen our relationships, collaborate outside of the office, and celebrate the strong bonds that make our team so special. The day was filled with laughter, teamwork, and shared experiences, reinforcing the spirit of unity and camaraderie that drives our success.

10 YEARS

This quarter we celebrated a remarkable 10-year milestone as Adam Freeland marked a decade of ownership at Harford Financial Group! Over the past ten years, Adam has led the company with vision, integrity, and a commitment to excellence, driving its growth and success. We're excited to honor his leadership and the entire team's achievements at this special anniversary celebration. Here's too many more years of prosperity ahead!

5 YEARS

We are excited to celebrate Michael Clayton's 5-year anniversary with us! Over the past five years, Michael has been an invaluable member of our team, consistently demonstrating dedication, expertise, and a positive attitude that inspires everyone around him. We are grateful for his contributions and look forward to many more years of success together! He is a builder of relationships which is what makes him so successful.

Building Stronger Bonds: Nurturing Successful Relationships with Business Partners

A Trip to Fort Wayne: Insights from Industry Experts

Earlier this quarter, I had the privilege of visiting Fort Wayne, Indiana, to meet with our valued partners at Ash Brokerage. As specialists in all thing's insurance, Ash plays a vital role in helping us provide clients with tailored solutions to protect and grow their wealth. This trip offered a chance to deepen our partnership and gain insights from some of the top minds in the retirement planning industry.

The training featured presentations from renowned industry experts Curtis Cloak, Tom Hegna, David Macchia, and Mark Pace, each bringing a unique perspective to the table. Curtis Cloak highlighted the significant role income annuities play in providing a reliable stream of income during retirement—a theme echoed by Tom Hegna, who also emphasized the importance of creating financial security that lasts a lifetime.

David Macchia took a forward-thinking approach, exploring the impact of artificial intelligence on the financial industry. From improving client experiences to enhancing decision-making, AI is reshaping how we approach retirement planning.

Mark Pace delivered a compelling discussion on longevity, a critical topic as people continue to live longer than they might expect. His insights underscored the importance of planning for extended lifespans to ensure that clients don't outlive their resources.

The event reinforced the importance of holistic financial planning and staying ahead of industry trends to serve our clients better. With Ash Brokerage's expertise and the insights gained from these leaders, we are well-equipped to navigate the complexities of retirement planning and help our clients achieve their financial goals.

It was an inspiring experience, and I look forward to sharing more of these strategies with you as we continue to plan for your financial future.

Bryce and Pacific Life

Bryce had the pleasure of visiting Huntington Beach, California, to attend a special event hosted by Pacific Life. The gathering focused on learning more about innovative income strategies and how Harford Financial Group can assist in empowering both individuals and business partners with comprehensive financial solutions.

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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836 South Main Street • Suite 105
Bel Air, MD 21014
410-838-2992
www.HarfordFinancialGroup.com