



CONCIERGE FINANCIAL ORGANIZATION

June 2021 Newsletter

The Job of a Financial Advisor

By: Ruth E. "Robin" Delaney, CFP®, CLU, ChFC, ADPA

What is the job of a Financial Advisor?

Some will say it is to invest your money wisely for the best return. Others will say a financial advisor creates a plan to help you retire comfortably.

While these are some of the functions of a financial advisor, I would like to give you a better definition.

A financial advisor is a guide, someone who helps you navigate through the uncertain future, always ready to make course corrections when needed.

Let's take a imaginary journey together to see how the two primary objectives of financial planning serve you. We will travel through the ups and downs of your life, through terrain that is sometimes rough.

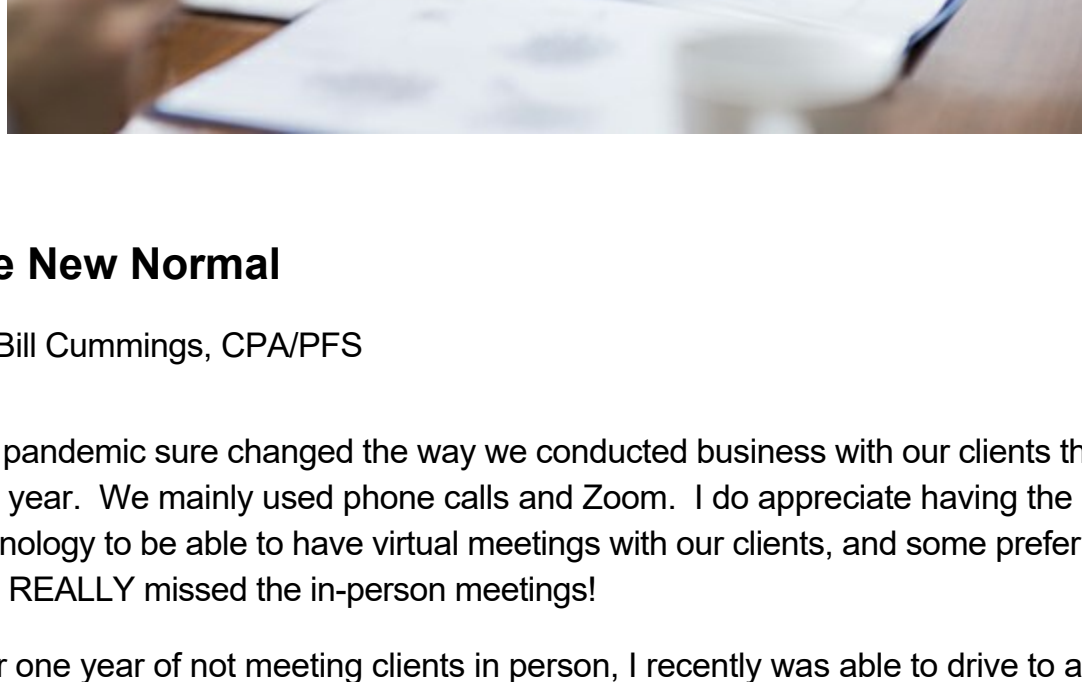
First, as your guide, we will help you envision where you want to go and how you want to get there. From that vision we will create a map, or Financial Plan, to help guide you to get from where you are to your chosen destination. We will show you how to navigate the changing landscape of your life.

As we start out, sometimes the terrain may suddenly change. Changes in tax law and or economic conditions may result in market downturns and will change the landscape. We will adjust the plan (our map) to accommodate these changes.

If the people in the group you are traveling with changes, we will adapt the plan again. You may go from single to married and perhaps you will add children. Then there are the sadder events as people leave due to divorce or death. These changes might cause a complete reevaluation of where you want to go. We will adjust the map once more.

The second major objective of financial advisors is to be there to calm your fears. As you make this journey you may encounter a daunting mountain pass. We may not know for certain that there will be a fertile valley on the other side. However, since there were valleys on the other side of the last 7 mountain passes, it is reasonable to assume there will be one on the other side of this new one. And if there is not, we have the gear to handle the situation. Our job is to help you to place your feet in the right spots to safely traverse the sometimes-treacherous mountain passes that the economy and the markets can place in your way.

At Concierge Financial Organization we pride ourselves on our ability to guide our clients to their desired destination. If you or someone you know needs guidance for the landscape ahead, please give us a call at 813-374-9676. One of our highly skilled guides will be there to help you navigate the road ahead.



The New Normal

By: Bill Cummings, CPA/PFS

The pandemic sure changed the way we conducted business with our clients this past year. We mainly used phone calls and Zoom. I do appreciate having the technology to be able to have virtual meetings with our clients, and some prefer that, but I REALLY missed the in-person meetings!

