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## Balance

It took me a while to come up with the title of this memo updating you about Golden Pond's plans for partial reopening while maintaining distancing where it seems prudent.

Maintaining a proper balance between stocks and bonds which has historically provided the most efficient combination of risk and reward (while allowing you to sleep at night) is the key to our ability to protect and grow your wealth over the long term. In considering all our options for reopening our office, it was and will continue to be a similar weighing of risk and reward—with no perfect answer.

In the end, we have decided to err on the side of caution. Beginning this week, the office will be partially reopened and staffed with Danielle, Bert and me here most of the time Monday through Thursday from 9:00 am to 4:00 pm. On Fridays this summer, the office will be closed but we will be working remotely from 9am to 2pm. The staff has done a wonderful job of setting themselves up at home to continue our quest to provide exceptional and timely service to you. We stay connected daily and have regular Zoom meetings as a team.

Holly, Judy, Paige, Katie and Kelly will continue to work remotely for the foreseeable future, and we will not be conducting client reviews in the office. We would like to have a review with each of you in the coming months and Kelly will be reaching out to you to schedule it with Bert, Katie or me. You will have the option of a video Zoom meeting or a teleconference. Please don't hesitate to reach out to us via phone (873-2200/ 800-897-1338) or email any of us directly or at our general email [info@goldenpondwealth.com](mailto:info@goldenpondwealth.com) if we can be of service. Please also let us know if you would like to schedule your review sooner.

We appreciate your patience and understanding as we all seek to find the right balance between being connected and maintaining social distancing where it seems to be appropriate. In hindsight, there is a chance that resisting the rush to reopen and reconnect personally will be seen as being overprotective. But from my experience, I have seen that, in most endeavors, slow and steady while staying in balance usually wins the race in the long run.

Thank you for the opportunity to continue to be of service to your family or institution. We understand that you all face similar challenges at home or work every day and it is our privilege to do our small part to help you find the right balance financially.

Brian Bernatchez, CFP®  
Managing Director