



**Harford Financial Group**

*Retirement Income Specialists*

# NEWSLETTER

**FOURTH QUARTER 2023**

Create a Life of Meaning

## Teamwork: The Key to a Winning Organization

By Adam Freeland

Many of Harford Financial Group's clients and team members are from Maryland or have Maryland ties. So, just like many of you, I was overjoyed to see the Orioles win one hundred games and make the playoffs. As of this writing, the Ravens are 6-2, making a push for the playoffs. In sports, the essence of success is not an individual player but a team. No one wins a championship by themselves. Success is reached only through the joint efforts of the players, the coach, the trainers, the grounds crew, and so much more.

At Harford Financial Group, we believe in the value of teamwork; it is such an essential concept to our firm that we decided it was only appropriate to end our 2023 year with a newsletter dedicated to its significance.

As I sit and write this article, three thoughts come to mind:

(1) First and foremost, we at HFG love being a part of your team. We genuinely love our clients and are grateful that you have chosen us to work alongside you. We build our most successful client relationships through collaboration and teamwork. You likely have heard us say, "You are in charge. You are the Chief Executive Officer (CEO) of your family life." To expand on that analogy, that would make your HFG team the Chief Financial Officer (CFO) of your financial life. With your support and collaboration,

we can aid in the five pillars of financial planning: retirement income/cash flow, tax management, investment management, protection (insurance), and estate planning.

(2) Nothing great is ever achieved with a few superstars. More often than not, it is the overall effort of a team that leads to success. At Harford Financial Group, we recognize that to succeed on your behalf, we must work as a team that stretches far beyond the lead advisors' efforts. Our team, and therefore your team, comprises lead advisors and second chair advisors in training, client services, administration, and business operations. Each of these departments plays a vital role in the organization's overall health. Fostering such a model provides our clients with a variety of experts. For instance, our client service team has far better expertise in coordinating distributions than our advisory team. On the flip side, our advisory team offers expertise in areas such as tax management, insurance product suitability, and investment recommendations.

(3) Teamwork transcends beyond our organization to the partners we team with. HFG recognized long ago that our external partners can provide areas of expertise that allow us to excel in the areas in which we specialize. For example, we partner with fantastic business operations companies that

provide information technology support, accounting services, estate planning recommendations, training curriculum, and building management guidance (to name a few). We know these are not areas in which we are experts, so it's only suitable for us to team with those who are. Doing so allows us to become stronger members of your team.

Teamwork is the key to a winning organization and personal success; to team with others is to be part of a collaborative, rich think-tank bursting with ideas, camaraderie, and support. I thrive on being part of a team and am grateful to stand alongside a team such as Harford Financial Group. We all continue to be proud of the forty years of teamwork between clients, staff members, and partners. Thank you for being part of our team.



*Adam Freeland*

**Adam Freeland**  
President



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



## Reflections of my First Spartan Race

By Michael Clayton

On September 17th, Bryan and I ran a Spartan 5k. In doing this, we faced challenging obstacles on an off-road trail course featuring water and mud. We had to climb walls and ropes, crawl under barbed wire, traverse monkey bars, throw spears, and (for me at least) run penalty laps for failed obstacles. What I was least prepared for was the various gradients, from gentle slopes to steep hills throughout the 5k. The race not only challenged me physically but also my mental toughness. It tested my determination and ability to push through pain and fatigue. Throughout the race, Bryan was remarkable and offered support despite me slowing him down. Thanks, Bryan, for being a great teammate.

## It Takes a Village...

By Kelly Landers



If a child needs a village of people to support and care for them as they grow, HFG is a beautiful "village" of its own. Coming up on two years, I'm grateful to be a part of this.

As a parent, I truly understand the value of my "villages" after living through the pandemic. It was a chaotic time for all; this included losing my job, being thrown into homeschooling my children, and the stress of job hunting while many companies had been shut down, leaving

limited employment opportunities. Desperate to get back to work and help support my family, I jumped into the large corporate environment, agreeing to the first opportunity that was offered to me. Unfortunately, it wasn't the right place for me, so I tried again. And again. And again. Exhausted from the runaround and endless applications, I finally put myself out there in a local Facebook group, hoping to get back into the familiar world of small business or non-profits. Then, Harford Financial Group responded to my post.

