

What's New? A Lot!!!



James H. Fydroski CFP®
President, Haas Financial Services Inc.

"The only thing that is constant is change." – Heraclitus, Ancient Greek Philosopher, 535-475 BC

Sometimes just when you think that everything is going to be on cruise control for a while, life surprises you with changes. That can be good or it can be bad. In this case there have been two very nice changes that have happened in the past few months that I would like to share with you. First, I have joined the National Association of Christian Financial Consultants and will offer a new investing alternative: a Biblical/Socially Responsible investment model and second, I am now associated with the American First Responders Network as a strategic partner in the "Less Stress for Heroes" Seminar Series.

Let's begin with the new investment model. I would like to start by saying that the Biblical/Socially Responsible investment alternative that I am now offering will not replace any of my current investment models. It is an addition to the existing choices. As with all my investment models, it will be actively managed. Active investment management is a hallmark of Haas Financial Services Inc. We should all realize that no investment model works all the time and no approach can guarantee results; however, the Haas active management approach provides a viable process to manage risk, avoid large losses and reduce stress for retired investors. While specifically designed for individuals with an eye on retirement, the process can also apply to anyone who finds it difficult to accept the extreme volatility that can sometimes be a part of normal market investing. With the Federal Reserve stimulus programs of the past few years, the management of risk and loss did not seem to matter. Since the stimulus programs ended last October, risk and loss seem to matter once again as the stock market has had some violent swings, mostly down, and we have experienced our first real correction since 2011.

Back to the discussion of the new investment model... Socially Responsible Investing, often referred to as SRI, is an investment philosophy that attempts to screen out investments in companies that are deemed to be harmful to individuals, the community or the environment. SRI investing is sometimes also referred to as socially conscious, "green", sustainable or ethical investing. In addition to seeking competitive investment returns, SRI strategies look for companies that do not compromise social or environmental principles. If you add a Biblical or faith-based element to the SRI equation, it further embodies the mantra that the products, services or financial support a company gives to outside organizations and activities be compatible with one's religious beliefs. Typically, that might mean excluding companies that are involved or support morally questionable areas such as tobacco, alcohol, gambling, pornography, abortion services and alternative lifestyles.

The history and origin of Biblical/Socially Responsible investing may be traced back to the Quaker Religious Society of Friends. The Quaker Philadelphia Yearly Meeting of 1758 prohibited its members from participating in slave trading. Modern SRI evolved during the 1960s with socially conscious investors demanding equality for women, civil rights, just labor practices and an end to the Vietnam War. Around the world, SRI played an important part in helping to end the apartheid government of South Africa. And, since the 1990s SRI has focused on a diverse range of concerns including tobacco stocks, mutual fund proxy disclosure and environmental issues such as pollution.

For those who find a Biblical/Socially Responsible approach an appealing alternative for part or all of your investments, I will offer a moderate growth, actively managed investment model that will contain a mixture of both SRI and Biblical/Faith Based mutual funds. If there is sufficient interest down the road, I could separate that into two models, one for SRI and one for Biblical/Faith Based. It might also be possible to construct a conservative growth model as well. Let me know what you think!

My second new initiative and area of change is my association with the American First Responders Network as a strategic partner in the "Less Stress for Heroes" Seminar Series. First responders are those individuals such as police, firefighters, military personnel, EMS personnel and other workers who are the first people to arrive in the wake of both natural and human initiated disasters. They risk their lives to protect our communities on a daily basis. First Responders live with significant job-related stress. The goal of this seminar is to reward these Heroes with an opportunity to relax and learn from experts how to rapidly release and be free of stress in all areas of their lives.

If you are a First Responder or know of one, please let them know about this seminar. This no cost for First Responders and their spouses/guests to attend this seminar. It will be held Saturday, November 14, 2015 at the Sterling Banquet and Conference Center, Sterling Heights, MI. Lunch will be provided at no cost to attendees. To reserve and receive the special lodging and recreation rate, call (586) 979-1400 and mention "Partner With Heroes Package". To view the facility, visit www.SterlingInn.com. To reserve a FREE seat(s), and learn more about the seminar, go to www.LessStressForHeroes.com. You can review the information and click on "Registration" to complete the form on the website (or register by phone if you prefer). For further information, please call **Dennis Lohmeier**, at (248) 257-5342, or email Dennis@LessStressForHeroes.com.

As a Strategic Partner for this seminar, I will be interviewed October 7, 2015 by Dennis Lohmeier on his "Wellness Action Report" WNZK Radio show, 690 AM. The show starts at 11:00 am and lasts until noon. I am not sure of the exact time I will be on. Hope that you can tune in for the interview. Enjoy the fall splendor for we all know what comes after that. I do review your investments every day. Despite the recent market downturn, I think your investments can still smile for September. Take good care!!!



Light Bulbs— In Case You Missed the Memo....

By Patricia A. Thompson

As you can see by the pictures below, a simple light bulb is no longer a simple light bulb. So when my son-in-law, Jason, picked up some “CFL” light bulbs for me at Home Depot, he was shocked that I was still using the soon-to-be-history “incandescent light bulbs”. *Most of the traditional energy-hogging incandescent bulbs are being phased out due to new federal efficiency standards.* I pride myself on ignoring information until it is detrimental to my well being. The new light bulbs are detrimental to my wallet. However, in the long run, they appear to be worth the extra cost.

Listed below is a brief summary of my research.



LED Light Bulbs >

- 85% more energy savings as compared to incandescents
- Lasts up to 25x longer than traditional bulbs.

GOOD TO KNOW: They are typically cool to the touch and are recyclable with other glass.

BEST FOR: Hard-to-reach areas (such as high ceilings). Their longer life span means less frequent changing (bonus: no burn or mercury risk.)



CFL Light Bulbs >

- 75% more energy savings as compared to incandescents
- Lasts up to 10x longer than traditional bulbs.

GOOD TO KNOW: They can be recycled, but have small amounts of mercury

BEST FOR: Areas that stay lit; turning on/off limits CFLs' life.



Eco-Incandescent Light Bulbs >

- 28% more energy savings as compared to traditional incandescents
- Lasts as long as traditional bulbs.

GOOD TO KNOW: Halogens a type of incandescent, are still sold and use 25% less energy..

BEST FOR: Rooms with dimmers—use halogens, as many CFLs and some LEDs don't work with these devices.

Approx. Cost Per Bulb:	\$10	\$4	\$2
Annual Operating Cost:	\$1.64	\$2.05	\$8.21
Life Span:	23 years	9 years	11 months

HOW BRIGHT IS THAT BULB? Wattage won't tell you how well CFL's and LEDs will shine. Instead, focus on lumens (found on the packaging), a better measure of brightness in the bulbs. Here's a guide to compare lumens to old-school incandescents wattages:

40 Watts = 450 Lumens
 60 Watts = 800 Lumens
 100 Watts + 1,600 Lumens

Sources— Internet, earth911.com, and check out goodhousekeeping.com/bulbs for broken glass clean-up tips.

ADVISORY SERVICES OFFERED THROUGH HAAS FINANCIAL SERVICES, INC.

21415 CIVIC CENTER DRIVE, SUITE 117A, SOUTHFIELD, MI 48076

HTTP://WWW.HAASFSI.COM/ PH 248-728-0028 Fax 248-499-1972 Jim@haasfsi.com