

## The Ostrow's



### 50 Year Client

Ozzie & Laurell Ostrow were referred to Jerry Webb at the age of 31. Ozzie was a court reporter for Hennepin County. Their first appointment was at their home when Jerry Webb was employed with First Investors.

The Ostrow's had recently gotten married and purchased their first home in Minneapolis. They wanted to start saving into something stable with some growth potential. They started off with a small monthly amount and continued investing.

They were able to retire 25 years ago, enjoy life, live happy & healthy. Ozzie still plays softball each winter in Arizona.

*"Looking back 50 years...starting a saving plan was very smart"*



It's not how much you make but how much you SAVE and how soon you START!

## End of Year 2014 –The Markets, The Economy, The Future

The markets hit several new highs in 2014. What a remarkable - almost six year bull market we have had! What does that mean? New highs may mean we should expect a correction (a 10% market drop) at any time. That is what almost happened in September-October when the market dropped 9.9%. The market has completely recovered from that. The DOW reached 17,000 three times in 2014 and the DOW just reached 18,000 in the month of December. Now it seems to be bouncing around 18,000.



Gary Webb RFC®

A correction will eventually happen, but not to worry. Our conservative and moderate models (where many of our conservative client accounts are invested) are designed to withstand market corrections quite well. History has already shown that they worked very well during the Great Recession of 2007–2008.

Gross domestic product (GDP) ~ the broadest measure of economic activity ~ grew at a 5% rate in the third quarter this year, which represented the strongest quarter since 2003 based on estimates from the Bureau of Economic Analysis. "The strong GDP growth is consistent with a broad range of other indicators showing improvement in the labor market, increasing domestic energy security, and continued low health cost growth," White House's Council of Economic Advisers Chairman Jason Furman said in a statement. "The steps that we took early on to rescue our economy and rebuild it on a new foundation helped make 2014 already the strongest year for job growth since the 1990s," he added.

The improved economic data comes as the overall U.S. unemployment rate fell below 6% to 5.8%. The Minnesota unemployment rate is currently at 3.7%, which is more than 2% below the national rate. That says a lot about the U.S economy and the Minnesota economy. This happened with help from the government printing money for years. The government printing presses are completely OFF now and the economy is plugging along in a favorable direction.

The Federal Reserve is expected to raise interest rates in 2015 but they are expected to do it cautiously. Inflation continues to stay low. Time will tell how this turns out.

As we approach 2015, conditions appear similar to those that greeted the market at the start of 2014. I expect another positive year for U.S. equities thanks to a sometimes steady or slowly growing economy, strong corporate earnings, increased consumer spending, low commodity prices, decreasing unemployment and still-low interest rates. Opportunities in U.S. equities continue to look better for the foreseeable future than International equities do.

Growth may be similar or lower due to headwinds. Dropping energy prices could trigger credit issues and negatively affect the global financial system. The Fed transitioning to a tighter policy could cause some unease among investors. Overall, we expect 2015 to be a year in which investors would do well to retain overweight positions in equities. Expect more volatility.

Thank you for another good year. It has been a pleasure working with you. We look forward to working with you in 2015 and beyond.

## 2014 CHARITY GIVING

- Compassion International
- American Vets
- OSC Apple Valley
- Razoo Donations
- JDRF
- Zuhrah Shrine Circus
- Rosemount School District
- Focus Minnesota
- MS Society
- GEN Children's Charity
- WPY Give Opportunities
- Focus on the Family
- Northern Star Council
- Children's Association
- University of MN Foundation
- Eagan Foundation
- Bloomington School District
- St. Edwards Catholic Church
- American Cancer Society
- Salvation Army
- Matter
- American Council of the Blind
- Parkinson Foundation
- Angel Foundation
- Senior Community Services
- Compassion International

*Every year we donate to a lot of great charities, foundations and causes.*

In compliance with the SEC rules and regulations, we would like to offer you the most recent copy of our ADV II brochure. Please call if you would like a copy.

**Webb Financial Group provides comprehensive wealth management solutions to individuals and businesses. For over thirty years, we have helped our clients achieve financial security.**

Michael Bischoff, CFP® & COO  
Gary Webb, RFC® & CEO  
Dave Verbeke, Financial Advisor  
Crystal Enderson, Financial Advisor  
Leslie Webb, Investment Advisor  
Michelle Brennan, Registered Paraplanner, RP®  
Tim Greife, Financial Management Assistant  
Jerry Webb, CFP® & Founder (retired)

Save the Date—04/07/2015

### Caregiving 101: Trends and Resources Educational Seminar

Many of us will become a caregiver for an aging or ill family member at some point in our lives. Dealing with various physical, mental, and cognitive health changes as your loved one gets older can be devastating. The stress of caregiving can be overwhelming for the whole family. Learn about caregiving trends, resources, and how to find support in this one hour presentation.



**Tuesday, April 7th, 2015 from 6:00p.m.-7:00p.m.**

**Wells Fargo Plaza—5th Floor—Seating is limited!**

*Food will be served!*

*Please invite a guest to attend*

Krystal Wiebusch, LSW is a licensed social worker with Senior Community Services, a local non-profit agency that is “Mobilizing the Community to Reimagine Aging.” She has worked with older adults and their families for over 18 years.

RSVP to [michelle@webbfinancial.com](mailto:michelle@webbfinancial.com)  
or call us at 952-837-3200

### Workplace investing for your future

With only 16% of employers offering a traditional pension plan, your workplace 401k plan has become the chief retirement savings vehicle. In retirement, what will you have to supplement Social Security and personal savings? The importance of the 401k plan as the third pillar in the retirement income foundation has never been greater. According to a recent study only 7% of workplace investors feel very knowledgeable about their investments. If the 401k account is going to be a greater part of the retirement income source, help is needed to manage this asset.



Dave Verbeke  
Financial Advisor

Because of this need, we have added several services to help our pre-retirement clients manage their 401k or 403b accounts. Depending on the plan, Webb Financial may be able to act as the investment manager for your account and to select the investments that meet your risk profile and growth goals. You benefit from having a comprehensive and unified investment strategy for all of your accounts.

During your next meeting with your advisor, make sure to discuss your benefit plan options at work. We will look at investment and plan options in the 401k plan to help you maximize your benefit. If your employer offers a health savings account, we can help you coordinate that benefit with your other retirement savings. Take advantage of the benefits offered to you while you are working so when it is time to retire, you have built a strong foundation for retirement.

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