



**HANSEN'S**  
**ADVISORY SERVICES, INC.**  
*Investing in companies that give a hoot.*

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## Music, Muscles, and Markets

Music, muscles and markets are connected to our human capacity for appreciation, coordination and involvement while becoming part of a larger whole for our own benefit and for the betterment of others!

Scientific studies show that each body cell emits sound and light which enables communications with other cells. The intensity of these communications is not always the same. Some cells will emit a stronger light or sound than others. If one cell has been nurtured more positively than another, there will be a difference in the amount of light or sound emitted.

It has been found that the light output or glow of caged chicken eggs differs from light strength of the eggs of free-ranged chickens although biochemically there is no difference. Caged hens' eggs emit about half the light of those emitted from free-range chickens.

Like the egg's cell, our cells communicate more vibrantly if we are in a healthy environment.

Perhaps the level of enjoyment of music and movement relate to the quality of the light and sound waves emanating from our cells?

Being healthy translates to better communications between cells. This may lead to a more vibrant society in which whole bodies are having quality dialogues.

Markets are where we practice our healthy dialogues. It could be the farmer's market, Maker's Market or the stock market. Each of these venues test our ability to trade an idea or a product and agree on a fair price.

Scientific experiments have shown that cells not only maintain a light field but leave an imprint on background space that stays in the space hours or days later. This is how one's presence in a room is felt even after the person has left the room.

By investing in assets that provide a healthy world, we are leaving an imprint for more and more people to experience the energy that creates better products and a more cooperative culture.

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*We all have a social  
 responsibility and have to be  
 mindful of what we do and say.*

— Aja Brown

## CNY Reinvestment Alliance Launches!

At the end of September, Hansen's Advisory Services participated in the launch of the Reinvest CNY! campaign alongside Cooperative Federal Credit Union and the Central New York Community Foundation. An initiative of the Reinvestment Alliance, the mission of the Reinvest CNY! campaign is to educate the community on sustainable finance and the impact that it has locally, nationally and around the world. Putting these principles to work, the Reinvest CNY! campaign is also a call to action for our community. Using the Divest, Reinvest, Engage model, interested individuals and organizations can align their dollars with their values while effecting change for the causes they care about the most. The Reinvest CNY! campaign has a goal of \$5,000,000 repurposed and reinvested into socially beneficial organizations or companies.

Each part of the Divest, Reinvest, Engage model is a separate tool, but they are at their most effective when used in conjunction with one another. An activist in the fight against climate change might be surprised to find that she has fossil fuel companies in her investment portfolio. She could Divest her dollars from those companies and Reinvest her assets into companies that have incorporated sustainability into their business model. Then, as a shareholder, she can Engage with those companies to encourage them to become even more sustainable in the future. An individual that is sympathetic to the plight of immigrants and refugees in the United States might be surprised to find out the for-profit bank where he has his savings account and mortgage is financing and profiting from private prisons. He could Divest his dollars from that bank and Reinvest those assets into a cooperatively owned credit union. Then, as a part owner of the credit union, he could Engage with the credit union to further develop programs for marginalized populations in his community.

These principles, and the Divest, Reinvest, Engage model, could be applied to many different causes and social issues. Instead of undermining the causes we're advocating for, every \$1 of the \$5,000,000 reinvested will be repurposed to be supportive of them. Think of the impact that will have, and what the impact would be of \$10,000,000, or \$100,000,000. This movement will happen one \$1 at a time, and we're starting at that first

dollar. You could be a participant in this campaign, in one of four ways.

1. Enroll: Have a conversation with someone from the Reinvestment Alliance about the steps that you can take in your financial life. Your options for participation are Banking/Lending, Investments and Philanthropy. You can enroll at [www.reinvestcny.com](http://www.reinvestcny.com)
2. Learn more: Attend one of our presentations to learn more about Divest, Reinvest and Engage and the impact of sustainable finance
3. Spread the word: If you have already divested and reinvested your dollars, you can still participate.
  - Share our emails with friends and family
  - Follow us on Facebook and share our posts and events
  - Talk about us! Word of mouth is still the most effective way to spread information
4. Host us: We're still scheduling presentations in the region. Whether to a group of your friends and colleagues at your house, a community organization, a congregation a Board, or at work, we're available to come and present!

