

Quarterly Look Ahead

3rd Quarter 2023



Say "Hello" to Ryan!

Ryan T. Cummings, CFP®, is the newest member of the Advisory Team at Private Financial Design, LLC., joining us in April of 2023. Ryan was previously at Goldman Sachs, after a 10-year tenure. His investment knowledge and passion to be client-facing is what brought him to PFD.

Ryan will be in meetings and getting to know Our clients from the get-go. We look forward to Ryan continuing with PFD's growth as we assist our clients with our holistic approach to financial wellbeing.

Will you join us?!

LOCATION

87 Willimansett Street, South Hadley MA

DATE AND TIME

09/14/23 4:00pm - 09/14/23 8:00pm US/Eastern

Open House! Come and see the recent renovations, meet the staff and enjoy some good food.



I'll Be There!

Maybe

I Can't Make It



It's almost that time....



As we do every year, Our staff is attending the Annual Broker Dealer Conference, IGNITE. This year it is taking us to Orlando, FL. This is Our opportunity to stay on top of Hot Button Topics and industry progress.

September 19 - 22

We will have limited access to emails/voicemails. Due to this, we ask that you leave detailed messages so we can best assist you when we are able!



Marissa's Layer Dip

- 2 cans of Black Beans (rinsed/drained)
- 1 packet of Taco Seasoning
- 2 cups of Sour Cream
- 2 cups of Shredded Cheddar Jack Cheese
- Fresh Salsa
- Shredded Lettuce
- Diced Avocado
- Cilantro (unless you think it tastes like soap)

Mix your rinsed/drained black beans with the packet of taco seasoning. Spread it as the first layer in your pan (I use a 9x11, but you can use any pan). Cover the black



Ryan's Sloppy Italian Dip

- 1 lb Salami
- 1 lb Ham
- 1 lb Turkey
- 1 lb Provolone cheese
- 1/2 Jar of Pepperoncini or Pickled Jalapenos
- 1 Red Onion
- 1 Head of Iceberg Lettuce (as much or little as you want)
- Mayo (to taste)
- Olive oil (to taste)
- Seasonings: Salt, Pepper, Oregano. (or you can just get Italian seasoning)

bean mixture with your sour cream. Then sprinkle your shredded cheese on top. The remaining ingredients are optional based on your preference... typically I add my fresh salsa, then shredded lettuce with diced avocado and cilantro on top.

Chop it and slop it!

Disclosure

I am a financial advisor by day,
amateur chef by night!



Shannon's Pasta Salad

- 1 box Pasta of your choice (I use BowTies or Rotini)
- Equal parts Cucumber and Grape Tomatoes
- 1/2 of a Sweet Onion (whole if smaller)
- 1 Medium Bell Pepper
- 1 16 oz bottle of Zesty Italian Dressing

Cook pasta according to package directions. Drain; and place in a large bowl. Add peppers, cucumber, tomatoes, and Italian dressing. Gently stir until well combined. Cover and refrigerate at least 2 hours before serving.

*Veggies can be substituted to your liking. I've also added broccoli.

Andrew's Steak Marinade

- 1/3 C Balsamic Vinegar
- 1/3 C Soy Sauce
- 1/4 C Olive Oil
- 2 Tbsp Worcestershire Sauce
- 1 Tbsp Honey
- 1 Tsp Dried Italian Seasoning
- 1 Tsp Garlic Powder
- 1 Tsp Dried Mustard
- Chopped Parsley for garnish (Optional)
- 4-6 8 ounce Steaks (room temp)

Whisk together all ingredients. Add steaks and marinade to a zip lock bag and marinate for 15-20 minutes. Cook as desired.

Home Renovations?

Are you looking to update your home? Did you get your tax return and want to utilize some of it? Spring and Summer is a time when homeowners begin to look around and ask themselves, "What can we do around here?"

If you find yourself in this situation, you have local resources to utilize!



Click Here for Resources



- Our Text Reminder System is a courtesy used to confirm your appointments 24-48 hours in advance. We ask everyone to confirm or call to reschedule, as your reviews are prepared in that window. *This is **NOT** a texting back and forth communication system.*
- When sending documents, please note we **cannot** accept photos inside of an email. *Please scan and attach to an email as a PDF or fax it to our office.*
- Per FINRA, instructions for distributing or contributing funds need to be by verbal communication. Emails and/or voicemails **cannot** be accepted unless you confirm your request by speaking to someone in our office.



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