



CFO August 2020 Newsletter

Christmas in July

by Scott Russell

As some of you might know, I had an opportunity to get away for a few days with my wife and daughter recently. Given the state of our world, we didn't travel far and stayed pretty secluded during our stay. As my wife says, we just needed to see some different walls (and having access to a pool didn't hurt). We (more specifically my wife and daughter) also got to enjoy a marathon of Hallmark Channel Christmas movies. You see, we don't subscribe to cable at home, so watching the Hallmark Channel was a treat for them. For me, it was just nice to have time to read a book, do some kayaking, and play a little family Uno (which my daughter usually wins).

For those of you for whom we've prepared financial plans for, you know that we typically ask questions not directly related to money. We try to understand what you'd love to do with your life regardless of your current means and ability to do it. Many times, for our clients, it's similar to what I described above, to spend time with family. However, it might also be to give back to the community by volunteering, traveling, or having a second career. Only when we identify what our clients value, can we appropriately build investment portfolios that support that vision

We have been on a mission to simplify the way we explain financial topics to minimize the use of industry jargon. Enjoying the swimming pool on our vacation reminded me of one of the tools we use in our process to explain how we manage our clients' money. This investment concept is called our "Pools of Money Approach". It helps our clients visualize how their investments will support their life vision at different time intervals along the way.

Ironically for me, just getting a few days of hanging out with my wife and daughter made it feel like 'Christmas in July'. I hope you are also able to take advantage of some opportunities during this time to appreciate the small things that make life meaningful. Take care, stay safe, and please let us know if there is anything we can do to help bring more clarity to your life.

Shortage of Personal Protective Equipment (PPE) due to COVID-19

by William Cummings

Back in March, national news outlets began reporting on the severe shortage of Personal Protective Equipment (PPE) due to COVID-19. One of our team members, Tim Keeports saw a report about using 3D printers to make PPE. Being very connected to the Seminole Heights community, he gathered a small team of interested neighbors. Tim, a retired Air Force Colonel and his neighbor Michael Guinn a DoD 3D print expert, were able to install 14 commercial 3D printers at the local Christ Fellowship Church and launched what is now called MRG 3D.

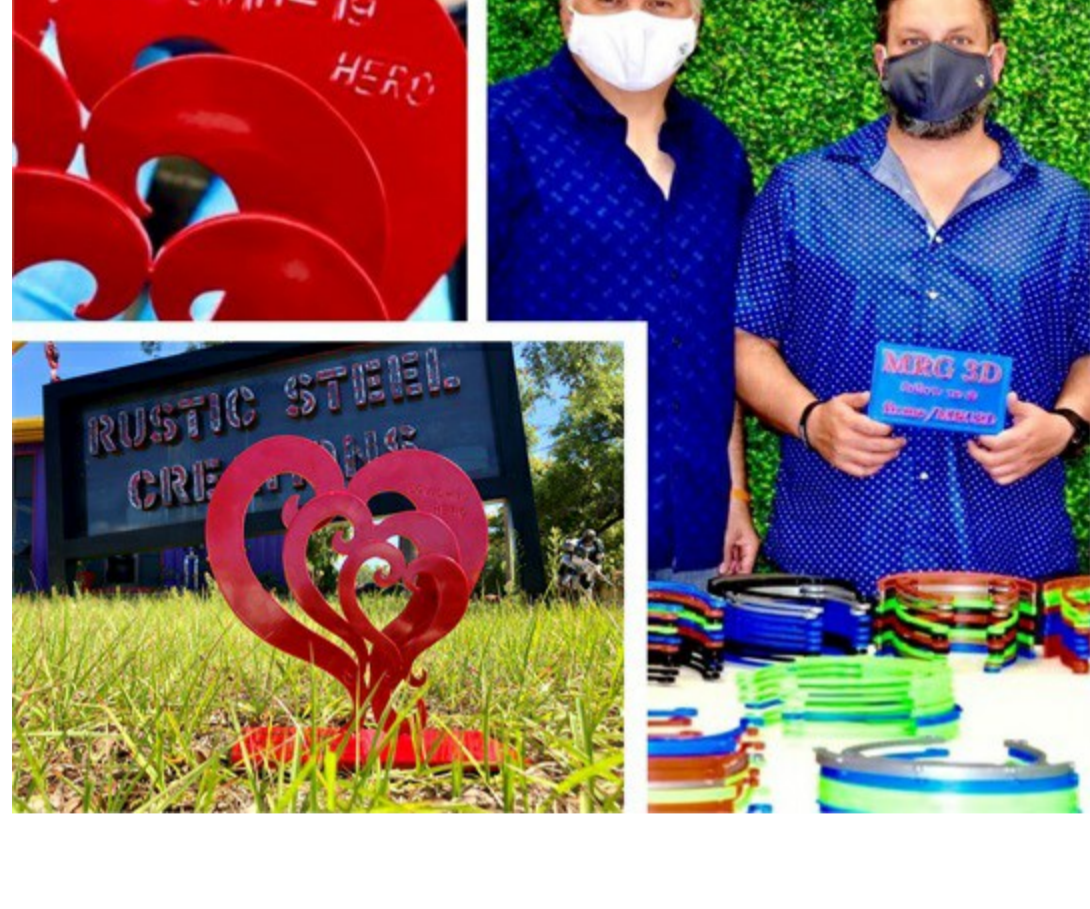
The MRG 3D team includes 14 local volunteers/interns and continues to print PPE face shields. The team named the shields "Halo", to reflect the church and shape of the shield. The Halo face shields extends the life of N95 masks to protect frontline healthcare workers and first responders.

