What is your story?

Over the 25+ years that I have been in business, I have met some very interesting people and have heard some amazing stories. Every story is unique. Here are some extraordinary stories that you may find amusing.

I have worked with a single mother that worked as a stripper and paid her way through college. She would drop off her son at a neighbor's home at night to sleep, and go off to work. She would then greet him the next morning to get him off to school. She completed her degree and is now a nurse.

I had an elderly client call me and tell me that she had won a million dollars. I drove to her home to find a letter from Ed McMahon stating that she "MAY be a winner". I called her son (yes, I had permission), to tell him that I thought something may be wrong. I later found out that she had dementia.

A young couple met me for the first time and had no idea that they had a negative cash flow. With my advice, they sold five unrented homes. They sold these homes right before the real estate melt down a few years back. Lucky!

I have many clients that started their business in their homes, and now employ dozens of people with a successful business. I have seen the first college graduates in the family, heard sad stories about claiming bankruptcy, and have seen YOUR kids now marrying and starting their own lives.

Over the years we have had the pleasure of:

- Conducting beneficiary audits on your investments to be sure your heirs are correct and discovering that many of you need to speak to an estate planning attorney.
- Examining your taxes and striving to reduce them. Often times, we refer you to a CPA.
- Seeing your parents grow older and helping you find the resources to help them with health care, estate planning, and other issues.
- Watching your children grow up and enter the workforce or college. We help you with college savings and teaching young adults to become investors.
- Meeting the new members of your family and helping the new parents (and grandparents) save for college.
- Watching your children, nieces and nephews find their first job and help them choose their 401k portfolio and other benefits that are offered.
- Helping you save for your new home and place you with a trustworthy mortgage broker.
- Discussing and deciding when you can retire—we are candid when you really cannot afford everything that you want!

- Discussing the many options for small businesses to save for retirement and to help their employees do the same.

These situations and topics will be covered in our monthly newsletter posted here. Your responses will be posted on an ongoing basis to keep the conversation going. We will always title the topic so that you can decide if this information is pertinent to your situation. We hope this will be a more concise, consistent, and easy way to forward information on to you, instead of covering several topics in a quarterly newsletter.

I want your feedback and will be adjusting to YOUR needs, so please feel free to share! If you respond to a topic and do not want your email posted, just let us know. Any email that is posted will remain anonymous. Confidentially is the key and sharing will only help you understand your money, finances, and goals on a more personal and deeper level.