After the instability of the past few years, I'm happy to be back in a "village" where I'm treated as a person rather than a corporate number. The team here truly

is a wonderful group to work with. I see it every day when clients leave the office with smiles on their faces, when coworkers joke with each other in the hallways and are always jumping in to help if another coworker has an emergency. I enjoy the icebreaker Question of the Week at our weekly staff meetings and the discussion of something positive that happened over the weekend every Monday morning. I appreciate that there is no fear in asking questions, especially as we continue to grow, even if uncertainty lies ahead.

I know there are many reasons why we've won Best of Harford 3 years running, but having a positive and genuine team to work with is the primary reason why I choose to be here.



## Bench and Barbeque: Harford Family House Event at Snap Fitness

By John Sieracki

As some of you may know, Bryan, a new team member, is a BBQ competition enthusiast. I was more than surprised when he let me know that he is the proud owner of seven grills/smokers that he uses when competing in Saint Louis-style barbeque competitions. I was even more surprised when he asked me to tag along with him to the Snap Fitness Bench and BBQ event. Snap Fitness has started an annual competition consisting of a bench press competition and a BBQ rib cook-off. I would not have been surprised if Bryan had entered us into both the rib competition and the bench press competition, but I was delighted to hear that we were only entered into the rib cook-off portion instead.



We arrived at the parking lot of Snap Fitness at around 8 AM on the morning of the competition, where Bryan unloaded one of his many smoking vessels from his BBQ trailer. We then spent the next few hours tending to the fire in the bottom of the smoker, squaring up ribs, seasoning ribs, and building BBQ boxes. Before the event, Bryan told me that my main job would be to build the competition style BBQ box while he was putting the finishing touches on the ribs. I had never built a BBQ box before and quickly learned that it would require more Kale than I could have imagined possible.

We ended up coming in second place overall at the competition. We were technically tied for first place; the final score was decided by taste. Overall, it was a great experience and a lovely way to spend a Saturday morning. I must have done at least an okay job at building the BBQ box, because Bryan invited me to come with him later to compete in the Maryland BBQ bash where his ribs placed 6th overall.



# Client Spotlight: John Kindley, The Heart of a Team

By Adam Freeland

It seemed only fitting to highlight our client, John Kindley, in our final newsletter for 2023, as he has embedded the notion of a team into his heart. What fascinates me about John is how much he values the importance of a team in everything he does.

John credits his initial love for teamwork to growing up in Anne Arundel County, where he played multiple sports. That streak eventually landed him at Frostburg State, where he played football. In September 2023, John and his team, the Gigantes, competed in the Senior Softball United States Association (SSUSA) World Championships in Las Vegas in the over-forty division. Twenty-eight teams competed in the division, and John's team won seven games, leading them to victory and winning the World Championship in a competitive division. The Gigantes have proven to be one of the best teams on the East Coast and the country. John had been battling knee injuries for several years, but his competitive streak and loyalty to his team aided in the



success of his recovery. "I love my team and the guys on it. I worked hard in my rehab to get back on the field and help them out," said John.

However, even with such an impressive competitive sports background, John will tell you that his most influential team is his family. He married his high school and college sweetheart, Jen, and they raised two wonderful children, Allison and Adam. In 2021, the unthinkable happened, and Jen tragically passed away. "She was the rock not only of our family but also

supported our extended family and community," says John. Jen was a Harford County Public Schools teacher and transitioned to Redeemer Christian School. "Kids were her life," says John. "Jen believed in encouraging and supporting Allison and Adam, her family, community, and her students."

At the time of Jen's passing, Allison was a freshman at Flagler College in Florida, and Adam was a freshman at Bel Air High School. John shared how monumental it was that he and his children could come together as a family-driven team during such an unimaginable time. He told us, "I do not know what I would have done without the support of our family as we struggled with our grief. Allison and Adam were so strong, and we have supported one another through the good and bad days. Their well-being is my most important focus, and knowing they are loved is my number one priority. Family is everything." John's team, the Gigantes, continues to support him and provide encouragement, love, and unbreakable bonds. In short, they take the term "team" to a whole new level. John says, "Those guys were unbelievable and are crucial to my life."

