



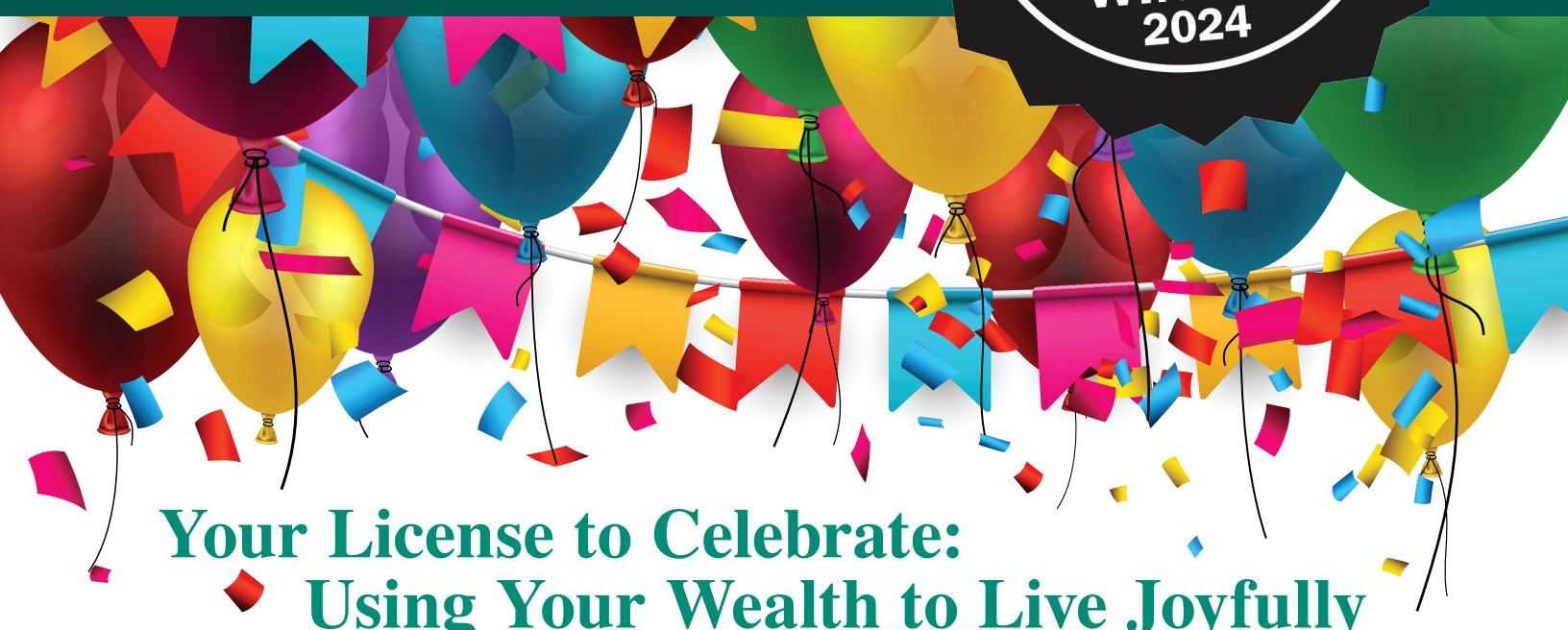
**Harford Financial Group**

*Retirement Income Specialists*

# NEWSLETTER

SECOND QUARTER 2025

Create a Life of Meaning



## Your License to Celebrate: Using Your Wealth to Live Joyfully

By the time you read this, we should be in the middle of summer, celebration season. Donna and I have attended several weddings, birthday parties already and with plenty more opportunities to get together and celebrate.

All these joyful events have reminded me of something that continues to amaze me: I work with financially successful people who were excellent at accumulating wealth but struggle with enjoying it. They saved diligently, made smart investments, built substantial nest eggs – then feel guilty about spending any of it.

Even though our core service is holistic wealth management – helping you create reliable retirement income and manage your investments, insurance, estate planning, and taxes – Harford Financial Group has a deeper why. Our goal is to help you live a life of meaning and purpose, filled with joy. We believe in life centered financial planning: Money is certainly important and we all must master it and have a game plan, but it is just a tool for you.

After 19 years doing this, I've learned that a crucial part of that life centered planning is celebration itself. I've realized that postponing joy is one of the biggest financial planning mistakes people make – and it has nothing to do with money.

