



Adjusting to the new normal

James Mayer, Managing Director – Investment Officer; Branch Manager

It is hard to believe the dramatic changes that have happened in our lives since our last newsletter. I know that we are all going through unanticipated events and that they can all be challenging. One of my favorite parts of being a financial advisor is sitting and talking with clients every day. One of my wife's favorite sounds was the school bus pulling away with our children . . . Just kidding.

We all have been through dramatic changes these past few months. Our new normal way of life looks different, and change is always hard and stressful. At the office, my client interactions are on the phone or the popular Zoom calls. It is not the same, but I think we are adjusting to this current normal.

At home, our lives are also completely different. My children don't get on the bus and my wife has become a home schoolteacher. I have been brought in as a math tutor and the Dean of Discipline. Teacher appreciation levels are off the charts at our house. No more gymnastics, having friends over, going out to eat, haircuts, or trips to the gym. Keeping our children occupied is a challenge. They need interaction with other people as much as we do.

I think the hardest part of all of this is not being able to see our families. Sitting in my mother's driveway, more than six feet away from her on Mother's Day was the worst. I just wanted to hug her.

With all of this change, I have been reminded of how much better I feel when I wake up with a positive outlook and keep to my routine. I try to exercise every day based on advice a good client once told me: "James, you can always find 15 minutes to exercise." I send a positive quote or picture to my sister every day. I try and call my parents often, and hopefully, my Mom answers her phone. I am always on a search for fun things to do with my kids and my wife. Simple things, games, going to the Sonic drive-through, letting them cut my hair and turning my shed into a She-shed for my wife and daughters. Finding ways to celebrate anything and everything.

My father was just featured in an article in the Lake County News-Herald because he recorded three holes in one last year. I sent that article to everyone. My daughter, Reese, had her braces removed so we had a party. My daughter, Nora, graduated from kindergarten, another party.

While the Coronavirus may have changed our lives, it hasn't taken away the things that I am most grateful for. My family, our team and all of our clients. Stay safe and see you soon.



James Mayer gets a trim from daughter Nora



Reese Mayer has a favorite mask

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In the blink of an eye . . .

David VanDusen, Senior Vice President – Investment Officer

We saw the stock market fall about 34 percent in one month prior to righting itself to rally about 30 percent off of the lows. During the last two months, unemployment fell from a 50-year low of 3.5 percent nationally to about 14.7 percent and rising.¹ All of this because of a little bug called the Coronavirus.

These extreme numbers are mostly a result of a government-mandated shutdown of our country and economy. The next phase led to a new buzzword – “social distancing.” The production of facial masks has sprouted into a budding home industry, likely creating a boom in the sewing machine industry. Another skill that has sprung up since the shutdown is home barbering. Who would have believed that the trimming of our yard hedges would prepare us for this trade?

I am confident that this virus will eventually be controlled and the financial damage that it created will disappear. Reading our monthly investment account statements will become a lot more palatable as we go forward. If I have learned anything after 50 years of the investment business it is that time is a great healer.



David VanDusen

Major disruptions that grip our lives such as the Coronavirus certainly have many negatives. I believe that there are also some good things that have emerged. One that comes to mind is the reconnection with our families. As our economy has created success and prosperity, there may have been an inclination to not be as attentive to the important things in our lives. When life turns upside down, we appreciate and count on our loved ones to a greater extent.

Hopefully we can all stay well, stay connected, and stay positive. As always, if you have questions or concerns about your investment game plan, please do not hesitate to call.

¹- Dow Jones News



Senior Registered Client Associate Margie Gilliland shows off her favorite mask

Keeping busy helps

I have been working in the office most days during the pandemic, and so I was not as affected as most people. My work life was relatively unchanged as I manned the office to respond to customer calls quickly.

During my time at home, I tackled projects to fill the time - organizing closets and getting spring cleaning done. I was even able to complete outside projects working alongside my husband since he was laid off.

My husband and I found hiking trails that were not busy so that we could take our dogs out for walks. The thing I missed the most and am really looking forward to in the summer is spending time with family and friends. That will be the highlight of our new way of living.

