



“Spring is when you feel like whistling, even with a shoe full of slush.”

Doug Larson



# Spring 2019

## Quarterly Newsletter

### What is a CFP?

Certified Financial Planner professionals are held to strict ethical standards to ensure financial planning recommendations are in your best interest. A CFP professional must also acquire several years of practical experience related to delivering financial planning to clients and pass the comprehensive CFP Certification Exam before they can call themselves a CFP professional. About 20% of financial advisors have this “gold-standard” designation.

Sarah recently joined the CFP Board’s new mentoring program and is looking forward to assisting the newest generation of CFP recruits as they consider the profession, study, sit for the exam, gain experience, and ultimately go forth in the world to spread fiscal harmony. If you know a young person or career-changer considering the CFP designation, we are happy to provide an “insider’s view” and answer their questions.

### What Every Woman Should Know

Social Security is essential in providing financial security for Americans. With low savings rates and the demise of pensions and employer-paid health insurance, making savvy Social Security choices is more important than ever.

Women, especially, have their financial work cut out for them. In retirement, about 12% of people live in poverty, and 74% of these are women. Women live longer than men, generally. Women also tend to have smaller incomes, which certainly affects their financial security (and their Social Security benefits). These are tough financial obstacles.

The Social Security Administration offers helpful information to single ladies, married ladies, and divorced ladies, and widowed ladies in one booklet:



This is a booklet that will empower *you and the ladies in your life* to make more informed financial decisions. If you would like a **\*\*free\*\*** paper copy or PDF, please let us know, and we will get it right out to you.

### Ellington Farmers’ Market

We support our local farmers’ market – truly one of the best around! The 2019 summer market calendar is out, and the market is open on Saturdays, from May 11-October 19, from 9:00-12:00.

Every weekend has a theme, and who could stay away from opening weekend’s Barnyard Babies? July 27<sup>th</sup> brings the Zucchini 500 Drag Race. For a listing of themes, click [here](#). For directions to the market, steps away from our office, click [here](#).

### The Easy Way to Save

To check out our tips on increasing your savings – the *easy way* – click [here](#) and [here](#).

Follow us on Facebook to see our latest videos, financial tips, and financial and local news.

**Thank you for your business,  
and enjoy the spring!**

While retirement planning was a focus this quarter, we also enjoyed working with clients to send babies, grandbabies, and not-babies-anymore to college.

We charge an hourly fee so we can provide independent, objective advice to people in all stages of life.