

AVON WOMEN ENTREPRENEURS MARCH 19, 2019 - MINUTES

HOST & SPEAKER: Amanda Funchion Benecchi, Edward Jones

30-Second Intros

TOPIC: Financial Advisor

Amanda's market is "normal people." Everyone works and puts away what they can.

As a fiduciary, she is required to put the interests of her clients first. Not all financial advisors are fiduciaries. Edward Jones has a field supervisory department that watches every trade placed. If they question an activity, the advisor must provide a satisfactory rationale. Not all firms have this kind of oversight.

Edward Jones is considered a conservative firm. Investments are typically long term based on past performance.

Amanda reviews all of her clients' portfolios approximately once a month. She usually meets with them face to face once a year, but she talks to them more frequently. She contacts clients if analyst opinions on investments significantly change. Goals are set with clients based on their individual objectives.

For businesses, Amanda can help setting up SEP IRAs for self-employed people and 401K plans for larger businesses. She also explained that a Simple IRA is similar to a SEP IRA although less can be put away.

She offers fee based service (1.8%) which includes everything. Alternatively, clients can "pay as they go" by paying commissions. Consultations are free.

The financial planning process is pretty much the same regardless of what you are looking to save for. She looks at what money is coming in, what money is going out, what is most important to the client and what the client's dream is. She tries to get very specific with the dream. She also helps clients assess their risk tolerance. Finally, she develops a portfolio that is expected to meet the individual's goals. This includes tailoring portfolios to the client's desire for Socially Responsible Investing – what do you want to stay away from such as guns and tobacco.

MEMBER ANNOUNCEMENTS:

- **Cindy Langer, BodyFit Physical Therapy** – With Fleet Feet of West Hartford will hold a **Sports Bra Event** on **Saturday, March 23rd** from 10am to 12pm. Visit Cindy's Facebook page, <https://www.facebook.com/PTCindy2018/>, for more information and to sign up.
- **Dana Culligan, Tocara Jewelry** – **Thursday, March 21st**, Wine, Women & Wow at Shear Wellness Salon and Spa; **Thursday, March 28th** with **An Infinite Abundance**, Looking at Oils & Stones
- **Sandy Cook, Home Helpers** – **Friday, March 22nd** at the Farmington Public Library – she will be giving an overview of Alzheimers Disease.
- **Suzanne Webster, Arden Courts** – **Wednesday, March 27th** – Open house from 4 to 6pm. Come learn about them.
- **Avon-Canton Rotary** – Their big annual fundraiser, **Tastes of the Valley**, will be held on **Saturday, March 30th** from 6pm to 10pm (VIP winetasting 6pm to 7:30pm) at Farmington Gardens. Contact Robin DiNicola or go to the website for tickets: <https://www.rotaryclubofavon-canton.org/stories/tastes-of-the-valley-2019>.
- **Bianca Turcotte Reome, Middlewoods** – **Thursday, April 4th**, 4:30 to 6:00pm – Celebrating 20 Years
- **Carol Tsacoyeanes, Ruby Ribbon** – Her summer launch event will be held **Saturday, April 6th**, 2:30 to 5:30pm at Bridge Healing Arts Center in Farmington. Register to attend at <https://www.eventbrite.com/e/farmington-ct-summer-2019-pop-up-shop-tickets-58612263859>.

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- **Susan Levine, Women Reshaping Lives – Saturday, April 13th**, 10am to 12pm – Woulda, Coulda, Shoulda...Letting Go of Regrets. For more information and to purchase tickets go to her website: www.WomenReshapingLives.com/Empowered-Womens-Circle.
- **Susan Lederman, P'zazz – May 3rd**, 11:00 am to 2:00pm at the Connecticut Convention Center in Hartford. Susan will be chairing the WRAP luncheon benefitting the Channel 3 Kids Camp again this year. If you are a table captain (8 to 10 people) you are recognized in the event. Tickets are \$75 each and all you have to do as captain is fill a table.
- **Dr. Jeanne Folks, CT Pyschotherapeutic Resources** – Only for licensed clinicians, she will be offering a workshop on meridian tapping, a technique that can unstick their clients and that clients will be able to do at home. This summer she will offer a workshop on emotional freedom.

AWE Business: Future Meetings:

- April 16 – Middlewoods of Farmington, host; Dr. Joelle Santiago, Avon Chiropractic Health Center, speaker
- May 21 – Tim McCarthy CPA/US Wealth Farmington Valley at Tower Lane Café, host; Amanda Benecchi, speaker
- June 18 – Host TBD; Renee Lacourciere, Apple Rehab, speaker
- July 16 - Tim McCarthy CPA/US Wealth Farmington Valley, host; Lori Cornett, Make It GF, speaker
- August 20 – Beach Day at Lisa's beach club, registration required
- September 17 – Sandra Cook, Home Helpers, host and speaker
- October 15 – Bill Selig Jewelers, host; Bill Selig or Charmaine Seavy, CV Media, speaker
- November 19 – AWE Holiday Showcase – everyone welcome to show your wares by registering with Lisa
- December 17 – Middlewoods of Farmington, host; Dana Culligan, Tocara Jewelry and/or Carol Tsacoyeanes, Ruby Ribbon, speaker

--Joanne Beers

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CHAMBER ANNOUNCEMENTS

- Members will notice that eBlasts have been redesigned and are now more mobile friendly than before. Read them to find out what is happening.
- **VYBE** will meet on **January 30th** at **Sweet Equations** for a Cookie Pop Bouquet Class with Sade Owoye.
- Save the date for **CT Business Day Wednesday March 20th**. You must sign up with Lisa. Transportation help—small bus and carpooling assistance—will be offered. The day gives you an opportunity to voice your concerns with CT's legislators. This is also an excellent networking opportunity as there are usually 200-250 business people from businesses around the state in attendance.

AWE Business: Future Meetings:

- February 19 – US Wealth Farmington Valley – host & speaker
- March 19 – Amanda (Funchion) Benecchi, Edward Jones, host; Katie Stevenson, Norcom Mortgage, speaker
- April 16 – Middlewoods of Farmington, host; Dr. Joelle Santiago, Avon Chiropractic Health Center, speaker
- May 21 – Tim McCarthy CPA/US Wealth Farmington Valley at Tower Lane Café, host; Amanda Benecchi, speaker
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