After one year of not meeting clients in person, I recently was able to drive to a client's house for their portfolio review (we had all been vaccinated). They live a few hours' drive from me, so I was able to actually drive my car on the open highway. I was so excited to be able to go to Dunkin Donuts for my road trip breakfast; a chocolate donut and a large unsweetened ICED TEA.

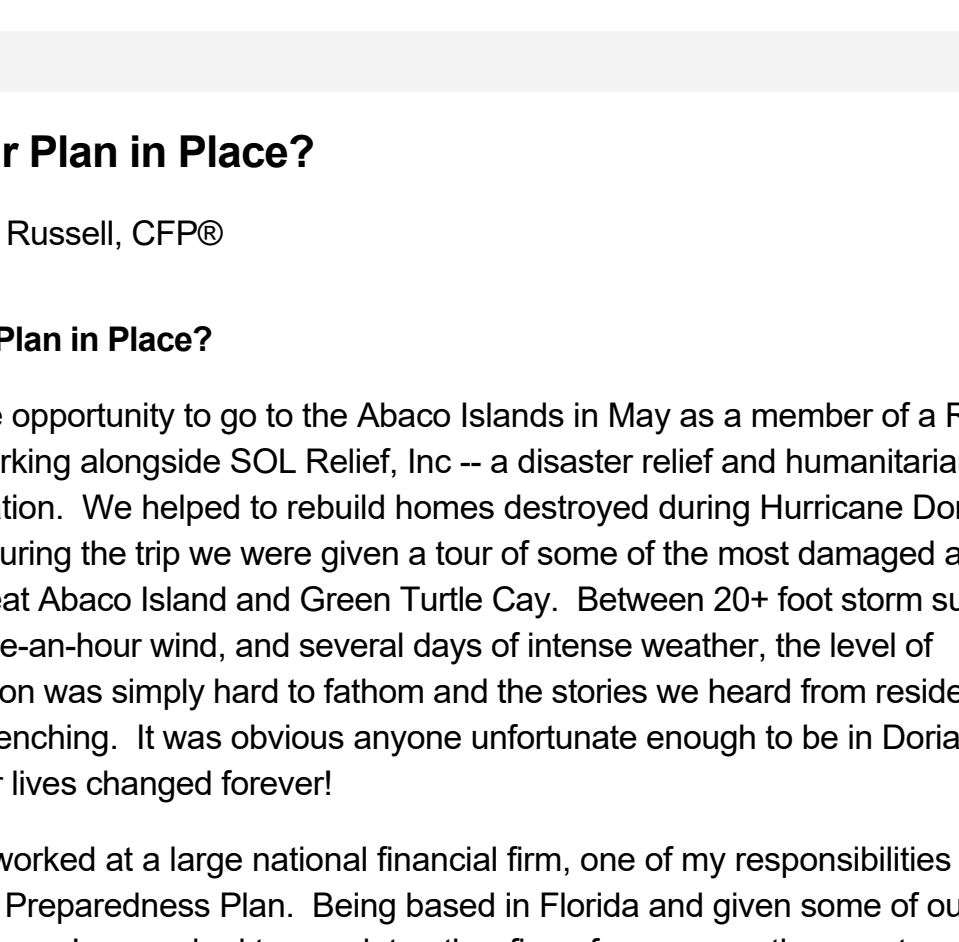
It was so good to see my clients in person and to be able to have an actual conversation without any of our Zoom interruptions, like the computer screens 'freezing' and the audio or video not working.

I did notice two big changes in their life; they got two new kittens named Gronk and Brady. Yes, they are Patriots fans. While I like to think my discussion about investments, taxes, economy, and estate planning was riveting, the kittens proceeded to jump on and bite the printed PowerPoint presentation I was sharing (see the pictures below). It was like Christmas Day to those kittens, running and sliding on the papers like it was wrapping paper. Luckily, I could share the presentation from my computer.

As I was prepared to leave, the kittens were apparently so tired from tearing up my work papers that one of them fell asleep on my lap. That delayed me from leaving for about 35 minutes.

While I was driving home, I was thinking how special that client review was, especially with the help of two kittens named Brady and Gronk. I would have never had that experience through Zoom.

It's some of the simple things in life we missed during the Pandemic. I hope this client experience is the "new normal".



Is Your Plan in Place?

By Scott Russell, CFP®

Is Your Plan in Place?

