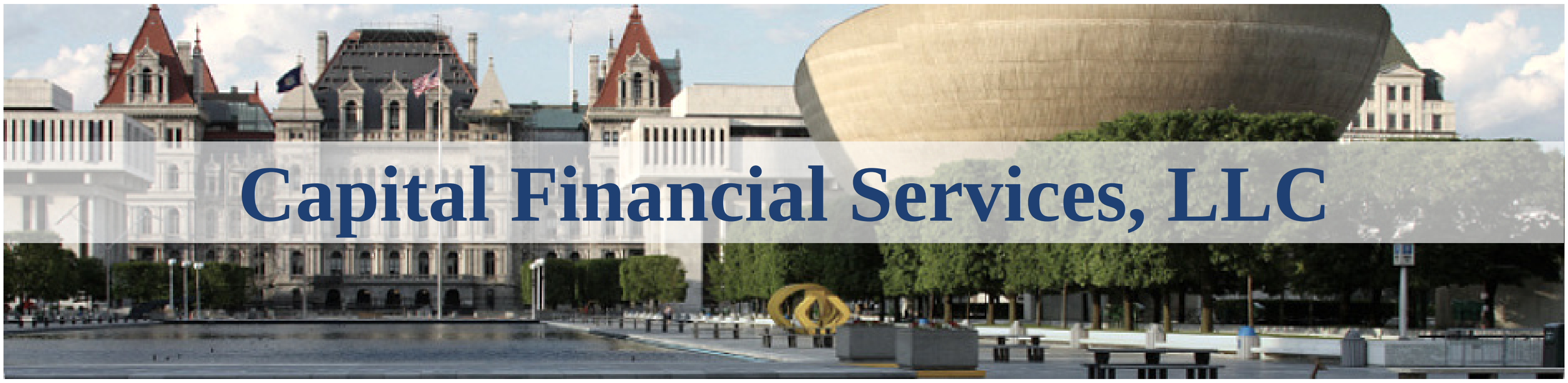

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Consumer Newsletter!

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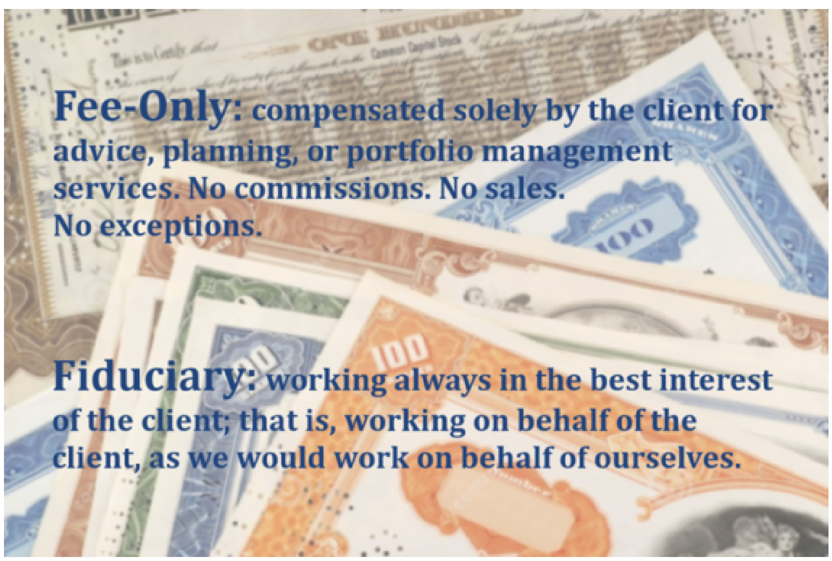
You are not like everyone else. Neither are we. As a strictly [fee-only](#) firm, we don't earn commissions from financial product sales. In fact we don't sell any financial products at all. We provide clear and competent financial planning services, focusing on middle-class clients, along with investment management and tax preparation services. Although we're located in Upstate New York, we have clients all over the country and even overseas. Our client's accounts are held at [TD Ameritrade](#), and we manage those investment portfolios using individual securities, **mainly publicly traded stocks and bonds**. For more than two decades, our mission has been serving our clients, while maintaining our [fiduciary](#) responsibility as a member of the National Association of Personal Financial Advisors (NAPFA); acting on their behalf, as we would for ourselves. [Our team](#) consists of competent industry professionals including a Certified Financial Planner and an Enrolled Agent. We ask you to enjoy the [information](#) located here, to visit often for updates, to share what you find valuable with friends, and to [contact](#) us as we would like to talk with you.



The Ultimate Key to Financial Success!

Actually the Ultimate Key is quite well known and not much of a secret, and yet many people conduct their lives as if they don't understand this truth. An excellent explanation appears here in this quote, from *David Copperfield*, by Charles Dickens.

"My other piece of advice, Copperfield," said Mr. Micawber, "you know. **Annual income twenty pounds, annual expenditure nineteen and six, result happiness.**

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Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery. The blossom is blighted, the leaf is withered, the God of day goes down upon the dreary scene, and — and in short you are forever floored. As I am!"

If you only understand, and follow, this one principle, you will succeed financially.

- William C. Jerome, CFP