



“I can’t believe that God put us on this Earth to be ordinary.”
- Lou Holtz



A Message from Leon Bennett *COO, Majestic Financial, Financial Consultant, RJFS*

What do the dates October 20, 2002, March 9, 2009, and March 23, 2020, signify? These are the dates of the market lows from the last three significant downturns, the dot-com crash, the Great Recession and COVID. There was a lot of anxiety and uncertainty during these times, not all from a financial standpoint. What resulted after these dates, from a market aspect, was prosperity...if investors practiced patience, discipline and had proper perspective. Based on an article from Hartford Funds, written by Robert Laura, during the first halves of the last ten bull markets, the market gained 26% and the second halves earned 15%. This shows that like most things in life that are worthwhile, success rarely comes easily and without a little (or a lot, in many

cases) work or adversity. The market rewards investors that exhibit patience and discipline and I believe perspective plays a significant part in this.

Perspective, or how one perceives or views something, is built from many things. Without going into too much detail, we strive to give our clients timely, factual, and historical information to enable them to sift through the anxieties and worries of today, especially if they consistently watch the news. Consistent with life, with every downturn there is an upswing, and it usually comes quicker and with a more positive trajectory if your perspective is in good order. Worry and anxiety is part of the human experience. To overcome those feelings, it helps to lean on trusted resources that strive to put things into

perspective to help make wise and informed decisions, especially with important matters like your life savings, family legacies and overall financial wellness. We would love to think that we, Majestic Financial, are those people for our clients.

This last year was not pleasant from a market standpoint, but we are excited about the opportunities that present themselves from an investment standpoint but also of the opportunities that arise to truly help our clients navigate life and enable them to make impactful decisions that benefit them and their loved ones. Congratulations for getting through 2022 and we wish you the absolute best for 2023. Please let us know how and when we can help you or a loved one.

ID Theft Protection

Learn how Raymond James protects your account

Raymond James offers multilayered protection for investors and bank depositors.

Our Clients Always Come First

At Raymond James, safeguarding your assets is one of our highest priorities. It's why we offer account protection through the Securities Investor Protection Corporation (SIPC), various syndicates of Lloyd's of London (excess SIPC) and the Federal Deposit Insurance Corporation (FDIC).

First and foremost, however, we believe the financial integrity, strength and stability of Raymond James offer the most important protection for your accounts. Since Raymond James was founded in 1962, our focus has been – and continues to be – on conservative management, high ethical standards and a commitment to superior client service.

What is SIPC?

SIPC is a nonprofit membership corporation funded by its member securities broker/dealers. SIPC protects the cash and securities – such as stocks and bonds – held by a customer of a member brokerage firm.

Read the full RJ article [here](#).

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering people to choose how they live as they age. The AARP works to strengthen communities and advocate for what matters most to families – with a focus on health security, financial stability and personal fulfillment. Their team of fraud fighters has the real-world tips and tools to help protect you and your loved ones. Listed below are links to different articles to help you protect your financial information.

[7 Top Scams to Watch Out for in 2023](#)

[6 Travel Scams to Avoid](#)

[Mail Theft, Check Fraud on the Rise, USPS Warns](#)

[How to Spot Imposters on Facebook Messenger and Instagram](#)

Explore the AARP website and find more helpful articles [here](#).



Enhanced Authentication: Keeping your personal data secure.

Raymond James is always working to help keep your information secure. From performing continuous IT risk assessments to monitoring our technology systems 24 hours a day for signs of unusual activity, protecting you and your privacy is one of our highest priorities. That's why we've made Enhanced Authentication a part of your login process for Client Access.

Also known as two-factor authentication, Enhanced Authentication has been adopted by countless leading companies in recent years. That's because it's an easy and effective way to keep personal data safe by requiring two forms of authentication. When logging into your account on any device, this common security feature provides a one-time code via text message or voice call, which you simply enter in the field provided to confirm your identity.

Read the full RJ articles below:

[Keeping Your Personal Information Secure](#)

[Mitigating Fraudulent Activity](#)

New Years Resolutions



Isiah Meyer-Penney

"My New Years Resolution is to make sure my daughter grows up happy and healthy."



Leon Bennett

"My New Years Resolution is to pass the CFP exam to become a Certified Financial Planner. And then to smile more once that's over!"



Sean Budlong

"My New Years Resolution is to run a 10K (on my treadmill) in less than 80 minutes."



Laurie Budlong

"My New Years Resolution is to continue checking off states on my 50 state bucket list (15 states left)."

