



January 2006

## Resolutions

*First see that the design is wise and just; that ascertained, pursue it resolutely* –William Shakespeare

I recently heard a radio show host talking about New Year's resolutions. He believes it better to make New Year's resolutions and fail than never to have established any at all. I can relate to this. I have found that although I may miss the bar, the fact that I set the bar in the first place got me to heights I never thought I could reach. To start the New Year I wanted to share with you some of our firm's resolutions. We resolve to do the following:

***To think creatively.*** Too often advice in our business is doled out in sound bites rather than well reasoned solutions. Our advice to you will be tailored to your situation.

***To be good stewards.*** We will help you make informed decisions about your money. We will manage your money judiciously. We take these responsibilities very seriously.

***To provide exceptional customer service.*** We will do our best to accommodate requests that other firms may find tedious, or outside standard operating procedures.

***To maintain confidentiality at all times.*** Enough said.

***To be open to criticism.*** We recognize that we aren't perfect and don't have all the answers. We appreciate feedback that helps us serve you better.

***To anticipate change rather than react to it.*** We will give thought to what could go wrong before it does.

***To remain calm when all are losing their heads.*** Financial markets are driven by humans, subject to human emotions - namely greed and fear. We will provide reason in times of euphoria and despair.

***To utilize technology to enhance relationships.*** We will use technology to enhance our relationship with you, rather than as a substitute for personal communication.

***To avoid the latest fad.*** Although we want to be on the leading edge of change, we don't want to be on the bleeding edge. Knowing the difference is tricky.

As we look forward to the second half of this decade, please know that we appreciate your trust and value the relationships that have been forged over time. We will continue to work hard at building both.

Providing independent financial stewardship to individuals, their families and their enterprises™