



Dear Clients and Friends,

Happy New Year! I hope that 2019 is off to a great start for you and your family.

January is always an exciting time of the year because it inspires a lot reflection, positive changes and growth. Each year, I enjoy taking stock of my personal and professional progress during the prior year. Last year was an especially meaningful year for me; it marked a very important milestone - 30 years of doing what I love to do!

It seems like not too long ago I was pondering a career in finance. It was the summer of '88 and all of the markets around the world were recovering from the stock market crash of October 1987. There was panic on Wall Street as the Dow Jones Industrial Average fell 508 points (22%) which was the largest one-day percentage point drop in history. There was plenty of fear and uncertainty in the markets but that also meant that there was great opportunity for growth. I believed in the tremendous growth potential but was daunted by the fast paced stock market and questioned if it was an opportune time to enter a career in the financial industry.

Thankfully, I took the plunge and much has changed since I began my career. The DJIA went from 2,200 points in 1988 to ending 2018 at over 23,000 points. We've experienced remarkable growth and change in the markets over the past 30 years but the one thing that hasn't changed is my approach for building wealth: A disciplined investment strategy of **time in the market; not timing the market**. It's simple; just not easy.

Becoming a Financial Planner and Wealth Manager is one of the best decisions I have ever made. I truly enjoy going to work every day mostly because of the personal satisfaction that I get from knowing that I am able to make a significant impact on my clients' lives, their family's lives and ultimately, their legacy.

This path that I have chosen has far exceeded every expectation that I had when I started and has provided me and my family with so many wonderful opportunities in life. I am deeply grateful for the support and loyalty that I have received from my amazing family, clients, and friends throughout the years; it has truly meant the world to me. I feel privileged to be celebrating the last 30 years and am excited for the next 30 years!

Here's to 2019!

With deep gratitude,

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