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BUT WHAT IF? - The average interest rate that Uncle Sam is paying on its interest bearing debt is 2.322% as of 4/30/16, half the cost the government was paying (4.838%) as of 12/31/07 (source: Treasury Department).

LENGTHY - The current economic expansion (in its 83rd month) is the 4th longest US expansion ever. Data has been tracked since 1854, i.e., for 162 years (source: National Bureau of Economic Research).

WE TRY HARDER - The government took in $438.4 billion of tax receipts in April 2016, the 2nd largest monthly total ever collected in US history (source: Treasury Department).

CLOSE TO HOME - For every $1,000 of US exports sold to European buyers in 2015, $1,612 of US exports was sold to buyers in Canada and Mexico combined (source: Department of Commerce).

One of the most rewarding aspects of being your financial advisor is helping you reach your financial objectives. We take great pride in delivering great service and advice that is suited to your personal needs. If at any time you have suggestions for improvement, please let us know.

Over the years many of our clients have asked us to speak with one of their friends or colleagues concerning our Proprietary Asset Management Program. We consider it an honor and a privilege and have been happy to accommodate their wishes.

For your future reference, we want you to be aware of the standards by which we comply with such requests.

First, confidentiality is the cornerstone of our business. Each of our client relationships is distinctly separate and totally private.

Second, this is a people business; thoughtful and courteous service is expected. Our pledge is to strive to exceed expectations.

Finally, we will never give financial advice to a client without thoroughly understanding his or her needs.

Our purpose in writing this letter is to let you know that if and when you would like us to speak with a friend, relative or associate, you will feel comfortable with our professional standards. Referrals from clients are one of the best compliments a financial advisor can receive.

Thank you for being such a great client. It is a pleasure doing business with you. Any business, of course, must grow, and there is no better way than for satisfied clients to introduce us to people they know.

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