So why do smart, successful people struggle with this? Here's what I've discovered through years of working with clients like you.

First, I'm reading a book about business transitions, and the author references "The Top Five Regrets of the Dying." The biggest regret? I wish that I had let myself be happier. This is at the core of celebration – allowing ourselves to feel joy in both the little and big wins and realizing we've had more wins than losses.

Second, my cousin Megan was tragically killed in an automobile accident in 2006 when she was 24.

My Aunt Fran, who was a major person in my life and most responsible for me going to college, emphasized to me that you have to celebrate throughout your life because we all are going to endure hardships and difficulties. The celebrations help sustain us during those tough times.

Third, many of our clients feel uncomfortable spending the money they have accumulated. The reasons are varied – fear of running out of money, wanting to leave financial legacy, or fears picked up from their parents. Whatever it is, we help clients feel comfortable that together we have helped them create a plan that makes them what I call have a "license to spend."

I want my clients to celebrate and do the things they want to do. I want them to travel. Do bucket list items. Help their family. Create memories with kids and grandkids. I love Denis Waitley and his maxim, "It is more important what you leave in your kids than what you leave to your kids." We all need to celebrate those loving relationships in our life and feel comfortable we can spend without putting us in peril.

That's the real purpose behind what we do – not just protecting your money but giving you the confidence to use it for what matters most. With all that in mind, please celebrate and enjoy your life! Our biggest celebration this year was the birth of Mallory's son, Connor. Mallory and her husband, Jason, have been working so hard for so long and the birth of Connor was the best news we heard!

Take care and we love you!



*Adam Freeland*

**Adam Freeland**  
*President*



### OUR VERY OWN HFG GRADUATES!

This quarter, we're thrilled to celebrate some big accomplishments within the Harford Financial Group family – three of our team members have loved ones graduating! These milestones remind us of the power of perseverance and the joy of new beginnings. Congratulations to all the graduates!



**Melissa Mullan's son Toby Mullan**  
Toby Mullan, a Havre de Grace High School graduate, excelled in the Information Oracle Technology Academy, Robotics Club, and percussion across multiple bands. This fall, he joins Embry-Riddle Aeronautical University's Honors Program as an Aerospace Engineering student, focusing on jet propulsion. He seeks to advance propulsion technology for cost-effective, efficient, and eco-friendly aircraft power.

**Melissa Anne's son Joshua Busler**  
Joshua Busler graduated from Fallston High School and will be attending Harford Community College in the fall.



**Ed Simon's Nephew Colin Dang**  
Colin Dang graduated from Steven Decatur High School. He will be attending UNC Wilmington in the Fall.

### GRADUATION SPOTLIGHTS!

We're also excited to recognize the incredible achievements of our clients' graduates – congratulations to each of you on reaching this exciting milestone!

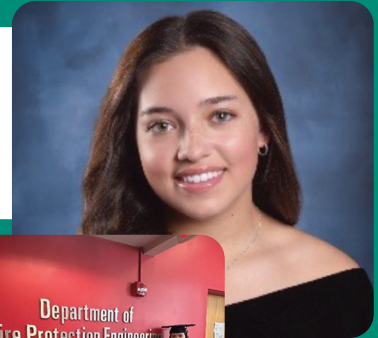


**Brady Strieb** graduated with his Bachelor of Science degree in Exercise Science last week. He is in an accelerated program where he will graduate in two years with his Doctor of Physical Therapy(DPT) and the undergrad degree was step one.



**Benjamin Nagy** is completing his high school education at Mount Hebron High School in Ellicott City, Maryland, with an impressive 3.8 GPA. Following in his brother's footsteps, who will be a senior in Mechanical Engineering next year, Ben is enrolled at the University of Maryland this fall. Aspiring to pursue Aerospace Engineering, a field in which his father works, Ben is set to continue a family tradition in engineering

**Rebecca Martz** is graduating from Phoenixville Area High School and will attend the University of Pittsburgh in the Pre-Occupational Therapy OTD Program. She's on track to earn her Doctorate in Occupational Therapy in six years.



**Mikey Greco** graduated from Havre de Grace High School in Information Technology Oracle Academy, their magnet program. In the Fall he plans to attend High Point University in NC majoring in Computer Science and minoring in Music



**Taylor Marcin** graduated with a degree in Fire Protection Engineering from the A. James Clark School of Engineering at the University of Maryland, College Park. We are so proud of her dedication to four years of grueling schoolwork and a little fun.



