



Monday morning and we're off to the races -if you can call shuffling from bed to the couch as racing. Still we're up-and-at-em and digesting the announcement that students would be kept out of school for another month (at least). Safety first, but short of school running all through summer to make up for all the lost work, the 2019-2020 school year is turning out to be a bust.

All the more reason to re-double efforts to learn independently and outside the framework of the traditional school curriculum. Following this principle (pun intended) has always proved to be good advice academically-speaking. I recall from an early age being told "if the only thing you learn you learn in school, you'll be woefully prepared for life". Very true.

And speaking of learning outside of school and being prepared for life, I have attached a link [here](#) to the Aesop Fable story of the **Ant and the Grasshopper**. It is a wonderfully concise tale of the importance of planning ahead, and how, if you want to succeed tomorrow, you have to start working today. Bottom line is that those who do not plan for the long term will not succeed in the long term.

This philosophy is ingrained in our investment approach, and our model portfolios were constructed from the beginning to succeed in the long term. Government bonds, investment grade corporate bonds, dividend-paying blue chip equities and yield-generating income trusts comprise the investment funds found in our asset allocations. They balance capital preservation with capital growth and are long-term by design.

And with all the extra time freed up from not having to worry about your portfolio, you can catch up on great works of literature including more Aesop Fables! Aesop lived half a millennium before the birth of Christ -and is still in print. Not many authors can make that claim!

Hope everyone had a good weekend!

Be safe, be well!

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