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Personal Financial Planning & Investment Management
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Thanks Adele & Welcome Judy!

Thanks, Adele, for two decades of professional and personal excellence

Adele Ostomel, CFP® has delivered extraordinary service to our clients and to her colleagues for two decades with Ginsburg Financial Advisors ("GFA"). During this time, Adele assisted many of GFA's clients to attain their financial and life goals. Using her professional competence and tremendous personal care and empathy, Adele successfully guided many of our clients toward their goals. Adele has encouraged those clients who have attained their goals to enjoy the life they have earned while still in good health and able to do so.

Adele will be retiring March 31 from her daily work with us at GFA. We know that Adele will enjoy having more time to be with her husband Ron, their two children and five grandchildren. Adele is implementing the decision we recommend to clients who have attained "The New Retirementality." This phrase refers to those who have a choice when they no longer need to work just for the income benefit it provides. Adele has loved her work with our clients and her colleagues. Adele continued to work at GFA for many years after she and Ron were both financially able to retire. The pleasure Adele received from assisting our clients was the reason. Now implementing The New Retirementality, Adele and Ron plan to travel (when it is safe to do so) and spend lots of time with their grandchildren and children.

I am grateful to so many GFA clients who have contacted me following the recent personal letter Adele sent to each of our clients announcing her retirement. It is enormously rewarding to listen to the extraordinarily kind comments about how Adele did so many things that were both professional and personal to assist our clients. As some of you already know, much of Adele's interaction with clients was very personal. Many of our clients thanked me for some of the ways Adele delivered her personal assistance to them. As you might suspect, we will miss Adele at our office too. She has been a mentor to all of us. During her time at GFA, Adele supported our professional association and colleagues. Adele was on the Board of The Financial Planning Association ("FPA"), East Bay Chapter. She became President of the East Bay Chapter of the FPA and then the next year, Adele was elected Chairperson of the FPA Northern California Council of Presidents. She served with distinction in both of these positions of responsibility.

Mostly, I will definitely miss Adele's wise counsel. Adele has served as a highly valued business partner. Many of you who have had the privilege of meeting together with Adele and me may remember our discussions, somewhat lively at times. Frequently clients have referred to these as a repeat of the old-time radio show "The Battling Bickersons," where the principals argued somewhat continuously. Since Adele and I regularly shared differing opinions about what would be best for our clients while doing so in front of them, many laughed about our willingness to exhibit these differences. Our goal has always been to deliver the best possible advice and guidance. Adele's fearless way of doing so has always been impressive.

I hope that Adele enjoys her years in retirement as much as I enjoyed having her as a professional colleague. There is no way we can expect to replace the life experience, professional competence and personal caring Adele delivered to our clients. We have worked diligently to find someone able to succeed Adele who will demonstrate these same important qualities.

Welcome Judy Hirotaka!

In our extensive search for an experienced professional to succeed Adele, we interviewed many competent applicants. Jack Bellamy, CFA, CFP®, our Director of Investment Management, had worked with Judy many years ago at another firm and recommended her to us. Judy proved to be the best candidate and we are delighted to announce her arrival at GFA on March 9, 2020. Here are a few facts about Judy:

After graduating from the University of Oregon with a BA in Economics, Judy started in the investment business in 1990. Judy has earned the following designations: CFP®, ChFC®, CWS® and CDFA® Certificant. These are more easily understood as Certified Financial Planner™, Chartered Financial Consultant, Certified Wealth Specialist and Certified Divorce Financial Advisor. Judy has been successfully advising clients and guiding them to the attainment of their goals for three decades. She has enormous professional competence and personal maturity. We have discovered that Judy has great empathy as well as knowledge. Like Adele, Judy laughs easily. She is the ideal successor for Adele. Judy lives here in the Bay Area not far from our office. Judy's elderly parents moved into Judy's home, following a renovation to make it comfortable, over a decade ago following their retirement. This has enabled Judy to have firsthand experience addressing the issues facing those who are living longer. Judy also has two "fur babies" called Tiger and Tiny that she adopted from the local SPCA shelter. Judy acts as their servants.

Please welcome Judy! Adele and Judy will be contacting GFA clients for whom Adele has been the primary or lead advisor to facilitate a smooth transition. Of course, I am also available if anyone has questions.

What Will Not Change?

Our team remains intact following Adele's retirement. Jack Bellamy, CFA, CFP®, Director of Investment Management; Diane Garcia, Office Manager; Chris Bush and Ann Bevan, Senior Administrators; and Charlie Schwab, Associate Financial Analyst continue to support Adele, Judy and me. Our goal is always to deliver what clients expect, and something more! Please contact any of us if you have questions. We are here to assist you with any issue that has a financial component in your life.

What's next for Larry?

Many clients have inquired about my future. I too am living The New Retirementality and having fun. In addition to enjoying time with my wife Lynn, her adult son, my two adult sons and our two grandchildren, we like to travel, see films, theater and concerts. I love my work with clients as it gives me the opportunity to share what I have learned helping others attain their goals. My plan is to work for at least three more years, likely longer if my good health endures. A decade ago, I began working with a personal trainer, one of the best investments I have ever made. My overall health has improved, and I continue to benefit from enhanced strength and flexibility. I want to continue playing tournament golf, though many of those I competed with decades ago now join me in the "Super-Senior" division for those of us at least age 65. I continue to support those charitable organizations that serve our community and are important to me. My parents taught me that giving back is part of being a responsible citizen.

Our affiliation with our primary business partner, the second largest Independent Broker Dealer Group, Cetera Financial Group, gives us the professional support so important in delivering excellent service to our clients.

Our focus continues to be what is in the best interest of our clients and their families. Our commitment is to support each and every one of you with making the best financial and life decisions for your circumstances to enhance your lives. This is the most treasured reward of our professional services to you that motivates us every day.