



BARNARD FINANCIAL

Quarterly Newsletter - Autumn 2020



Check out our sweet new referral program on page 2!

WHAT'S NEW AT THE OFFICE

Happy September Everyone!

We can say with certainty that this is that strangest summer we've been through! Although things have seemed crazy in the world lately, we are continually caught off guard by the wonderful small moments we have on a daily basis interacting with our clients and community. Thank you for being part of the work we do! We have been busy this summer - putting new practices in place for Covid-safe in-person meetings and workshops, developing our online and social media platforms, and joining our community in celebrating the re-opening of the state.

We're also excited this fall to launch two enterprises we have been working on these last few months: our new referral program (see page 2!) and our newly redesigned website, barnardfinancialplanning.com. Stay tuned for communication in the next few weeks when our more streamlined, attractive, and educational website is up and running! As always, give us a call with any questions or concerns.



Welcome packages for local businesses to celebrate reopening after quarantine!



Jeremy and daughters Mari & Eva enjoying New York

LOCAL BUSINESS SPOTLIGHT:



With a passion for locally-sourced food and 5-star gourmet presentation, **Flux Restaurant & Bar** has brought prize-winning culinary arts to Lisbon!

BF Recommendations:

Jeremy: Poutine (local potatoes & cheese curds!)

Maggie: Steak Frites - hand-cut fries and sauces.

Kate: Caprese salad with local heirloom tomatoes.

Felicia: Tuesday \$5 Tacos and Margaritas!

Located at 12 Main Street, Lisbon Falls. Say hi to owners Tyson & Jason Laverdiere for us!

INTRODUCING OUR NEW REFERRAL PROGRAM!

We are so excited that this fall marks the roll out of our new 'thank you' program to clients for honoring us with a referral! We have been tossing around ideas for this for awhile and can't wait to get it off the ground. We'd like to keep it fun and simple! How it works:



Our clients give our name to a friend, family member, or acquaintance who is looking for the highest level of financial care and advising possible!

The new contact completes two appointments with Jeremy.

After your referral's second appointment is complete, just let us know which of the exciting Wicked Whoopie gift boxes you would like sent directly to your door. Details on gift boxes will be available soon!

Located in Freeport, Wicked Whoopies is a Maine family-owned bakery that specializes in crafting the most exceptional versions of one of our state's favorite desserts!

PLANNING FOR EVERY FAMILY: WILLS

Barnard Financial associates, Hopkinson & Abbodanza of Portland, weigh in on the multiple uses of wills.

Most people know about wills and their basic purpose – to ensure that one's hard earned assets go to the right beneficiaries when an individual passes away. However, wills can be used for a lot more than simply dictating who gets a person's antique lamp collection. They can:

List who gets what. The most common purpose for a will is to name which individual, or group of individuals, will receive particular property belonging to a person when he or she passes away.

Name guardians for children. Typically, a will is the document that states who should raise a person's children if something happens to the parent. The will also usually contains at least one alternate in the event the first choice cannot serve.

Establish trusts.

In many cases, a person may not want a child or loved one to receive all of the property that they are inheriting at once. Or a person may want the beneficiary

to be able to use the property for a while, and then for it to pass on to someone else. A trust holds property on someone else's behalf. In wills, trusts are commonly established for minor children, or in second marriage situations.

Tax planning. Wills can be great tools for tax planning in order to avoid federal/state taxes on estate and inheritance. This can sometimes be accomplished by setting up various trusts.

Naming executors and trustees. A will usually states who will be the executor of an estate, which is the person who will carry out a deceased individual's wishes listed in the will. Wills can also name the trustee of any trusts established in a will, which is the person who will be in charge of carrying out the instructions of the trusts.

While wills can serve as powerful estate planning tools, they are only effective if they are properly drafted to suit the needs of each individual. An estate planning attorney can review all your options with you and establish a will in a manner that ensures your wishes will be honored.

For even more estate planning details, visit https://hablaw.com/portland-me-estate-planning-with-wills-lawyer_pa22573.htm

PUZZLE CORNER: AUTUMN WORDPLAY

V E O Q D Y J U A G O C B L Q
 I I G N I V I G S K N A H T E
 W Y G I F O O T B A L L F R S
 E T Z K F X L H U Y T R M V A
 I A E P P O A N G H E U M L F
 V T E M Q O L A R V C C R P E
 E S Q U B W W I O E P W E E O
 R O U P B B Y L A S S E J E Q
 . M I H F X L L W G O I C B C
 L R N J A O F W W E E Q V B G
 A E O P R A K C G V P D U D P
 U H X B G C N I P Q D R Y G A
 N T L L R E T A E W S V M O N
 N Q E I P . E L P P A M M J E
 A V Q X I H A L L O W E E N H

SEASONAL RECIPE: SLOW COOKER APPLE BUTTER

Ingredients~

1/2 pounds apples - peeled, cored and sliced
 1 cup granulated sugar
 1 cup light brown sugar, packed
 1 tablespoon ground cinnamon
 1/2 teaspoon freshly grated nutmeg
 1/4 teaspoon ground cloves
 1/4 teaspoon salt
 1 tablespoon pure vanilla extract.



