THE QUARTERLY

BOTSFORD FINANCIAL GROUP - WINTER 2015 NEWSLETTER

Letter from the President
By Kay Lynn Mayhue, CFP®

Happy New Year! January is always a busy month at Botsford Financial Group. It is the time of year that clients make resolutions to move forward on financial planning items they have put on the back burner during the holiday season and new clients make getting their financial house in order a priority and taking steps to get started in our process. On a personal note, saying goodbye to the holidays until next year is always bitter sweet. The house seems empty without all of the decorations, but I am no longer worried about the kids breaking one of the precious ornaments or even worse, knocking the tree down and it toppling on them! If your schedule was like mine, this holiday season was no different than years past and there were a lot of Christmas parties - seeing old friends and meeting new people. A common question from these new people seems to be, "What do you do?" I have my usual concise response to this question to describe the work we do for our clients. If I wanted to expand on that, I could answer that it depends on the day; some days I am in meetings with clients and other days I am researching investment products, reviewing estate plans or maybe working with our financial planning department on modeling for clients. All of this is accurate plus some additional tasks; but when I reflect on what we REALLY do at Botsford Financial Group, it is much more than all of this.

Our mission is to be "The keepers and protectors of our clients' lifestyle." Our goal is simple. It is to provide our clients with confidence in their financial future so that they can put their energy and focus into what matters most to them. The "what matters most" varies from person to person, but it could be a combination of their family, their health, their company/career, their church, and for some this might be the standing tee time with friends! I view our role as something much bigger than managing our clients' assets and providing them a robust income stream in retirement regardless of the next stock market correction. Bigger than making sure if they get in that car accident and get sued, they won't be left in the poor house. Bigger than making sure that when their time on this earth is over, that all of their legacy wishes happen. We may not be able to remove all of the worry in your life (we can't help you with the "what are the kids up to" and "will my team make it to the playoffs"), but we take the job of making sure your financial house is in order very seriously. We look forward to serving you and your family in 2015 and many years to come!

"NEXT" Webinars

On December 9th, Zac Beckerley and Andrew Cooley, key members of Botsford Financial Group's Planning Department, conducted the fourth "NEXT" webinar titled 'Saving for my children's college expenses - How much should I be saving and what type of accounts should I be using?' Zac and Andrew presented recommendations on strategies to use in preparation for your children or grandchildren attending college.

As previously mentioned, we started an initiative for the NEXT generation, the children, grandchildren, nieces and nephews of our clients (or anyone our clients care about). We recognize the next generation will likely not have the benefit of a pension and social security could be 'iffy' at best, so it is incumbent upon that generation to be proactive with their planning and more importantly, start early. The list of topics that were covered and will be covered in future webinars is extensive. Our goal in creating this series is to empower the next generation to learn all they can about money and finance so they can make decisions to positively impact their future. Will it likely be more difficult for the next generation to create the type of retirement lifestyle that Baby Boomers have and continue to enjoy? Yes, but the earlier they start thinking, planning and executing on a plan, the more time they will have to pursue their objectives. We hope you will join us for the next upcoming webinar:

Review of 2014 and Investment Outlook for 2015 - Overall Trends and Important Dates/Events

February 17th - 11:30am Central, 12:30pm Eastern

Check our website to view previous webinars

Success to Significance
with Tommy Parrett

Tommy Parrett said his introduction to a charity where he has devoted nearly a third of his life was "not a very exciting story," but after 19 years of involvement in Make-A-Wish®, he can't imagine a good life without it.

There was no epiphany, no big search for a place to engage and no fanfare when the opportunity to join Make-A-Wish appeared. Like many good things that impact others in a good way, it started with a simple one-on-one request from a friend.

"I was interested in getting involved in some charitable or non-profit organization, although I wasn't actively searching," said Parrett, a client of Botsford Financial Group. "A friend who was on the board spoke to me after church one Sunday. They were looking to expand the board."

Parrett said he was interested and pursued the position. That was in 1995. Since then, he has served the maximum terms on the chapter board for Make-A-Wish North Texas and the national board for Make-A-Wish America. He will roll off his national board position soon, but that won't end his involvement....

Click here to read more

THANK YOU to everyone who referred a friend to our firm in 2014!

There is no better way to grow our business than to have great clients, friends and family refer our business to those for whom they care. It is the best compliment we can receive!

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Barry Henry & Lennie Sullivan
Gordan & Renee Hornbaker

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John & Linda Menna
Joel Roque & Jovita Carranza
John & Laurie Salomon
Richard Grathwohl
Ron & Deanna Ross

Welcome Our Newest Botsford Baby!

On the personal side of life, Jennifer Cox Mann and her husband Chris welcomed their newborn daughter, Mallory Stafford Mann, into the world on October 11, 2014.

Learn about scheduled events, news, market updates, upcoming webinars & more

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