**Eleanor Montague** is a member of the French and National Honor Societies. She will study Public Policy at Trinity College and received a Harford County Environmental Scholarship.

**Andie Montague** is in the Spanish and National Honor Societies. She will attend the University of Delaware this fall as an undecided major.  
(Pictured with their Mom Meghan and sister Ruth)



**Jacob** began his career in finance with his internship at Harford Financial Group, where he gained foundational experience in the industry. On May 17, 2025, Jacob graduated Cum Laude from Loyola University Maryland with a Bachelor of Science Degree in Finance and a minor in Marketing. Jacob is now advancing his career in the field of financial planning and portfolio management, where he aims to apply his skills and education to help clients achieve their financial goals.



## CLIENT SPOTLIGHT

### Stuart Goemmer

I've been an engineer at The Johns Hopkins University Applied Physics Laboratory (JHU/APL) in Laurel for 42 years witnessing tremendous growth. I was first exposed to engineering at Baltimore Polytechnic Institute, which is a long respected, magnet high school with a rigorous STEM curriculum, and was drawn to electrical engineering by my fascination with electricity and magnetism. I completed the advanced college preparatory curriculum, and with my friends went to Virginia Tech, which allowed us to enroll as sophomores. I chose the Cooperative Education Program to help pay for college tuition and worked on an airport landing system at the Bendix Communications Division in Towson. I earned my B.S. Electrical Engineering magna cum laude where I focused on digital design and antenna theory.

I then joined JHU/APL which is the largest University Affiliated Research Center in the United States providing U.S. government agencies with expertise in specialized fields to support national priorities and technology development programs. I began my career working on submarines designing, fabricating, coding, and testing operator consoles and computer and antenna interfaces as well as calibrated, installed, and tested sensors. I earned my M.S. Electrical Engineering at Johns Hopkins soon after I started.

My responsibilities grew over time leading me to become a principal engineer, traveling frequently to oversee multiple field operations for large complex submarine systems involving coordination of Navy commands, shipyards, subcontractors, divers, and JHU/APL staff while earning various leadership awards. I helped train Navy personnel in operations and maintenance and planned and led successful sea tests. One of these systems was used for Arctic seafloor geophysical mapping resulting in my involvement in Arctic research. Later I worked on projects developing sensor system concepts and hardware, which included publications and patents, for unmanned aerial and underwater vehicles.

During the last 15+ years of my career, I've been in program management. I led assessments of systems and capabilities, research in a broad spectrum of technologies, and design, fabrication, deployment, and evaluation of Navy systems which included generation of proposals and plans, staffing, subcontracts, quality management, mentoring, reporting, finances, and business strategy development.

JHU/APL's mission is to make critical contributions to critical challenges, and I believe I was an important part of that over my career. I've always enjoyed my work but was feeling the pull to begin a new chapter especially with the worsening traffic of a long commute. In January I transitioned to part time and will retire this summer but consult occasionally. Unfortunately, my retirement will be bittersweet as I feel excited about the possibilities that lie ahead, but I am so sad that I'll be embarking on this journey without my beloved wife, Susan, of 31 years who recently passed away. She had a beautiful soul and is missed dearly. There will be more time for reading, gardening, and other hobbies as well as courses, Bible study, and church activities. I've always enjoyed learning and growing and know these will continue in retirement. Also, I want to spend more time with our two sons. We adopted them from Guatemala, which was an adventure. I've been involved in scouting since our boys joined and ultimately became Eagle Scouts. Currently, I'm the troop service coordinator and a STEM merit badge counselor and plan to look for other opportunities to help my community which I feel called to do. I've often told our sons one doesn't need drugs or alcohol to get high, but can get high on helping others. Lastly, I'd be remiss if I didn't thank Adam and the extraordinary HFG team for handling my retirement and the financial tasks associated with Susan's passing. I have complete trust in their financial acumen allowing me to focus on realizing my hopes and dreams.



# CLIENT SPOTLIGHT

## Cindy Lotz

### By: Melissa Mullan

There are some careers that touch many lives and leave a lasting impact. This is certainly true for those who dedicate themselves to education. For 48 years, Cindy Lotz has not only embraced the role of an educator but has devoted her expertise and compassion to guiding special education students, ensuring that every child – regardless of challenges – has the opportunity to learn, grow, and thrive.