“Don’t put all your eggs in one basket”

Written by Sean Budlong, CFP®, AAMS, Financial Consultant, RJFS, CEO, Majestic Financial

This is not just a proverb, but a statement that Brandon, Leon, and I have heard from clients and prospective clients our entire career. Most of the time it’s used to explain to us that the person feels the need to have multiple investment accounts at different offices and even banks. Let’s examine this piece of advice to see whether it really is applicable to a portfolio and/or money manager.

First, let’s agree that applying only to Harvard after graduating from high school may create disappointment. Let’s also agree that setting your sights on the CEO corner office right after your college graduation may be a little premature. Both are examples of situations where exploring multiple options will help you get a step up in life.

Second, let’s agree that there is no rule that you must date many people before finding your true love. Many clients have been dating their middle or high school sweethearts for 50 years – and never dated anyone else. My own sister has been married for 33 years to the first man she ever dated. Yet for every person who finds love at first sight, there’s someone who found love in their second or third marriage.

Finally, many people consider themselves to be well rounded individuals because they have many skills, interests, hobbies, and friendships. They say they enjoy running and reading (hopefully not at the same time), watching the kids play soccer, going shopping with

friends, wine tasting and travel. All of this sounds like fun to me too (except for the wine and shopping). However, if most people were being honest and they had three hours where they could choose just one activity, it would be a pretty easy choice. This is because while most people do have a variety of interests, they also have a preferred interest.

Why am I pontificating on this topic? If we can accept that sometimes it’s good to put eggs in different baskets and sometimes it’s better to keep them together, why do so many people believe that it’s a hard and fast rule to keep them separate? And what does this mean in the investment world?

I believe the reason for this confusion is based on a misunderstanding of what it means to have all your eggs (investments) in one basket (financial firm). Many people believe that hiring multiple financial advisors means they have more asset diversification. Or, on the other side of the coin, that having their assets with only one firm means that they have all their money exposed to the exact same risk. Often this is simply not true. This is not because all other financial offices pale in comparison to Majestic Financial. It’s just a fact that if the advisors or the firms that they work for have the same investment philosophy or line up, you may have multiple accounts with virtually the same risks and holdings. I have personally seen many portfolios where hundreds of thousands of dollars’

worth of investments were invested in mutual funds where 8 or 9 of the top 10 holdings were the same – often Apple, Microsoft, Google, and Amazon. And often the portfolio held these four companies as individual stocks too. So, while your eggs are in different baskets, they are still identical.

Another problem with placing eggs all over the county is that while your eating habits may change (kids may make you eat more daily than you used to) you are now spending time running around grabbing eggs. Of course, I’m talking about how your financial needs may change and you may need more or less risk to achieve your financial goals. But if only three out of five advisors are aware of this, what do you expect the other two to do to help you – and remember that you are paying all five of them regardless of what value they bring to you.

At Majestic Financial, we want to be a very important part of a small group of people’s lives. We want you to have different eggs (style of accounts, individual investments, alternative investments) but have all of the chickens on the same farm. With three different advisors and a great staff, we can work together to help you achieve your goals while enabling you to evaluate the entirety of your assets in one statement.

Please let us know what we can do to make you comfortable partnering with Majestic Financial. We’ll make sure the baskets are the right ones for you.

Seasonal Cookie Recipes

By Laurie Budlong & Becky Sharp

Haystack Cookies

By Laurie Budlong

Ingredients:

- 1 bag semisweet chocolate chips
- 1 bag butterscotch chips
- 1 bag chow mein noodles

Cooking Directions:

- Melt butterscotch and chocolate chips together for 1 minute, stirring every 30 seconds after that until fully melted.
- Add chow mein noodles and stir to coat.
- Drop spoonfuls onto waxed paper and let sit to harden or can put in the fridge.
- Makes approximately 2 dozen depending on size.



Pecan Crescent Cookies

By Becky Sharp

Ingredients:

- 1 cup butter
- 1/2 cup sugar
- 1 tsp vanilla
- 2 cups flour
- 1 cup chopped pecans
- Powdered sugar

Cooking Directions:

- Mix everything in a bowl.
- Preheat oven to 325.
- Bake at 325 for 20 to 22 minutes.

Employee Highlight

Laurie Budlong, Senior Client Service Manager



What's your favorite part about your job/working at Majestic?

- Our staff.

What is your favorite food?

- Mexican - fajitas and margaritas all day.

What are three things on your bucket list?

- Travel to all 50 states, visit as many countries as I can and retire by 60!

What's your favorite hobby?

- Scrapbooking.

Who is your favorite music artist?

- Thomas Rhett.

What's a random interesting fact about yourself?

- My favorite number is 21 and both Sean and I were born on the 21st (different months).

If you could travel to anywhere in the world, where would you go and why?

- Australia for the beauty and animals (koalas & kangaroos).

What would be your personal motto?