Thank you, John, for sharing your story and teaching us that a team can exist on and off the field. You remain an inspiration to the HFG staff, not only on a professional level but on a personal one. We will always be on your team.



## Recipe Corner by Donna Freeland

It takes teamwork to make a potluck successful. Potluck meals provide an opportunity for everyone to contribute regardless of their cooking skills. Sharing a meal together is another way for team members to get to know each other on a more personal level, promotes a sense of belonging within the team, and provides a break from routine while enjoying good food.

Some tips for planning a successful potluck include giving ample notice of the date and being specific about what food categories are needed. A sign-up sheet is a great way for everyone to communicate what they will contribute. Remember to include items like plates, napkins, cups, utensils and beverages.

Many times, I have organized a "taco theme" potluck and it is always a hit. There are so many options of toppings and sides that do not require any time in the kitchen. Here is a quick and easy recipe for the main dish. Enjoy!

## Shredded Taco Chicken

### INGREDIENTS

- 3 lbs. boneless skinless chicken breast
- 2 - 8-ounce packets of Frontera Taco Seasoning Sauce (there are varieties for ground beef, chicken, and veggie) They all work well. For added flavor, I add 1 envelope of dry taco seasoning mix to veggie variety.

### INSTRUCTIONS

- Place chicken breast in crockpot.
- Pour sauce over chicken and set on low for 6-8 hours.
- Remove chicken to cutting board and shred it using two forks.
- Add the chicken back to the sauce and mix well.
- Serve in tortillas, taco shells, over rice, salad or beans and add your favorite toppings.



**Our HFG team was thrilled with the record turnout at this year's annual Veterans Day celebration and Pie Day giveaway!**

## Everyone's Team

By Bryan Angelilli

A team can form through the work of a community coming together to help those struggling for things we may take for granted. This team can come in the form of a church, charity, or the selfless goodwill of a man and his wife. In a culture where we are told only to live once and get what's ours, meeting someone who doesn't make it all about themselves is refreshing. To meet someone who continually finds a way to pour into others without considering how the situation could benefit them. Recently, I walked into a client meeting and had the pleasure of meeting such a person.

For this client, he and his sisters learned to give back to others from their parents and through church as children. Family and faith instilled the simple truth that giving is often better than receiving. After getting married, he and his wife joined a church in Aberdeen, MD, and quickly got involved in their FISH (Friends in Serving Humanity) program. This volunteer group met monthly to deliver food to individuals and families in the Aberdeen and Havre de Grace area. As much as my client and his wife knew where their next meal came from, they also knew not everyone had this simple luxury. Families in the surrounding community had to decide between paying the water bill or putting food on the table. Parents had to send their children to school hungry because there was nothing for breakfast that day.

By 2003, my client had moved to Bel Air and found a new church to attend. Remembering that simple tenant they learned as children, the couple dove into an outreach group preparing meals for the less fortunate in the Belcamp area. Once a month, they made poppyseed chicken over rice with peas and applesauce for the residents and staff at the facility. Afterward, they would prepare lunches for everyone the following day. Their selfless efforts continued until the COVID-19 pandemic closed the shelter. With the residents dispersed to motels in the area, it would have been easy for my client to stop and walk away. Not to be deterred, and knowing these individuals still needed help, he started purchasing vouchers from the local grocery store so residents could buy the things they needed. As the pandemic subsided and residents could move back to the shelter, my client continued to call and ask what supplies they needed and went and got them. Not being as hands-on with the residents anymore, he continues to make monthly donations to help people get back on their feet.

I want to challenge everyone, myself included, to step up when an opportunity presents itself. The next time you can help, stop, and take that intentional act to pour into someone else. Appoint yourself as a member of that person's team and do what you can to give them the win they need. It doesn't have to be money; it can be your time and attention. It can be a kind word to someone at work or in public. We never know how our actions affect others.

I would like to personally thank this client for sharing his story with me. He and his wife's humble acts of kindness have created countless teams built of heart and compassion. I can't think of a better team to root for.

**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 Diane Kurek at [diane@harfordfinancialgroup.com](mailto:diane@harfordfinancialgroup.com). We would love to hear from you!**



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