

From the Desk of Chad Teders, CFP®

It's Never a Bother, It's an Honor and Privilege

*"We didn't want to bother you with..." or "I thought it was just a family matter" or "We didn't think you would be interested in knowing..."*

I appreciate the sentiment behind remarks like these that we hear from clients. They're well-meant, respectful, and considerate of our relationship. When an issue doesn't directly relate to your investment portfolio, you may think we wouldn't care about it. So, you may keep it to yourself, at least until the gravity of the issue grows larger.

What type of issues am I referring to?

- Concerns about your, or a spouse's, or a parent's cognitive ability as you or they age.
- A worsening or unexpected health condition that affects your lifestyle and the need for assistance.
- Events involving children or grandchildren relating to their education, relationships, and careers.
- Changing thoughts about retirement and what is best for you and your family.

If this sounds like deeply personal stuff, it is. If you want to keep these matters private, we get it. However, we want you to know we are always here for you to listen. To understand what you're going through, how you feel, and what you want to do to address the situation. We believe personal communication is the bedrock of all successful relationships and we want you to know that you always have a private and confidential listening space at our firm to discuss whatever is on your mind.

The next time you hear that voice in your head saying, "Do I really want to bother them with this?" Remember, you're never a bother. It's our honor and privilege to serve you.

Wishing you all the best,

*Chad*