- If at first you don't succeed, try again!

Dogs or Cats?

- Dogs.

Majestic
Dogs vs Cats

Dogs: 5 Cats: 3

Isiah Meyer-Penney, Marketing Assistant

What's your favorite part about your job/working at Majestic?

- I like how well the employees are treated. It really does feel like a team and less like a corporate set up.

What's the best piece of advice you've ever been given?

- Everything is temporary. Even painful moments.

What's your favorite hobby?

- Probably playing videogames or fishing.

What are three things on your bucket list?

- Buy my own nice fishing boat; Travel to the set of the Shire; Forge a close and healthy relationship with my daughter as she grows up.

If you could travel to anywhere in the world, where would you go and why?

- I would really like to go to either New Zealand or Spain. New Zealand because that's where the set of the Shire is and Lord of the Rings is my favorite movie trilogy and Spain because I have Spanish blood in my family and it would be really interesting to visit the home country.

Dogs or Cats?

- Cats.



Letter from the Chief Investment Officer "The Evolution of Markets: Scarier Than Jurassic Park?"

Written by Lawrence V. Adam, III, CFA, CIMA®, CFP®, Chief Investment Officer, [Raymond James](#)

Steven Spielberg's sci-fi thriller Jurassic Park celebrates its 30th anniversary this year. An awe-inspiring technical marvel, it used computer-generated imagery to bring dinosaurs back to life. Three decades later, we're bringing them back to life as we borrow the film's memorable scenes—and some scientific and prehistoric concepts—to articulate our ten investment themes for 2023.

In the film, mastermind John Hammond collaborates with scientists to construct Jurassic Park—an island populated with genetically-engineered dinosaurs. As the state-of-the-art facility nears completion, its investors fret about the safety and viability of the park. To assuage these fears, a group of paleontologists are recruited for a tour. When the touted safety measures fail, the predators break free and begin to hunt the group.

What does that have to do with the economy and financial mar-

kets? Granted, these days there are plenty of concerned investors. But we're focusing on the theme of evolution instead: the ebb and flow, contraction and expansion that breeds stronger economies and financial markets over time. These natural shifts in the investment landscape present new situations to adapt to, but that also means there are new opportunities to discover. As we unearth our ten themes for 2023, we'll link each to a prehistoric or archaeological idea, but the implications are very relevant for today—and tomorrow. It's better to be prepared than petrified.

1) *Months in the Making: A Mild Recession.* Back then, they promoted Jurassic Park as "An Adventure 65 Million Years in the Making." It may seem like the looming recession has taken that long to develop, too. Economists, CEOs, consumers, and the media have been ringing the recession alarm for months. It might be the most



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telegraphed recession in history. Our base case is that the economy will experience a mild recession this year. But whether GDP is slightly positive, slightly negative, or flat (our estimate is 0.0%), there will still be plenty of adventure in Investment Park. Because of aggressive tightening from the Federal Reserve (the Fed), there is already a power outage in the more sensitive areas of the economy, such as housing, transportation, some retail, and even parts of tech. There are some glimmers of light: strong consumer fundamentals (e.g., excess savings, job openings) are acting as a buffer. Still, dwindling savings and weakening labor market conditions will stall the momentum of the economy by midyear.

Read the full article [here](#).

Upcoming Local Events

[Ice Breaker Festival](#)

Downtown South Haven
Feb 3rd - 5th

[A Winter Walk on Candle-light Trails](#)

Pierce Cedar Creek Institute, Hastings
Feb 4th

[CATS The Musical](#)

Miller Auditorium, Kalamazoo
Feb 17th & 18th

[Kalamazoo Craft Beverage Week](#)

Kalamazoo, MI
Jan 13th - 21st

[Ice Wine Beer & Blues](#)

Downtown Marshall
Feb 3rd & 4th

[Midwest Regional Alternative Dance Fest \(RAD\)](#)

Kalamazoo, MI
March 3rd - 5th

[Adult Chess Club](#)

Hastings Public Library
Every Tuesday night

[Family Snowshoe Hike](#)

Pierce Cedar Creek Institute, Hastings
Feb 11th

The Majestic Team



Brandon Wilkins
CFO, Majestic Financial
Financial Consultant, RJFS
Hastings



Sean Budlong
CEO, Majestic Financial
Financial Consultant, RJFS
Plainwell



Leon Bennett
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Laurie Budlong
Senior Client Service Manager
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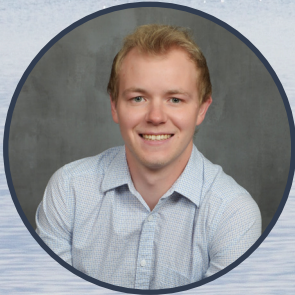
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