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### *Monthly Musings*

Patience and perseverance have a magical effect before which difficulties disappear and obstacles vanish.

*John Quincy Adams*

Through perseverance many people win success out of what seemed destined to be certain failure.

*Benjamin Disraeli*

My oldest son has always been reluctant to challenge himself (not untypical for a 17-year old), to push himself out of his comfort zone and thereby begin to see his true potential and what might be possible in his unrealized future. He joined the Boy Scouts about a year ago and this has resulted in many beneficial effects on his personal development: increased self-confidence, improved relationships, greater respect for and appreciation of service to others, and building a personal code of ethics that will serve him well throughout his life.

He has also begun to demonstrate a growing sense of perseverance. Recently, at Summer Scout Camp, he was faced with the challenge of rappelling down the side of a 50-foot tall tower (the same obstacle which Marines have to overcome at boot camp). It was the final requirement to earn the difficult "Climbing" Merit Badge. On his first attempt, in front of many other Scouts and adults, he simply could not overcome his anxiety and fear and had to descend down the stairs. He returned to his tent, angry about his failure. But he refused to give up, and went to the Troop leaders and asked for their support. He was accompanied back to "the Tower" by an enthusiastic group and this time he successfully roped down the side. Perseverance through developing strength of character. Defining point for him? Maybe. Perhaps he just glimpsed some of his own potential in this extraordinary moment. I am very proud of him.

### *Things Financial*

This summer we are working on several initiatives to improve our client service and make your interactions with us easier and better. We continue to setup online access for many clients to thru our **Investor360°** website, which gives you the power to see an executive summary of your financial life. Whenever you want you can:

- **See your account balances** and a detailed position breakdown for each account as of any date range, including accounts not held with us.
- **Check on recent transactions** within your accounts.
- **Review important facts**, such as your account setup and contact information, listed beneficiaries, etc.
- **View and store important paperwork** such as account and tax forms and estate and financial plans in a secure document vault.
- **Eliminate paper statements** and view or download current and historical account statements.
- **Run in-depth reports** on your accounts.
- **Import account information to TurboTax** for easier, more efficient tax filing.

We are also setting up additional EFT links between your Bank and Commonwealth accounts so you can transfer money quickly and safely without mailing paper checks.

Please contact the office to have us setup your *Investor360* online access or EFT link if you haven't done so already.

Thank you for your continued confidence and trust.

Sincerely,

Robert J. Boronski, MBA, CFP®

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