**Navigating a Market Like No Other**

The current market environment is unique in basically every way possible. We are simultaneously battling a health crisis and a financial crisis. This has caused the fastest major market decline, from peak-to-trough, in the history of the U.S. stock market. I want you to know that our firm, our investment team, and I have been proactive in taking defensive moves throughout this correction as outline in our several previous emails. As a firm, we have been here before, through 1987, 1991, 1994 corrections, the dot com bust of 2000-02 and the financial recession of 08-09. While the defensive moves are important, it is equally important that we have strategy for reentry when favorable market conditions return. We will rely on our discipline, research and signals to guide our decisions.   
  
If you have been managing your finances on your own but don’t know what to do now with the current volatility we are experiencing, now would be a perfect time to seek professional management. Furthermore, with recent volatility in both equity and fixed income markets, these challenging times can present certain financial planning opportunities. Such as refinancing mortgages, improving tax diversification through Roth Conversions, Tax-Loss Harvesting, and purchasing stock of good companies and oversold levels. So as always, if you know of someone during these difficult times that could use our help to answer questions or concerns, please let me know and I’d be happy to follow up.