

A NOTE FROM RACHEL

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SUMMER 2020

Happy summer, everyone! It's been a busy year for email notifications, newsletters and mailings. In the coming weeks you'll be receiving yet another mailing from our broker-dealer. The SEC has adopted a "best interest" standard of conduct for all financial advisors. I've already spoken to many of you about this, and you may also notice how the CFP Board's Code of Standards complements this new regulation. As CFP® professionals, we are always holding ourselves to the highest ethical standards. Please call us if you have any questions at all. Hoping you all remain healthy and safe.

Rachel

A NOTE FROM NANCY

I wanted to drop you all (or *y'all* in Texan) a note to touch base. No one could have seen 2020 coming - and it's still hard to believe - but here we are. I hope you are doing well and able to adjust to the changes necessary in this new reality.

As you know, when Al and I headed to our second home in Texas in late December I anticipated working remotely for a couple of months, flying to NY as needed, and coming north for a longer period in the summer. Of course, COVID changed all that - making it impossible to travel or to make any plans. You can imagine that not being able to plan is particularly difficult for me but I have discovered some silver linings, and I'd like to share them with you.

First, I have learned that working remotely is not only possible but effective. I can follow meeting notes and touch base with clients by email or phone if needed.

Secondly, I have been reminded that our clients understand the long-term view; resisting making big moves in unsteady markets and keeping focus on planning goals. This has been a real test, and you are passing with flying colors.

Most of all, I have been so pleased that Rachel has been able to handle client contact and manage the office on her own. We speak regularly, and while I admit that my role is changing, I feel very fortunate to have her at the helm. Caring for our clients during the last six months has been so important; the market volatility and the economic shutdown have caused stress and concern. Being able to revisit your planning with Rachel and make adjustments as needed is at the heart of our relationship with you.

So, I wanted you to know that while I have stepped back more than I planned, I will continue to be in the background as long as I am needed. Please feel free to reach out to me – email is easiest.

Have a Happy, Healthy Summer!

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