Rising to the challenges of change

Patricia Simpson-Whitney, Senior Client Associate

I am a newbie at the stay-at-home routine but I noticed right away that I gained close to two hours back each weekday without the commute into the office! I have walked and hiked more than I could before so I am getting more than 10,000 steps a day which feels great.

Things have changed so quickly, not only in our work environment but at home as well. I dislike that I cannot hug my grandkids. My five-year-old grandson, Lincoln, wears a child-sized mask and approaches me with arms extended to the sides announcing, “Remember Mimi, it is six feet for distancing.” If it weren’t so appropriate, I think I would cry.

But there are positives. One of the positives I have realized is that each of us was forced to slow down and alter our routines. I think we often missed out

on what was important in our past fast-paced lives. While this reality check has been very intense, we’re committed to helping our clients as always.



Patt Simpson-Whitney has a favorite mask and a pleasant view for working from home

Better together

Susan Paolo, First Vice President – Investment Officer

Like many of you, my husband and I both have full-time careers. We’ve always been accepting of each other’s schedules, travel, long hours and sometimes

days apart. We were excited at the onset of 2020. As you might imagine, this has not been at all the year we anticipated!

We have been confined at home for three months now. Talk about togetherness! We consistently try to find a quiet corner in our open concept home in order to participate on conference calls and hold employee and client meetings. We’re always looking for our notes, paper and pens.

Out of chaos has come an even stronger relationship. We work out each morning, kayak, paddle board and take long walks around the neighborhood. Then, at the end of some long days, we sit on the dock and enjoy a serene view of the lake.

May you all be enjoying your families at this time!



Susan Paolo’s sweet husband and her Havanese, both of whom she calls “Honey.”

Working mom takes extra responsibilities in stride

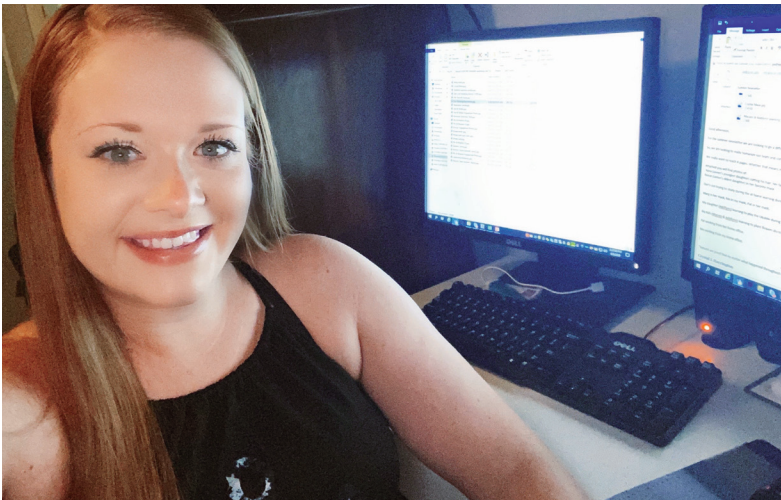
Crystal Harrington, Client Associate

As a mom of two with a spouse designated as an essential worker – who actually wound up working more than ever during this pandemic – I can definitely say life has changed. Learning to adjust and balance working from home, schooling my children, and finding ways to grocery shop from home were my biggest challenges but we figured it all out.

My family is very “on the go” on a regular basis. Days without carefully planned schedules and activities to get out of the house and be in different environments impacted my children greatly in the beginning.

Now, we’ve all settled in nicely. Our days are still carefully planned and well thought out so that we may experience new and different things that our fast-paced version of life never allowed before all of this. We’re studying new musical instruments, we’re hiking and learning about all the different plants and animals in nature, and my personal favorite – we’re taking the time to watch the sunset and appreciate the beauty that a simple moment in time can bring.

Life will always bring challenges but we are learning as a family to allow those challenges to make us stronger and more resilient, and to always find the adventure in every day.