#DivestReinvestEngage #ReinvestCNY

*Shareholder activism is not a privilege—it is a right and a responsibility. When we invest in a company, we own part of that company and we are partly responsible for how that company progresses. If we believe there is something going wrong with the company, then we, as shareholders, must become active and vocal.*

—Mark Mobius

# Did You Know?

## Cool Schools

Cornell University ranks in the top 20 of 269 schools highlighted by Sierra Magazine as having the best environmental practices. As number 20, last year they opened Anabel's Grocery—a student-run food supply giving low-cost access to local, organic, and culturally inclusive food. Since 2008, they've also reduced campus emissions by 36% and cooling energy by 86% (by utilizing Lake Source Cooling which pumps from a nearby deep lake to pipe cold water through campus). To further reduce heating energy needs, Cornell is currently experimenting with Earth Source Heat, a new drilling system that goes into the earth's upper crust to pipe thermal heat throughout the campus.

Other highlights include University of Massachusetts, Amherst (No. 7), which hosts an

organic CSA program (nearly 45 tons of produce grown annually on their student run farm), and home to New England's largest campus solar installation. Amherst's over 400 environment-related courses will now be under the umbrella of its new School of Earth and Sustainability.

Tied for No. 1 are UC Irvine and Green Mountain College in Vermont, in part for reaching carbon neutrality. UCI students created a climate-friendly cookbook, and GMC students are now also examining economic and environmental justice issues in their curriculum posing the question, "What is Social Sustainability?"

For further details on the Top 20 and all 269 schools, visit [Sierra Club's Top 20 Coolest Schools 2018](#).

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## HAS NEWS

We now have four registered representatives (financial advisors) in our office! This fall Gayle Olivette took the next step in professional licensing by passing a six-hour Series 7 exam. Laura Adams has also passed the same Series 7 exam and is now an Administrative Registered Representative! Katelyn and Sue know how comprehensive and difficult this exam is as they have had this credential for several years.

Our marketing efforts have continued to evolve. You may have seen the new OWL on our published materials. Our East Genesee St sign has become brighter and more noticeable by many. The present project involves improving our website. Hopefully, that will be complete by the end of the year. ([www.hansensadvisory.com](http://www.hansensadvisory.com)) Look for worksheets, calculators and fillable forms, Katelyn's Blog,

information on the Reinvest CNY and our new Web Quiz.

Sharon Wegener has decided that after 20+ years with Hansen's, this will be her last year as accountant, lawn care provider, and building maintenance guru for HAS. She is now working with Philippa Read to take over the accounting.

The building has been given more light through new basement windows, additional LED track system, electrical improvements for two plug-in hybrid vehicles and for new outside lighting.

We hope you have enjoyed our Facebook posts and Katelyn's Blog! We welcome comments you may have about what we are doing here at HAS.

We appreciate your business and trumpet the trust you express !

*Right is right, even if no one else does it.*

—Juliette Gordon Low

# Questions & Answers:

FALL 2018

**Q:** If a non-spouse inherits a traditional IRA before turning 59 ½, can it be transferred to the inheritor's existing IRA?

**A:** No, the inheritor must set up an Inherited IRA with the name of the deceased as part of the title of the account and take distributions from the Inherited IRA by December 31<sup>st</sup> of the year following the date of death. The amount that is required to be distributed each year (RMD) is determined by an IRS Life Expectancy Table. There is also a choice to withdraw the total amount within five years from December 31<sup>st</sup> of the year following the date of death. There is no tax penalty for the

withdrawals although taxes will be owed on the amount distributed each year based on inheritor's tax bracket.

**Q:** What would you say is one of the most important factors when considering a date to retire?

**A:** EXPENSES need to be tallied each month for at least 3 months. You'll want to know how much you will spend before you can know if the income for your daily expenditures will be sufficient. Also, there will be vacations, cars, new home, etc. that should be considered. Those larger expenses may not be monthly but can be annualized and then divided by 12 to estimate if monthly income will cover those costs.

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