



New Perspectives, Inc.

FINANCIAL SOLUTIONS

Nancy Lottridge Anderson, Ph.D., CFA and Ryder Taff, CFA, CIPM Advisors

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Welcome to Miami

By Ryder Taff, CFA, CIPM

Standing under an overpass in downtown Miami, I regretted leaving my umbrella at home. A monsoon-like rain popped up in just a few minutes' time. While hurricanes don't usually hit Miami with full force, the city was between two big storms when I arrived. I ducked into a little cafe for safety and a sandwich.

Miami is a city that delightfully lived up to its stereotypes. I stepped into the hotel lobby to be greeted by bright pink and purple lights, a live DJ and people generally acting like it was a social event at a nightclub. That was 5pm. Much of the downtown is bland skyscrapers built only in the past few years. Public transit was tedious, and since no one could walk anywhere, cars ruled the road.

I'd been to Miami only once before: to park my car while I went on a cruise I won. I didn't know too much about the city except for the bad stereotypes, but I still had hopes to find some exciting culture in this veritable melting pot of the Americas.

Digging beneath the surface, I explored vibrant neighborhoods with public art on every building, met a Holocaust Survivor at a memorial tucked away behind South Beach, and enjoyed delicious food in the heart of the country's largest Cuban community. In the end, the Sunshine State did deliver, and in between the scattered showers, I got to see a lot of a new city!



Money On My Mind

I was in Miami for the CFA Institute Regional Meeting. The CFA Charter represents the Gold Standard of excellence in Ethical Behavior and Professional Standards. The Institute promotes these tenets on a global level while societies do the groundwork in their local communities. Our mission is twofold: to increase the professional competency of our members and to raise the respectability of the finance industry with the public. I was there to learn from other CFA Societies to learn how to support that mission.

We are a small society in a state that does not have a very well developed finance industry, but we found our situation was not unique. I learned the most from other societies that had their own creative approaches to the goals we shared.

I am proud to say that Nancy and I are both CFA Charterholders and represent a finance industry doing right by our clients. Bank scandals, inappropriate investment recommendations and perceived greed drive distrust of the financial industry – no matter how critical it is to our economy. With a transparent ethical code and the resources for retail investors to understand their rights, the CFA Institute works to bring sunshine to the dark corners. Many people still need a professional to handle their financial lives, and the CFA Charter is a beacon of trust.



Need help with your investments? Have questions about your retirement? Seeking financial advice?

Call us at 601.991.3158 or visit us online at www.newper.com.

Nancy Lottridge Anderson,
Ph.D., CFA
Ryder Taff, CFA, CIPM
Fee-Only Financial Advice



The Lighter Side Q: Why don't oysters give to charity?
A: Because they're shellfish!