Crystal Harrington’s dual monitor work-at-home set-up



Crystal Harrington sports her favorite mask



Crystal’s daughter, Addilynn, learns to play the ukulele while staying at home



Crystal’s children, Addilyn and Macsen, plant flowers while staying at home

Things that Matter

Dan Huffman, Managing Director – Investment Officer

It was a pleasant Wednesday afternoon (June 17th) when our office was having its weekly conference call. Working remotely, I was on my cell phone when another incoming call revealed it was from my son, Ben. It was unusual for him to be calling, mid-day especially, since he was participating in airborne training at Fort Benning with his special operations unit, so I took the call. When I said hello, I knew immediately something had tragically gone wrong as he could hardly utter words and was otherwise inconsolable. One of his friends, a fellow Marine Forces Special Operations Command (MARSOC) Raider known by his buddies as ‘Wolf’, had died in a parachuting accident.

These are a particularly special group of young men. Only the top Marines are offered a try out for this select group, then only 20 percent of them are selected. They are, indeed, an elite group. After all, these guys are jumping out of airplanes at a mere 1,200 feet so a lot can go wrong really fast. Amongst all the other grueling tests of their endurance and bravery, their courage was particularly evident since the rest of their small unit had to complete their required jumps despite witnessing first hand such a tragedy. There is a lot of time, money, and human capital invested in these troops who are being trained and readied to take the most difficult assignments for which our nation calls.

Yet, it is a small world after all. I learned within 24 hours that this young Marine was from northeast Ohio, less than six miles from my home. What are the odds? A unit of 12 specially selected and trained men from all over the country, two of whom grew up within the same township.

Ben’s call to me was probably the most difficult I have ever received as a parent. My son was hurting, badly, but I could not say or do anything to fix his pain. Recently, I spoke with this young Marine’s father where we had opportunities to share family



Dan Huffman and his son, Ben, at MARSOC graduation

history and details of our respective son’s upbringing besides offering an ear. It is incomprehensible to me to be experiencing a quiet evening in my suburban home when two fully uniformed Marines come to my door to give me the fateful message. He told me he knew instinctively what it was about before they even spoke a word.

Our nation has been caught up in a lot of fear and anger lately – some of it just, some of it unjust. These are certainly things that matter. I can recall hearing of trivial concerns in the advent of C-19 as to whether we have enough toilet paper in the house to last us through (of all the potential concerns, why toilet paper?). Starve to death – maybe, but for heaven’s sake don’t forget the toilet paper. I even found myself grumbling that the Starbucks were closed – for pity sakes, why should I have to make my own coffee. Yet, despite things that seemed to matter at the time, we still have men and women who are devoted to daily equipping themselves in defense of our nation, giving at times the *last full measure of devotion*, for a country freely struggling to maintain the rights of the just . . . and even the unjust. These are at least some of the things that *should* matter to me.

Travel in the time of COVID-19

Philip Anderson, Assistant Vice President – Investment Officer

My wife and brother-in-law began planning a trip with our kids to Norway and Sweden last fall. They have both travelled to Northern Europe before, and the plan was for our children to see a different part of the world, ride in a dog sled in the Arctic Circle, see Stockholm and Oslo, and visit some museums. They were to depart on March 7, at which point China was in the midst of a full-blown outbreak of a novel Coronavirus, with over 80,000 cases in the country. Likewise, Italy and Iran had recently become hot spots. At that point, the United States had just 400 cases, while Sweden had 161 cases and Norway had 156 cases. It hardly seemed like they were travelling through any of the virus hot spots, so the trip went ahead.

After a long flight, one of their first stops in Stockholm was the Vasa Maritime Museum. Although I had never heard of it previously, this

is one of the most popular museums in Sweden, and features a Swedish warship which sank on its maiden voyage in 1628 and was later salvaged. My oldest son, Graham, was born to build things. He was fascinated by the ship and the fact that it sank because of faulty design – the designers focused too much on its armaments and too little on making it seaworthy.

After exploring Stockholm for a few days, the group took a 17-hour overnight train ride to Abisko, Sweden, which is north of the Arctic Circle. In Abisko, they took a long hike through the wilderness and enjoyed a dog sled ride. Unfortunately, that was the end of the “normal” part of the trip. That night, in an Oval Office address, the President announced that travel from Europe would be halted two days later.

