

Helping You Become A Better Investor

Trust, but Verify

Use an independent custodian to protect against fraud. The financial services industry is highly regulated, but that cannot completely eliminate unethical behavior. Receiving regular statements from an independent custodian will help you know about transactions posted to your account, as well as providing a regular appraisal of individual security holdings and market values of assets held in your portfolio.

Understand Your Needs and Concerns

It can be a challenging task to balance your current needs for income and safety of principal against your longer term goals to grow your portfolio value over time. We help you determine an appropriate mix of stocks, bonds and cash to meet your investment objectives, while giving consideration to the risks we are likely to encounter along the way. We can tailor holdings to suit your individual preferences, because you work directly with your portfolio manager.

In an Uncertain Environment, Know What You Can Control

Investing involves risk, although we believe some risks are likely to prove more rewarding than others. Diversifying the equity holdings can mitigate some of the unique risks posed by any one security, and a well-designed fixed income portion of your portfolio can provide comfort during times when the equity markets are volatile. Be wary of leverage, exotic securities and trading strategies that can fail when markets come under pressure.



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Keep Costs Reasonable

This means delivering our services at a fair price, while working to reduce the outside fees, transaction costs and tax consequences that would otherwise erode your account's performance. Our advice is objective and free from the conflicts of interest that are present in many banks, brokerage firms and insurance companies that are in business to "sell" you their own products.

Stay On Track

Efforts to "time" the market's ups and downs often backfire on investors, causing them to buy when prices are high and sell when prices are low. Emotions can have a profound impact on the success of your investment program. Long-term investing only works if we succeed at helping clients maintain discipline through the inevitable periods of weakness in the capital markets.

Adjust as Your Situation Changes

Tax laws change, families grow, people start a business or sell a business, homes need repair or remodeling, children go to college. Your financial needs down the road might be different than they are today, which means adjusting your investment program to suit your changing lifestyle and risk tolerance.