I remain amazed these 3D printers have been running nonstop for over 100 days. Both the public and local Seminole Heights businesses have provided resources to enable MRG 3D to donate over 42,000 face shields FREE OF CHARGE.

A close friend of Tim and Michael's stated, "I'm proud to call them both my neighbor and I'd be hard-pressed to find better American Heroes during this pandemic." I could not agree more and are very proud to have Tim on our team! MRG 3D has been featured on multiple national news outlets and recognized by the Boy Scouts of America (Tim and Michael are both Eagle Scouts) and by Mayor Jane Castor during the COVID-19 Hero Awards of Tampa Bay.

You can view more info here: www.linktr.ee/MRGlabs.

Tim Keeport's picture below, Tim is on the left.



"Dirty Dozen" Tax Scams to Watch For

Every year the IRS releases its list of tax scams, spotlighting some ways that people try to separate you from your money.

[Learn More](#)



Remembering Passwords

In a world where everything financial seems to be connected to an online account, it's incredibly important to have good passwords to keep everything safe and secure. Yet a common complaint from clients is that it's hard to create a password that's both strong enough and easy to remember!

Great news, though! These two websites can help solve this problem.

1. **Password Creation** - This website gives you a handful of methods for creating complex passwords that are still personal enough for you to remember. Take a look! You might find a method that works for you.
2. **Password Manager** - This website provides you with a list of free password managers that allow you to securely store a master password list, in case you forget them or someone else you trust needs to access them.



It's important to develop and keep good password habits. If you haven't so far, start today! And if you need help figuring out how to protect other important areas of your life, let's connect.

PLEASE NOTE: The information being provided is strictly as a courtesy. When you link to any of the web sites provided here, you are leaving this web site. We make no representation as to the completeness or accuracy of information provided at these web sites.

[Learn More](#)

Vintage Wine Ratings

Who doesn't love a great glass of wine? With so many varieties and vineyards out there, you can find some delicious bottles. But you might also stumble across some true stinkers in your search for the perfect glass...there's no way to tell until you pop the cork, right?

Unless...unless you have a cheat sheet! Attached is a handy [ratings chart for vintage wine](#) from 1995 through 2014, courtesy of AIG. On it you'll find nearly 200 bottles of wine, by name, along with ranked scores and tasting notes from wine expert Robert Parker. Check it out, then let's connect. Maybe we can share a bottle!



We honor our pets!

by William Cummings

In honor of International Cat Day (August 8, 2020) and National Dog Day (August 26, 2020) we thought we would share pictures of our team's pets. As I write this article, from home, my cat McCartney, is laying partly on my computer. I think he approves!

Click on the blue highlighted text for a picture of our pets.

Bill Cummings: [Sir Paul McCartney](#), Marbled Male Tabby, one year old. Favorite activity: Eating both his food and his sisters, vying for attention, and playing with ALL of his toys. Special skills that I taught him; Giving me a high five for a treat. [Penny Lane](#), Tabby, (my wife is a Beatles fan) two years old. Favorite activity: sleeping and bird watching. Special skills that I taught her; Giving me a high five and rolling over.

Robin Delaney: [Sammy](#) is a 6 month old Cardigan Welsh Corgi. Sammy started obedience school this week. We will let you know how he does.

Glen Whitacre: [Sarah](#) is a Miniature Schnauzer between 5 - 7 in age. She was rescued from a Tampa breeder in November 2019. The breeder became overwhelmed with 300 plus dogs. Hillsborough County seized all of them and put them up for adoption. Like her new owner, Sarah likes to eat her dinner while lying on the sofa. She is somewhat shy but super sweet.

August Dates to Remember

- 8/2: Friendship Day
- 8/4: National Chocolate Chip Cookie Day
- 8/7: National Lighthouse Day
- 8/8: International Cat Day
- 8/13: National Left Handers Day
- 8/26: National Dog Day

William Cummings
bill@ourcfo.com
813-374-9676
Concierge Financial Organization
Partner
<http://www.ourcfo.com>

Securities and investment advisory services offered through Royal Alliance Associates, Inc. (RAA), member FINRA/SIPC. RAA is separately owned and other entities and/or marketing names, products or services referenced here are independent of RAA. Branch Office # 813-374-9676. Branch Address: 4610 N. Central Ave., Tampa, FL 33603

This informational email is an advertisement and you may opt out of receiving future emails. To opt out, please click the "Unsubscribe" link below.
This message was sent by Concierge Financial Organization 813-374-9676 4610 North Central Ave Tampa, FL 33603

[Unsubscribe](#)