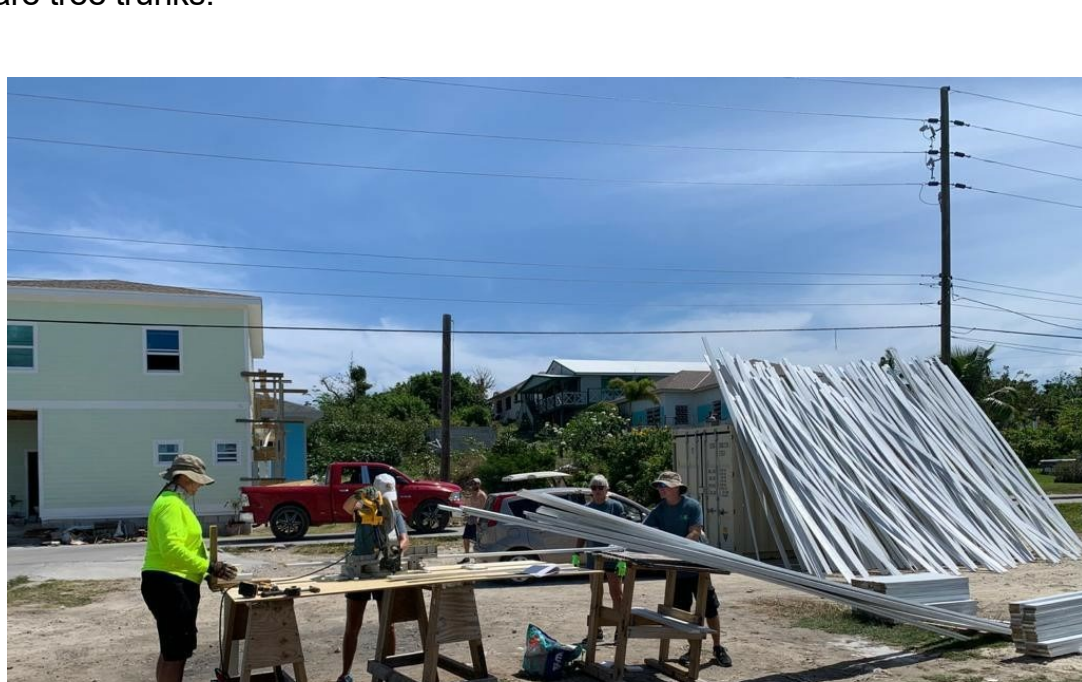
I had the opportunity to go to the Abaco Islands in May as a member of a Rotary team working alongside SOL Relief, Inc -- a disaster relief and humanitarian aid organization. We helped to rebuild homes destroyed during Hurricane Dorian in 2019. During the trip we were given a tour of some of the most damaged areas on both Great Abaco Island and Green Turtle Cay. Between 20+ foot storm surge, 220+ mile-an-hour wind, and several days of intense weather, the level of destruction was simply hard to fathom and the stories we heard from residents were heart wrenching. It was obvious anyone unfortunate enough to be in Dorian's way had their lives changed forever!

When I worked at a large national financial firm, one of my responsibilities was our Disaster Preparedness Plan. Being based in Florida and given some of our experiences, I was asked to speak to other firms from across the country about our processes. One thing I would always relay is that you cannot plan for every possible impact of an event like a hurricane. What you have to do is have the infrastructure already in place to be flexible enough to respond to whatever unfolds in real time.

This axiom holds true in financial planning as well. As planners, there is no way to know how life will evolve for our clients nor can we account for every one of the infinite combination of possible life altering events. What we do is help them put a plan in place that mitigates the risk of the more likely possibilities and offer recommendations to strengthen their financial position, so they are resilient enough to respond to what life throws at them. One of the tools we use for this is our Clarity Guide, which helps us to evaluate a multitude of areas pertaining to a client's financial life.

How are the Abaco Islands now? The residents are beautiful and tough people. They have come a long way in their recovery over the past 2 years, but we also learned The Abacos have several more years to go before being back to a semblance of normalcy. This was very apparent from the continued lack of schools, clinics, grocery stores, and gas stations. Their progress thus far can be attributed to many non-profit organizations, including the local Rotary clubs and SOL Relief. If you would like ideas on how to help them continue to rebuild, just reach out to me at scott@ourcfoteam.com.

