

News | Indices

<b>Dow</b>	10318.16	<b>-14.28</b>	4:31pm
<b>Nasdaq</b>	2146.04	<b>-10.78</b>	5:30pm
<b>S&amp;P 500</b>	1091.38	<b>-3.52</b>	5:01pm

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- > Brochures
- > Financial Planning
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### Welcome



As your Financial Advisor, I will spend the time to understand your financial concerns and work in partnership with you to develop a customized investment program that can best meet your needs. As our relationship builds over time, I will be able to anticipate your changing circumstances and help advise you on appropriate investment strategies. I look forward to serving your long-term investment needs. Please feel free to call me at any time.

### Bulletin Board

- I am very appreciative when existing clients refer friends, family, and business associates for an exploratory meeting. I will do my utmost to meet your highest expectations.
- What do you have in mind for your retirement? Our complimentary retirement-planning analysis can help you achieve the retirement you envision. See Financial Planning for a confidential questionnaire.

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[Recessions and Bear Markets \(pdf\)](#)

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