The seed that would eventually flourish into Cindy’s career was planted by her father at the family dinner table when she was around 13. Cindy, whose babysitting services were in such high demand that families were lining up to get a slot on her calendar, expressed to her father that she would like to have a career working with children. Her father explained that there are children who need more help, and then and there, she decided she would work with those children and never wavered from this path. Not surprisingly, when I asked Cindy what she is most proud of, she said her determination, her perseverance to stick it out, as well as her flexibility and endurance. When things get tough, you stick it out; find a way to make it work. She feels she learned this from her mother and her father. These attributes helped Cindy not only in the classroom setting, teaching special learners, but also in the community, forging partnerships with community members for work-based learning.

Cindy started her career in the classroom. Her student teaching experience was not typical as she initially worked with students in a male youth correctional facility and then in an open elementary school with no walls. Following her student teaching, she worked in an elementary school in Blue Ball, Pennsylvania, where the special education students were segregated from the general education students. Half of Cindy’s class was Amish and spoke Pennsylvania Dutch, and half were non-Amish. By the end of her first year, she was able to successfully advocate so that special education students were allowed to eat in the cafeteria. Following that position Cindy accepted a job in a secondary building for special education students focused on life skills including community-based education classes.

Cindy’s community-based education practices were needed in Harford County, specifically at John Archer (now Harford Academy), where she was hired and later developed a community-based instruction program for secondary schools within Harford County Public Schools. This program taught life skills such as banking, grocery shopping, laundry, and caregiving, while developing many connections with business leaders in the community.

When she was expecting her first child, Cindy reduced her hours to part-time and focused on coordinating work experiences for the special education population who were transitioning to life after their school years. Cindy recalls cold-calling companies to ask if they could utilize the students’ help which sometimes included a job coach coming out to mentor the students. Cindy continued in this work while raising her two sons, David and Jacob. Eventually, when the boys were older, she transitioned into the role of Special Education Department Chair at C. Milton Wright High School and spent about seven years in a high school classroom.

A new opportunity arose, as Cindy had already earned her Administrator Certificate, for a county based Special Education Evaluator with Harford County Public Schools, where all of Cindy’s skills are utilized. Here, the impact of her work is felt by numerous families of the children she evaluates, helping them understand the type of learner their child is and what strategies can help them transition into life-long learners.

Cindy encourages those considering a career in education to embrace the journey with an open mind and to look for the rewards. Education offers opportunities for personal and professional growth, enabling educators to have a meaningful impact on the lives of their students.

Cindy’s advice for those with retirement on the horizon: 2 years before retirement, take time for self-reflection. Consider how you want to spend your days and which hobbies or interests you’d like to explore, and begin integrating them into your schedule. Start to gradually transition from work to retirement by dedicating weekends to travel, exercise, and volunteering. Staying socially connected is also key – maintaining relationships beyond the workplace. Cindy is implementing transitioning skills she learned from many years in special education with the help of her husband, Mark. Mark and Cindy hope to spend a lot of time in retirement at their beach home in Delaware. They have been intentional in devoting time to learning new routines on the weekends. Cindy has been incorporating these habits, so retirement is not a drastic change but a successful transition.



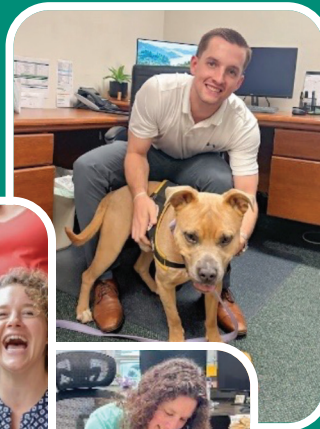


# Fun & Team Highlights

This quarter, we enjoyed some well-deserved fun...

From a heartwarming Office Paws visit with the Humane Society of Harford County

(where we met an adorable adoptable pup named Ron!)



...to braving the rain together for a flower-potting session that brought plenty of laughs and a splash of color to our day.



Bryan Angelilli has earned the NSSA® certification, enhancing his expertise in Social Security planning. He also recently passed the Series 66 Exam, progressing on his path to becoming a Certified Financial Planner™. These accomplishments strengthen Harford Financial Group's commitment to delivering knowledgeable, holistic retirement planning for clients.



## AI – and Why It Matters to You

**Bryce Harrison**

Artificial Intelligence (AI) is reshaping the way businesses operate – and that includes how we serve you. Over the past six months, we've been using a tool called Zocks, an AI assistant built specifically for financial advisors. Zocks captures and organizes the key points discussed during our meetings, helping ensure that nothing falls through the cracks. It provides a detailed summary, highlights important action items for both you and us, and even drafts a follow-up email so we can stay aligned on next steps.