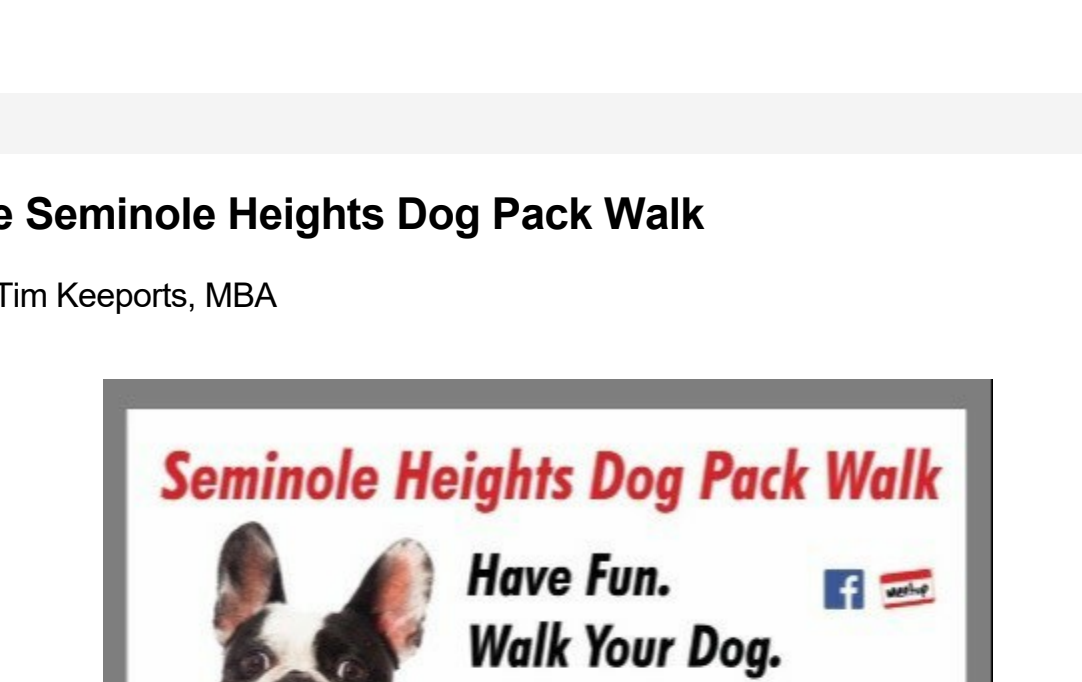
So...what did we do over our 4 days of work? We primed 230 boards, cut boards to size for hurricane shutters for 4 homes, and assembled the shutters for 2 homes. Below are just a few photos from our amazing trip.



A view from our plane flying over the northern portion of Great Abaco Island. Dorian ripped the foliage off of every pine tree for many miles, leaving a graveyard of bare tree trunks.



Some of our team cutting boards to size for hurricane shutters



The Seminole Heights Dog Pack Walk

By: Tim Keeperts, MBA

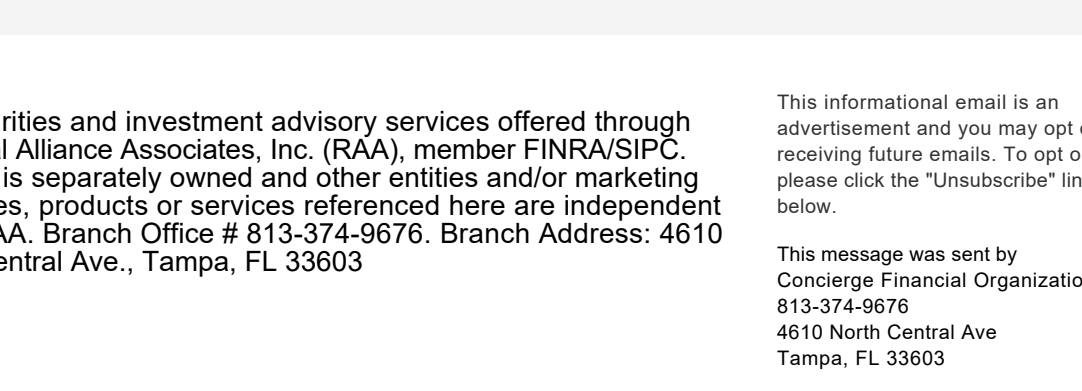


I've written in the past about the interesting community of Old Seminole Heights and wanted to share yet another quirky aspect -- the Seminole Heights Dog Pack! This group of neighbors and their much-beloved dogs recently passed the ten-year mark. It all started with an idea to build a dog park at the local Henry and Ola Park. While that has not yet come to fruition, the dog pack has simply kept on. Below was shared by the 'leader of the pack'.

"In the last ten years, we have seen couples get married and others have children. We've seen puppies turn into adult dogs and some of those dogs become older and cross over the rainbow bridge. It was never imagined that a simple concept of saying, hey neighbors, let's get together every Saturday morning at 9:30 and go for a walk with our dogs, would become such a tradition. While there's nothing fancy about our 'pack walks', it's real-life and provides the opportunity to regularly meet-up. And now our lives have become intertwined on Facebook, Meetup, Instagram, LinkedIn, and we have even been recognized by the news and featured on Airbnb.

While Covid shut down the group walks, we still were out and about so got in our 'hello neighbors' and air high-fives. Now it's 2021 and 10 years later -- we have over 500 members in our group. We certainly are looking forward to returning to monthly parties, special events like the annual Valentine's and summer splash party to celebrate our dogs while cheering on each other. But most of all, I look forward to the next ten years as Seminole Heights continues to be the best dog-friendly neighborhood ever!"

If you have a beloved dog (or cat), **send us your pictures** and we'll profile some of them in a future edition of the CFO newsletter.



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