

April 5, 2001

Dear clients,

Greetings again! It has been one heck of a quarter on several fronts. First of all, I hope everyone's 2000 taxes are done by now. If not, and you or your tax preparer should have any last minute questions about your accounts, feel free to call.

Secondly, for those of you whom I have not contacted regarding rebalancing your portfolio, don't worry, if need be, I'll be in touch shortly. My computer and I are methodically reviewing your accounts and determining what, if any, activity needs to take place.

Thirdly, I'm very pleased and proud that my conversations with so many of you of late have been about "buying" stocks. Beautiful!! There are only two things we should be thinking of right now when it comes to the stock portions of our portfolios. One, hold on and be patient. Or two, buy more while the big sale is still going on. I know the returns for the last several quarters have been weak, and could even get weaker, but

it is worth emphasizing again that **long-term sound investment plans are not derailed by short-term market events.**

Finally, our addition to the family was born February 28'th! Gerri Elizabeth Fox weighed in at 6 pounds and measured in at 18 1/2 inches long. We are all doing fine and somewhat getting used to our new sleeping and eating patterns. We welcome a new "long-term" investor into the mix to help stoke the fires of our economy hopefully for years to come. Best wishes to you all! 😊