Method ~

Place the apples in a slow cooker. In a medium bowl, combine sugars, cinnamon, nutmeg cloves and salt. Pour the mixture over the apples and mix well. Cook in slow cooker on low for about 10 hours, stirring occasionally, until the mixture is thickened and dark brown. Uncover, stir in vanilla and continue cooking uncovered on low for about 2 hours. Use an immersion blender to puree the apple butter until smooth. Spoon the mixture into sterile containers, cover and refrigerate for up to two weeks or freeze.

Word Bank

Pumpkin Halloween
 Annual Review Apple Pie
 Rollover Sweater
 adviser thermostat
 Thanksgiving football
 equinox foliage

LOCAL LIST: RARE APPLE VARIETIES

Macs and Cortlands are great, but try one of these unusual varieties!

Priscilla Crisp: Aromatic, this is a fine apple for fresh eating and will store for three months.

NodHead: Sweet, with enough acid to be zesty and tender, NodHead is great for eating and baking.

Priam: An aromatic, acidic, sweet, crunchy, medium-grained ivory-fleshed apple with hints of vanilla.

Cox's Orange Pippin: Considered the finest dessert apple, aromatic & subtly flavored, with an excellent crunch.

Egremont Russet: Nutty, dry and a balanced sweet-tart flesh similar to pears. Great with salads and cheeses.

Westfield Seek-no-further: Originating in 1796, this apple is balanced, honeyed, tart, sweet, juicy and crunchy.

These and more available right here in Maine at Sweden's Pietree Orchard, 803 Waterford Road, Sweden! Learn more at pietreeorchard.com



quotable...

REMEMBER WHEN AIR WAS FREE AT THE GAS STATION? NOW IT'S \$1.50. YOU KNOW WHY?

inflation



Impossible is just a word thrown around by small men who find it easier to live in the world they've been given than to explore the power they have to change it. Impossible is not a fact. It's an opinion. Impossible is potential. Impossible is temporary. Impossible is nothing.

- Mohammad Ali

LETTER FROM OUR CEO



Dear Clients,
The crisp fall air is finally upon us and this year, unlike most that I can remember, the season change is a welcome sign.

We are eager for this health crisis to be behind us! Our portfolios have performed very well this year and we are proud to offer such safety and peace of mind to our clients during an otherwise volatile and unsteady time in the world. As Jeremy has said for years, his job is to "make sure you never go poor" and he has accomplished that this year and continues to work hard to position your hard earned savings for safety and security.

If you would like to see how your accounts are performing, and you haven't yet done so, please contact us about accessing our account aggregation software program **Blueleaf**. Blueleaf is an interactive and collaborative tool that gives you access to all of your investment and annuity accounts you have with Barnard Financial. This gives you insights into your investment accounts in real time (updated daily), and any annuities which are updated annually around the time of their anniversary.

We have been heavily involved in creating an outdoor dining space here in Lisbon Falls called "Moxie Plaza" and are immensely proud of this

community rallying together to close a portion of Main Street to create a space for our restaurants to serve their patrons safely. It has been a breath of fresh air for us as a company to work on such a meaningful venture, and if you are ever traveling this way be sure to stop by the Moxie Plaza!

With fall around the corner and Covid restrictions loosening, we have finally been able to schedule several retirement workshops. We have been holding much smaller events for the safety of our attendees, but these events have allowed us to provide badly needed advice for those who have been forced into an early retirement or are concerned for the way their retirement accounts have performed over the last several months. Although things are definitely not "back to normal" we are grateful for the opportunity we have to help.

If you know of anyone who you think could use some guidance from Jeremy, please do not hesitate to put us in touch with them!

We hope that this fall and winter prove to be a time of healing and building for you and your families and we will continue to be here to support and help with anything you might need for your retirement. We are grateful every day for you and the trust you place in us to help with your financial future. Please call our office if you have any questions or concerns. We love to hear from you!

- Maggie

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