## Newsletter Article Reprint

From Hy's Desk: Sleep When the Wind Blows

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A farmer is looking for a hired hand and a city boy, with no farming experience, makes the only inquiry. In the interview, when asked about his qualifications, the boy responds "I can sleep when the wind blows!" The farmer dismisses the lad, and continues his search. After weeks of no luck, he offers the boy the job. The boy works hard and learns quickly, satisfying the farmer.

A storm comes one night and the farmer tries to rouse the boy to secure the farm from the raging wind. Unable to wake him, the farmer proceeds to the farmyard where he finds the animals penned, barn doors locked, hay tied down and implements secured. He remembers the boys comment, "I can sleep when the wind blows!" and finally understands.

I retell this story, because shortly after I got my financial plan from my financial planner, I slept very well knowing that I had a plan in place that would meet my needs for retirement.

I am always surprised at how many dentists have not had a formal, professionally prepared, financial plan. A majority of those I meet with regarding exit strategy have some savings, possibly an IRA/401K, but have never had an actuarial financial plan.

As we continue in these uncertain economic times, we encourage you to prepare for the future and understand.

Very respectfully,

Hy Smith, MBA Managing Member