



Winter of 2017 Quarterly Newsletter

From our family to yours, we thank you for placing your trust and confidence in us. We wish you a wonderful holiday season and a Happy New Year.

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Financial Consultant

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End of the Year Investment Strategies “Checklist”



Reminder that IRA Required Minimum Distributions must be taken by December 31st 2017.



Tax Loss/Gain Harvesting

If you're selling to harvest losses in a stock or mutual fund and intend to repurchase the same security, make sure you wait at least 31 calendar days before buying it again. Otherwise, the trade is considered a “wash sale”, and the tax loss will be disallowed. The wash sale rule also applies if you buy an option on the stock, sell it short, or buy it through your spouse within 30 days before or after the sale.



End of the Year Charitable Giving Strategies

Do you have current holdings that have risen in value, but no longer fit your investment strategy? This might be an opportunity for you to consider gifting stock. If you are 70 ½ years of age and have a Required Minimum Distribution for 2017 that has not been satisfied yet, there is an opportunity to make the distribution directly to a qualified charitable organization.



Annual Review of Your Current Portfolio

Do you need to update your beneficiary designations? Do you need to rebalance your portfolio? What are your investment goals and objectives for the upcoming year? What is your current asset allocation? All of these questions can be answered in your annual review with The Mahurin Wealth Advisory Team.

Please contact our team at (270) 781-1691 to setup a meeting to review your End of the Year checklist.

Important Reminder for 2017 Taxes

- Due to our conversion to First Clearing, clients may receive **two** 1099 forms per account – a Hilliard Lyons 1099 form and a First Clearing Corporation 1099 form.
- Revisions may need to be made on a case by case basis.

Employee Spotlight

Mac Jefferson CFA, AAMS®, CWA® Financial Consultant

What has surprised you most about working at Hilliard Lyons?

I would have to say the thing that surprised me most about Hilliard is the culture. Specifically it is all about doing what is in client's best interest – taking care of the client. Their needs. Their goals. If we can do this well, everything else will take care of itself.

What organization(s) are you involved with outside of Hilliard Lyons?

Outside of Hilliard Lyons I serve as a member of the Finance Advisory Council for Gordon Ford College of Business at WKU, the Southern Kentucky Estate Planning Council, the Bowling Green Noon Rotary Club, the United Way of Southern Kentucky and I've served on many committees for Christ Episcopal Church of Bowling Green. But the two that have required most of my time and attention over the past year are Kentucky Public Pension Oversight Board and The Salvation Army of Bowling Green.



Mac Jefferson, his wife Kyla, and three daughters; Anne, Elizabeth, and Olivia visiting Washington D.C.

Tell us how you first got involved with the Salvation Army?

I'm embarrassed to admit but growing up in Bowling Green, I didn't even know the Salvation Army was here. It wasn't until I was 29 years old participating in the Chamber Of Commerce's Leadership Bowling Green Program that I was exposed to it, the work they do, and the demand for their service in our community. I was totally blown away by what I saw. Afterwards I wanted to learn more and Bob Kirby helped me get more involved.

What do you wish other people knew about the Salvation Army?

Two things. One, I wish people had a sense of the disparity and volume of services they provide in our community. I think most in our community would be shocked to know the Center of Hope's clothing store provided 5,750 articles of clothing, its soup kitchen served over 60,000 meals and its shelter provided over 29,500 shelter nights to the homeless and needy within our community this year! Two, I wish everyone in the community would simply just take an hour of their time and tour The Center of Hope. For me it was a meaningful and powerful experience.



Our office will be volunteering with The Salvation Army this year by ringing the bell and collecting donations. We will be outside of the Kroger on the US 31 Bypass from 10:00 a.m. to 8:00 p.m. on Friday, December 8th.

In honor of our clients, our office made a donation to the annual Thanksgiving dinner at the Bowling Green Salvation Army which helped provide meals for the holiday.

Hilliard Lyons Client Service Associate 2017 Forum



Client Service Associates Gwen Reynolds, Kelsey Cooksey and Sandra Riehn attended the Hilliard Lyons 2017 Client Service Associate (CSA) Forum this November. Over 300 individuals attended the forum that was held at the newly-renovated Hyatt Regency in downtown Louisville.

This experience was a great way for our CSA's to come together and focus on their role in the client experience by providing an opportunity to learn ways that add efficiencies to their day and to take their client service to the next level. The two-day event included keynote speaker and renowned best-selling author, Dan Heath. "I really enjoyed the speaker" said Gwen Reynolds, "his explanation of providing peak moments for our clients was on point and timely as we are always looking for ways to provide superior customer service to our clients". Kelsey Cooksey says that the highlight of her experience was getting to meet the supportive men and women of the Hilliard Lyons home office. "Being able to meet other CSA's outside of our Bowling Green branch was great!" said Kelsey, "We were able to collaborate with everyone on ways to better serve our clients". The forum included break-out workshops focused on working with new technology, preparing for annual client meetings, and shaping the client experience.

Community Spotlight The Women's Fund of South Central Kentucky 2017 Grant Recipients



The women in our office have been involved with The Women's Fund of South Central Kentucky since its inception five years ago. The organization consists of talented women who volunteer their time and resources to provide lasting benefits throughout our community. The purpose of The Women's Fund is to make "a positive impact on the lives of women and children of South Central Kentucky, now and forever" by collectively funding significant grants to charitable initiatives. This past October, The Boys & Girls Club of Franklin-Simpson, The Foundry, Habitat for Humanity, and Hope House were invited to the Annual Meeting and Grant Awards dinner. Each organization gave a ten minute presentation before votes were cast. Out of 15 applicants and four finalists, The Boys & Girls Club of Franklin-Simpson was awarded the coveted \$100,000 non-profit Impact Grant. The additional three finalists; The Foundry, Habitat for Humanity, and Hope House each received \$5,000.



*The Boys & Girls of Franklin, the 2017 Impact Grant recipients.
Photo courtesy of The Women's Fund of South Central Kentucky*

The Women's Fund is both a permanent endowment fund and a nonpermanent fund established to benefit women and children. The fund is managed and invested within the Community Foundation of South Central Kentucky. The permanent fund is building a legacy that will impact the lives of women and children in our area forever! Learn more: www.cfsky.org/womens-fund

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