

RAYMOND JAMES®



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Dear Friends,

Hello one and all! It's been a busy year these last few months. Here's hoping our letter finds you safe and in good company amidst the current backdrop of 2020.

Our team has taken well to the dynamics. While Ben and I continue to work from the Augusta office Kim has overseen the helm at the Topsham office, and the rest of the crew has been working from the safety of their homes. While inconvenient, this seems to be a workable solution.

We are targeting June for some return to normalcy in the office. We will keep a staggered rotation of personnel to reduce the amount of recycled air, and have not started making face to face appointments yet. Zoom and phone seem to be fairly effective in the meantime.

We have significantly updated our planning meeting agenda for the year. You will be receiving reports prior to the meeting if you would care to prep up any discussion topics for us to cover.

Also, there was an impactful piece of legislation that passed Congress pre-COVID called the SECURE Act. This has potential ramifications on estate planning for some families. We'll make sure to cover that as well in our planning meetings. As in most legislation there are some nice positives as well as some issues to contend with (such as the elimination of a 'stretch IRA').

Finally, while market seems to have shaken off the virus effect for the time being, we are more concerned than ever about how market volatility effects those close to retirement as well as those in early retirement. We have been adjusting our tools accordingly, and will be discussing with you over the next year.

Best wishes for the coming season;

Peter

Peter L. Mendall, CFP®
Mendall Financial Group LLC®

P.S. We'd like to introduce our relatively new employee, Trish Hall. Trish is our new Office Manager for The Mendall Financial Group. She has lived in Sidney for the last 18 years with her fiancé, Mike and 13-year-old daughter. Together, they have a large vegetable garden and several above ground gardens. In their downtime, they love to watch their daughter play soccer in the fall and dance at competitions and recitals. They enjoy taking trips to the White Mountains of New Hampshire for family vacations. She is looking forward to speaking and seeing you in the office!

May 2020 Announcements:

- **Shredding Day** will now 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 and updates 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.

<https://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 in one way or another. If you'd like further material, such as our **Emergency Planning Pamphlet**, please let us know!
- Interested in making your own face mask? Follow the link below to get a tutorial by the CDC, and learn how face masks are helping to slow the spread of COVID-19.

<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings.html>

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