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## *Monthly Musings*

It is so natural that graduations are spring time events. Sitting on the green landscape that is a college athletic field, on a May Day in Pennsylvania ahead of the calendar by a month in its warmth, the snow and the cold seem long ago. Change has come like the awakening from a sleep, not suddenly but surprising in its pace all the same. Dream-like in its disorientation of the senses. But sitting there, waiting for the tasseled graduate candidates to march in, we refocus. Clear and lucid, we wait.

Like the swiftness of our lives and the change of the season, we marvel as the ceremony begins and proceeds apace. The Harvard Professor's commencement address notes what all already feel in the air – the glorious anticipation of opportunity tinged with fear and uncertainty that creates the edge of nervous excitement that always precedes change.

For all that we can say, think and feel at these moments, the most important is that we are truly alive. Hard work, loving supportive relationships, dedication, passion – graduates, teachers, parents, Grand-parents all play a personal documentary in their minds about the path of history that has brought us all here. We know at moments like this, sadly fleeting moments, life's meaning. Clearly, without question, confusion or doubt, for a moment at least, we understand life.

## *Things Financial*

Some of us wonder what a **Financial Plan** is and does. Here's a short list of questions a plan can help answer:

"How much do I need to save and invest to be able to retire at age \_\_\_?"

"My children are in different financial circumstances. How can I account for that in my estate plan?"

"Will I be ok if I keep taking \$ \_\_\_ every month from my investment accounts?"

"Is there some way I can lower my tax bill?"

"How can I provide for my second wife and be fair to children from my first marriage?"

"My business is doing well but how are my personal finances? Are there better ways to save and invest?"

*Financial Planning, as the advertisement says:*



**YESTERDAY  
YOU SAID  
TOMORROW**

JUST DO IT.  


Thank you for your continued confidence and trust.

Sincerely,

Robert J. Boronski, MBA, CFP®

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