



As we rally as a community in these unprecedented times, we hope that you and your families stay safe and healthy.

COVID-19 has created a level of uncertainty and we are closely monitoring what is happening globally and locally to help make the best possible decisions in the best interests of our clients.

Please be assured that **access to our advice and your accounts is a top priority**. While the situation with COVID-19 continues to evolve, the health and safety of our clients and employees is paramount, as is ensuring we continue to provide the same levels of service you have come to expect.

We will continue taking phone calls and emails to address our member's questions and concerns. Anyone who prefers a face to face meeting will be scheduled at a later date, when it is deemed safe for us all. In this way we can do our part to reduce the possible spread of the virus. **We do not anticipate any interruptions with our service.**

Further on the investment climate:

It's been our experience working through the 1987 crash, 1991 recession, Asian Flu, Russian Flu, Y2K, dot com bubble, 9/11, the debt crisis, and all sorts of ups and downs in between, that nothing about this situation changes how business, economies, & the markets work, or how you get rewarded (or not) for participating in them. Often there are a lot of people with opinions that say, "this time it's different". They haven't been right yet. Please don't listen to opinions. Listen to the experts.

If you have a plan, stick to it. If you don't have a plan, call us and get one.

Diversify and don't take advice from unqualified people. Understand often the media feeds your fear.

Thank you for your continued business and entrusting us with your plans.

We can be reached at:

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