Protecting your information is our top priority. We only use Zocks with your permission, and your information is never shared with third parties. Zocks is built with multiple layers of security to ensure your data is protected at all times. For clients who have already experienced Zocks in action, the feedback has been very positive. For those who haven't yet, we're excited for you to see how this tool helps us serve you with even more clarity, consistency, and care.

Beyond meeting notes, AI is also improving how we analyze your financial plan. Tools like HoliStiplan allow us to upload your tax return and efficiently generate advanced tax planning strategies – such as Roth conversion scenarios – so we can make smarter, more personalized recommendations based on real data.

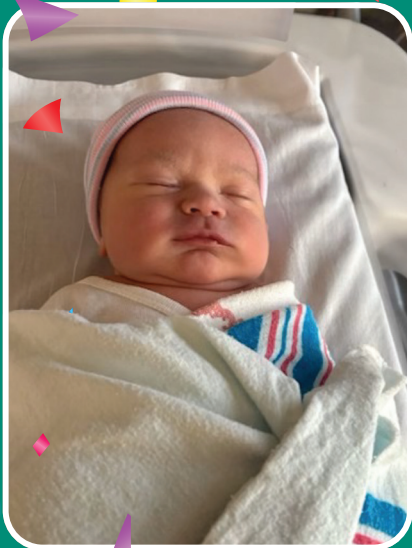
### AI as an Investment Opportunity

While AI is often associated with big names in the tech sector, the truth is that its impact will extend far beyond Silicon Valley. Companies across a wide range of industries are already embracing AI to improve productivity, reduce costs, and boost profitability – all of which can lead to stronger investment performance.

Think about the infrastructure that supports AI: data centers need to be built and powered, which benefits construction and energy companies. Industries like healthcare, manufacturing, logistics, and even agriculture are finding ways to use AI to work smarter and faster. We believe that companies that adopt AI effectively will gain a competitive edge, and that creates compelling long-term opportunities for investors.

In short, just as we're using AI to enhance how we work with you, many companies are using it to strengthen how they operate – and that's good news for your portfolio.

# CONGRATULATIONS!

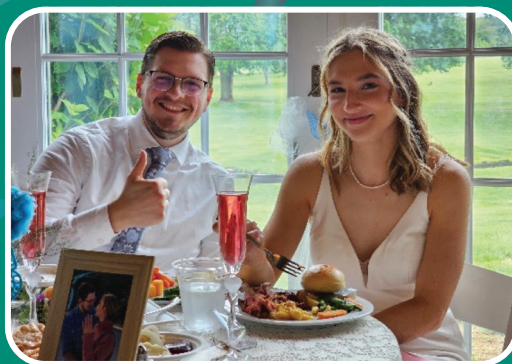


## BABY NEWS!

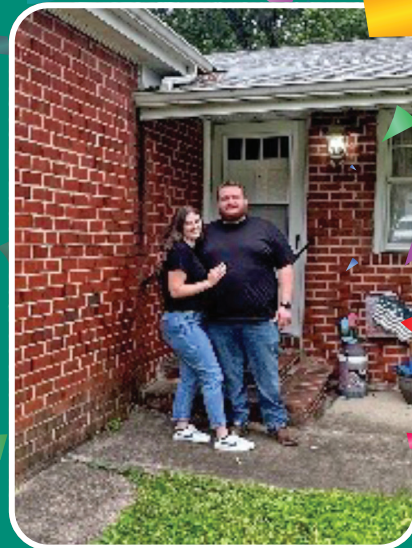
Mallory and Jason welcomed Connor Eneix the morning of May 31st.



Melissa Anne and her family had an eventful May. Not only did her son Joshua graduate from Highschool, but her daughter Elie got married!



John Sieracki IV and his girlfriend Lauren bought their first home in May and on John's birthday!



As we wrap up the quarter, we're also saying goodbye to our incredible interns, Cameron and Erica. They've grown tremendously and made meaningful contributions to our team. We're so grateful for their hard work, positive energy, and fresh perspective – wishing them all the best in their next chapters!



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 Rafferty at [meghan@harfordfinancialgroup.com](mailto:meghan@harfordfinancialgroup.com). We would love to hear from you!



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