

RAYMOND JAMES®



Peter L. Mendall, CFP®
Kimberley J. Mondoñedo, CFP®
CERTIFIED FINANCIAL PLANNER™

Dear Friends,

It is during what we hope are the waning days of the Corona Virus (COVID-19) pandemic that I craft this letter. My husband, son, and I opted to take a long-needed vacation as the US (and much of the world) started to take reactionary measures to the COVID crisis. As we returned home on March 19th, having seen the news of 6-hour lines at Chicago O'Hare and the exponentially increased cases, we masked, gloved, and sanitized our way across three continents and over 30 hours of travel.

During our return trip, public areas were eerily vacant. It reminded me of the opening footage of the zombie apocalypse classic, *28 Days Later*. I couldn't believe the gleaming luster of the sparkingly clean ladies' room at Charlotte International or the cavernous vacancy of Logan's massive parking garages.

On my bi-weekly excursions for groceries, I feel like I am back in a surreal version of the Army. I "suit up" much like I presume most of you do: face mask (check), washable gloves [I hate using non-recyclable plastic gloves] (check), alcohol & paper towels or disinfecting wipes (check), glasses or eye coverings (check). Little things have changed right? With embarrassment after week 2, I realized Hannaford's had arrow signs directing traffic flow – oops, I'd missed those previously. Subsequently, I have tried not to be too irritated when I witness other shoppers disobeying the direction flow as they move in the opposite movement of shoppers. How Machiavellian but important! A new social custom. Like calling or texting the veterinarian to drop off your pet nowadays.

And what about you? Our team has tried to keep you informed and stay in touch. We've wondered if we have reached out too frequently or not enough? We've been checking on the health of you and your accounts. Most of you are "hunkered down" and we have heard marvelous stories of how you are coping. Are there any stories you'd care to share on our web site? A few of you had planned on retiring or cutting back on work this spring but have had to postpone due to COVID. One client's co-worker was sadly an early Maine casualty and the client had to continue full-time work to cover the loss. Some of you stayed put in your winter residences and have made us jealous with your talk of the lovely weather in Florida or elsewhere. Some of you returned back to Maine or New England earlier than your regular summer sojourns and have quarantined in place. Those of you with younger children have been home-schooling and continuing your careers remotely and sound pretty darn tired but enjoying the extra time with loved ones. Some have relished quarantining as loved ones returned home from college, vacations, temp jobs; they've come back to wait out the situation while nested in the nucleus of family origins. It's been hard for those we have not been able to see: elders or those compromised who have had to quarantine in residences or at home and not had visitors or only been able to hover from a distance. Many have learned to use Zoom or Face-Time in order to see loved ones. Peter and I asked Mom and Dad to please stay at home and we've tag-teamed on their grocery shopping but it has been tough not to hug them when dropping off their goods outside the farm. That's one of the hardest parts, not being able to hug, touch, or be as close physically to friends and family.

Every morning the Mendall Team has had a Zoom meeting and made sure we're aware of clients' needs and market statuses. Occasionally a family member or pet steps into the Zoom so we've seen Ben's adorable young daughter Vera on camera and Craig's enormous kitty Tino; Trish's daughter and fiancé Michaela and Mike; Kayleigh's cats Cooper and Kiara, and my wily adoptee, Mooncake Popcorn Paw's (my son Max named her). Dad made a cameo in the background of Mom's (Nina's) Zoom too.

During our daily business meeting discussions, many of us have pontificated about not wanting things to "go back to the way they were." Meaning, not so much pollution or wastage, not such hectic lifestyles, less spending, more gardening, playing, family time, and hobbies. We've started a list of things we have learned/done during the COVID-19 pandemic. Here are a few of them and we'd love to hear from you for other:

- Less driving; telecommuting is ok
- Spend less
- Healthier cooking and eating
- Exercise- perhaps at home!
- Black Lives Matter
- Composting
- In-depth family discussions/Family Zooms
- Less is more – less junk; less junk food
- Cough and sneeze into the elbow and AWAY from others
- Wash hands more
- Wear face coverings and gloves when ill

In the recent weeks Raymond James has addressed the tragic circumstances that lies behind the Black Lives Matter movement. After months of suffering from the COVID-19 pandemic, the country has collectively rallied together highlighting the continued racial injustice afflicting the Black community. Raymond James has recognized we must do more to integrate Black representation throughout the company. With that, the leadership team at Raymond James has developed even more policies and programs in order to stand committed in changing this longstanding shortcoming in our industry and in the nation. The Mendall Financial Group is committed to fulfilling this pledge and are dedicated to eradicating racial injustice, prejudice, and unconscious bias. Our continued emphasis on people- our associates, clients, and communities- give us purpose, strength, and a way forward.

Thank you to those of you who have kept us informed as to your health and activities. Wishing you and your loved one's safety, peace, and a fresh outlook,

Kim

Kimberley J. Mondoñedo, CFP®
Mendall Financial Group LLC®

June 2020 Announcements:

- **Shredding Day** will be on **Tuesday, August 11th 9am-11am**. **No RSVP** required. Coffee and donuts provided!
- The team has continued to provide current market resources to our website via email. If you'd like to receive this content, but currently aren't, please provide us with an email, and we'd be happy to add you to the list.
www.raymondjames.com/maineretirementcenter/
- To decrease the amount of paper trail you receive from Raymond James, we are encouraging our **clients to sign up for Client Access**, and choose paperless delivery to receive documents electronically.
- These times are challenging. If you are looking for further material on the **Secure Act or Cares Act**, please let us know and we'd be happy to assist.