

January 2020

**The start of a new year and decade!**

As we get this year underway, the markets are off to a roaring start – perhaps similar to the Roaring 1920s. It has been over ten years since our last big financial downturn and hence a certain degree of trepidation exists. As your trusted advisor we constantly monitor the positive and negative factors that can affect your financial well being. We will continue to do our best for you throughout 2020 and for the decades to come.

Wishing you a tremendous year and decade,

Sincerely,

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