

SUMMER 2014

Dear Client/Friend,

We hope this finds you well, happy and having some fun. In part, that's what it's all about, isn't it? But only in part. As we look around the world and at home, at the multitude of crises, it can be difficult to feel cheery. Whether it's weather, war or politics, there are so many things out of our direct control. Ah, but there are so many things we *can* do...things that are good, and good for you. More about that later.

The recent new highs in the US markets have many investors worrying about a potential market collapse. We understand these concerns, and believe that while we may be overdue for a correction, a market meltdown doesn't seem to be in the cards. Corrections are temporary drops in the market of 10% or more before it can continue its upward trend. We view them as a good and healthy thing and use these annual swoons as a time for harvesting tax losses to offset year-end capital gains. It's also a time to add on to oversold areas in the portfolio. We'll help make lemonade should there be lemons. Not to worry.

We loved seeing so many of you at our 30th Anniversary party in April. We're still glowing. To those of you who missed it, we'll find a way to make it up. In the meantime, many have requested a copy of the video we played at the party, consisting of old clips from Meg's television and radio career. We've made DVDs for any of you who would like one, for laughs and giggles. Between the shoulder pads and hairdos, it was pretty hilarious. If you want one, just call or email gigi@meggreen.com and she'll send it out to you. A little party favor. ☺

Congratulations to Kevin McGann, Vice President Chief Operations Officer, who just celebrated his 15th year with us; also to Tere Spiegel, our Senior Client Services Associate, who just celebrated her 10th anniversary! We're so lucky. We also have a new team member to introduce to you. Michael Kessel joined us this March as a Wealth Management Associate. Michael, who hails from New York, brings lots of experience, ideas, smarts and like minded values to our team. We look forward to a long and fruitful association. Welcome Michael!

We recognize that with wealth come many possibilities to help make the world a better place. By developing our social capital, we can truly make a difference on a small scale or large. It's the control we have. Impact investing and charitable giving allow us to be generous and thoughtful while investing for capital growth and tax savings...not to mention some warm feelings as the extra dividend. It's a win win.

Impact investing is a way to make a difference by investing in specific funds designed to not only provide competitive returns, but to help make the world a better, greener, more efficient place to leave for our decedents. If you're looking for a way to invest with an impact, we're creating a new portfolio designed to do just that. Let us know you're interested, and we'll get with you to see where it fits in your portfolio.

With donor advised funds, you can have your own private foundation for the cost of a mutual fund investment. Once funded, you provide grants to charities of your choice, when you wish. Hopefully, that's often. You can fund it with appreciated stock or funds and avoid paying a capital gain while getting a tax deduction. What you don't grant this year is invested for next year's giving...and the next. So, good and good for you! Call us to explore how you can include a private foundation in your ongoing legacy.

At Meg Green & Associates, besides being charitable, we look to make a difference in our clients' lives. When we say we help take care of the wealthy, not just their wealth, we mean it. To that end, along with our enclosed Privacy Policy, our clients will find a stamped envelope back to us, your return address already on it, with a lined card to write on. Besides everything we normally review with you, is there something keeping you up at night; worries that nag at you; things that need attention that you procrastinate on; that you'd like to address but forget to ask? If there is, and it's in our wheelhouse, please let us know by popping a note back to us. We'll be sure to include it in your next review, if not sooner. Think about it. It's a sleep at night free offer. If all is good, enjoy the stamp and bookmark. 😊 And enjoy the rest of the summer! We're here, as always, at your service.

Warmest regards on behalf of all of us,

A handwritten signature in blue ink, appearing to read 'Meg Green', with a stylized flourish at the end.

Meg Green, CFP®
Chief Executive Officer

A handwritten signature in blue ink, appearing to read 'Todd Battaglia', with a stylized flourish at the end.

Todd Battaglia
President