

### **Take Aways from Securities America Connect 2015**

Sharon and I recently attended the Securities America Connect 2015 conference in Austin, Texas. Securities America holds the Connect national conference annually for its advisors and their office staff, offering an array of professional development sessions, the latest on industry trends, best practices, and the firm's technology enhancements. I would like to share with you some of what I learned and was impressed by.

Below are my top takeaways:

1. **You can develop a passion for something new at any age.** President George W. Bush was the keynote speaker. He began painting at age 65. He was a very honest and charismatic speaker who used self-effacing humor to recall his experiences and lessons learned during his time as Commander in Chief.
2. **Economist still optimistic about the markets' long-term outlook despite the new highs.** Dr. Claus de Wildt is a senior vice president and head of Capital Markets Strategy Group at Fidelity Financial Advisor Solutions. His presentation centered around the strength of the dollar, interest rates, oil prices, and emerging markets. He felt that the strength of the dollar was not an issue. He also felt that interest rates could stay low for quite some time, since other countries interest rates are much lower than ours. The Feds might increase the rate slightly, then keep it stable for some time. Oil prices have fallen due to supply and demand. Opportunities still exist in emerging markets. Ultimately, Dr. Claus de Wildt was optimistic for the long-term.
3. **FBI is making headway on the illegal activity on Wall Street.** Special Agent David A. Chaves, Senior FBI Official from the New York Division, shared how the FBI was able to infiltrate fraudulent Hedge Funds by listening and following individuals that were doing illegal trading. These individuals agreed to work for the FBI in turn for a favorable sentencing.
4. **Words matter.** Our industry relies too much on financial jargon. My goal is to focus more on the words that make sense to you and better help you understand your financial situation.

5. **"What would you do if you were not afraid?"** Platon, an award winning photographer, asked this question after sharing his experiences through storytelling while showing his portraits of ordinary individuals, celebrities, and world leaders. I highly recommend looking at his work. I plan to purchase one of his coffee table books for my office.
  
6. **Debunking popular financial myths to ease investors' worries.** For example, the United States population is not becoming like Japan's. Our median age in the United States is significantly younger than Japan's. Every generation faces its own challenges -- times are not worse even though the media makes us feel as though they are. Despite these challenges, markets continue an upward trend. Market timing does not work even if it feels better in the short-term. For example, the old saying "Sell in May and Go Away" is not a proven strategy over the long-term. [OppenheimerFunds March 2015]

As your investment advisor, I am committed to consistently increasing my knowledge. The financial climate is forever changing; continuing education allows me to help you navigate it. Since I am available as your financial sounding board, I hope you can focus on trying something new regardless of your age. "What would you do if you were not afraid?"

Kind Regards,  
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