

This writing is happening during a time of unprecedented activity on a world wide level. There is no doubt that for many of you reading this, it's the most uncertainty you've ever faced in your lifetime. Nothing in your life is 'normal' right now – not work, not your social life, not your family life, your school life, not even your social media life. EVERYTHING has to do with COVID-19 at the moment.

In a time when the virus is so overwhelming, I'd like to take a step back from it all, and ask you to breath. Remember that we can't control everything – this has been (and continues to be) the ultimate test of learning to let go. Take some time every day to appreciate what you have – for many of us, it's the ability to stay at home, safe.

If we look at the financial picture, it's been a shocking ride for many markets around the world. This market event has not spared any asset class, geographical region, or management style. Some would argue that there was nothing anyone could do to have prepared for this – I would caution you to be wary of anyone who says they knew this was coming, and prepared client portfolios to avoid losses.

There are lots of events that happen every year that are reasons to avoid investing – but if you try and avoid ANY loss, then you run the risk of not having any gains. I always remind clients that this is a not a short term time horizon for any of us – this is a lifetime commitment. We work with clients to help them have a lifetime of healthy relationships with their money –no matter what stage of life they are in. True, there are times where fear is the predominant emotion, but as your advisor, it's my job to walk you through to the other side when relief sets in, and you remember that we were focussed on the future for you, the entire time.

Over the last month we have all adjusted to the conditions the pandemic has brought on – many of us are still trying to find the right balance between the children at home, and trying to work as much as possible. I have listened to countless webinars, phone calls, read many different commentaries, summaries, and had many conversations with clients and fund companies alike. Information is power, and I'm working very hard to stay informed, as this situation changes so very quickly. If we haven't already chatted, please know that we'll chat soon – I'm working hard to speak with everyone.

The words I wrote at Christmas could not have been truer – our community is growing, and we're growing stronger together. This pandemic has brought us together like never before, even though it's requiring distance between us to beat it. Please do not hesitate to reach out to me with any questions you have – and feel free to send my contact info to someone you know who does not have an advisor working for them on their behalf. More than ever, a human connection to help alleviate anxiety over finances is so important. We're here for you.

Stay safe and be well,

Kristen