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Notes From *Kyra's* Desk

JAN. 26, 2015 | "The DOW is at 18,000. Wait, the Dow is at 17,200. What now, it's back close to 18,000. Look again and low 17,000s appear to be the target. We experienced this type of rollercoaster ride just about every week in January. It's up. It's down. In short time frames, there were seemingly big swings. What happened?"

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Feb. 23, 2015 | Want to read something good about education in South Carolina and specifically Charleston? Several years ago, the greater community came together to create an organization whose purpose is to maximize resources and foster an environment of collective impact where young people of all socio-economic backgrounds can reach their fullest potential. New initiatives within schools from pre-school through post-secondary are in place to support youth development from cradle to career.

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Your 1099s and the 2015 Tax Season

By now, you should have received 1099 tax documents from your custodian. If you have a taxable investment account (such as non-retirement brokerage account, or a joint account) you will receive a 1099-COMP. If you withdrew money from a retirement account, then you will receive a 1099-R. If you have not yet received these documents, contact us and we will gladly provide you an electronic copy for any account that we manage.

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Tiffany Attends the Heritage Institute

Tiffany Ritchie has recently committed to becoming a Heritage Design Professional™. This two-year certification program will enhance her skills as a financial advisor and allow her to gain the expertise and knowledge necessary to practice a new level of financial planning: Heritage Planning. Heritage Planning prepares one's heirs to receive both their financial and what the Heritage Institute calls emotional inheritances. This includes passing special family traditions, values, stories, and life lessons to future generations. Family businesses also use the Heritage Institute's program to effectively develop and pass on the ideologies and skills necessary for future generations to continue the business successfully. Tiffany completed her first seminar in January, and she is very excited to hone her skills and knowledge to further serve our clients. To read more about the Heritage Institute, click below.



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Household Philanthropy Financial Shift

Over the past decades, women have contributed more to household finances, both in terms of income and in terms of spending. A recent study

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has shown that in the area of charitable donations, women behave differently than men. Financial advisors and charities need to better understand women's approach to giving. To read an article on this topic, click below.

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**Financial Planning Association
Responds to President Obama
Announcement on DOL
Fiduciary Rule**

The fiduciary standard is the idea that financial advisors should put their clients' financial interests above their own. MFC has always adhered to this standard, and we support efforts to expand the fiduciary standard to all financial advisors. To learn more about the expansion of the fiduciary standard, click below.

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**MFC Sponsors Women's
Roundtable**

We were honored to sponsor the Executive Women's Roundtable Luncheon on Carnival Cruise Lines Tuesday, March 3. Nina Marshtein,

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Pam Zaresk, and Pennie Bingham discussed several matters pertaining to international trade in Charleston. Did you know that international trading in South Carolina is a 54 billion dollar industry? MFC is proud to be a part of such a vibrant economy.





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