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Six Key Areas of Financial Planning

- Retirement Planning
- Investments
- Tax Planning
- Estate Planning
- Long Term Illness Planning
- Survivor Planning



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Equity Market Review



**"It was the best of times,
it was the worst of times..."**
Charles Dickens

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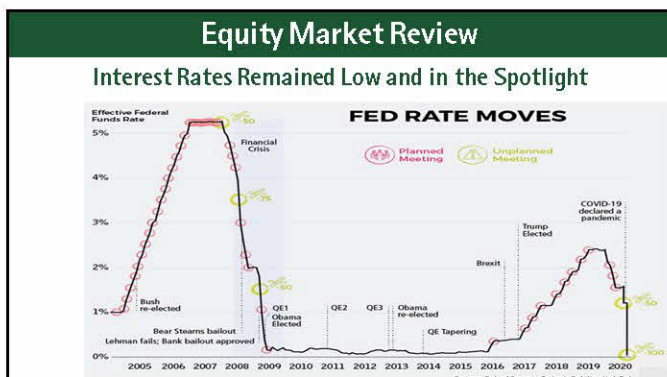
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The true cost of "safety"

MONEY RATES		
(as posted in Barron's 6/29/2020)		
	LATEST WEEK	YR AGO
Fed Funds Rate <small>(Avg. weekly auction -c)</small>	0.08%	2.37%
Bank Money Market -z	0.12%	0.24%
12-month Cert -z	0.40%	0.99%

c- Annualized yields, adjusted for constant maturity, reported by the Fed Reserve on a weekly average basis. z - Bankrate.com (Source: Barron's; bankrate.com)

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Possible Economic Recovery Paths

V-shaped Recovery

A V-shaped recovery is a sharp decline and then a quick rebound.

W-shaped Recovery

A W-shaped recovery is considered a "double-dip" recovery.

L-shaped Recovery

An L-shaped recovery is a sudden plunge and then a fitful recovery.

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