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The Vasa Maritime Museum

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After a number of phone calls, we got through to my family (it was 4 a.m. their time) and let them know they should try to make new travel arrangements. It was still unclear if the travel ban applied to U.S. citizens (it didn't) but flights to and from the U.S. were being cancelled quickly, so there was chaos. After a "Trains, Planes, and Automobiles" scramble, they returned home on March 13.

We quarantined as a family for two weeks after they got back, because of the international travel and the fact that they had flown through New York City, which by this point had become a major center of the COVID-19 outbreak. Thankfully, everyone was still healthy two weeks later. It's now been two-and-a-half) months since the trip, and while things are nowhere near back to normal, we are at least starting to see glimmers of normalcy.

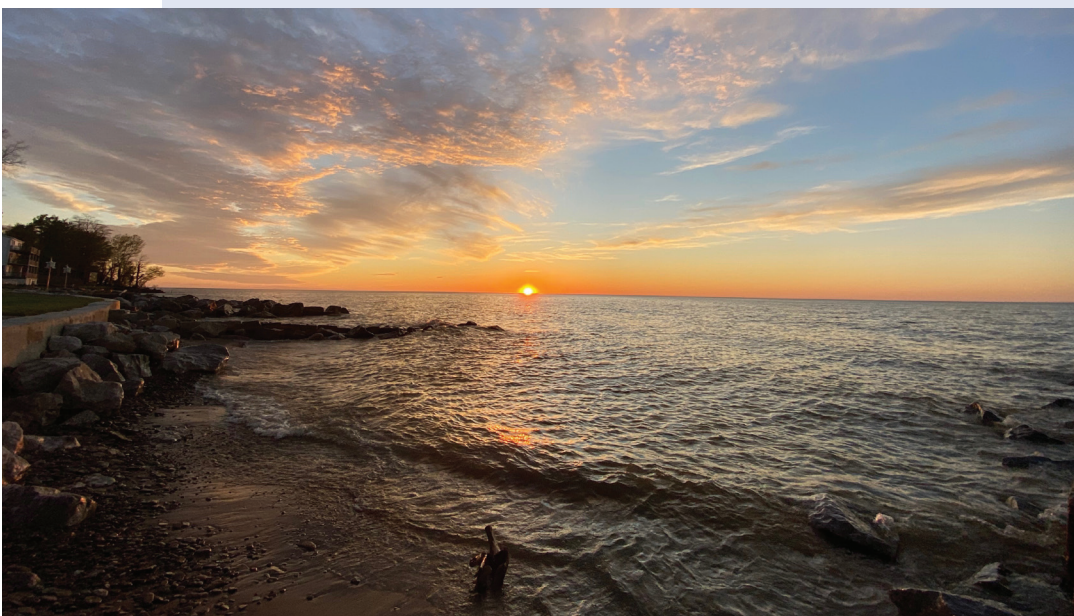
The kids are back to taking music lessons, although they take place on Zoom now, and we've been trying to put in a pollinator garden in our backyard. We've seen a few of our family friends recently, albeit from the mandated six feet away. Last week my daughter graduated from pre-school, and instead of having a ceremony in the pre-school, we had it in the parking lot outside. This felt a little off to me, after having been to two other preschool graduations for our sons.



Sledding in Sweden

My daughter couldn't have been more delighted - it was the only preschool graduation she's ever been to. Kids adapt easier than adults do.

It is probably an all-time understatement to say that this year isn't going how any of us planned. Many people are suffering. I hope all of our friends and clients are staying safe and finding some moments of joy in the new normal. 0620-00947



Sunsets are proof that no matter what happened throughout the day it can end beautifully.

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The image shows a screenshot of the Huffman-Mayer-Paolo website. The header includes the company name and logo, a 'CLIENT LOGIN' button, and contact information: (440) 992-1515 | (800) 888-9446 and a 'Send us an Email' link. The navigation menu has buttons for Home, Team, Our Process, Viewpoint, and Contact. The main content area features a large image of a bridge at night with blue and red lights. Below the image are two call-to-action buttons: 'See Us Here' and 'View Point'. A large blue overlay on the right side of the screenshot contains the text 'Market video updates coming soon!' in white.

Visit our website, www.huffman-mayer-paolo.com, to watch our monthly market video updates coming soon!

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