



FEE-ONLY FINANCIAL PLANNING, L.C.

OBJECTIVE ADVICE SINCE 1981

September 26, 2019

Good Morning,

In September 1981, I started Fee-Only Financial Planning, LC from a home office (uh, this is all I could afford) before it was cool to say, "I have a home office." On December 28, 1983 I bought the red brick building with a glass door (soon to be changed to a solid red door) at 355 West Campbell from the Dominion Bank foreclosure department on a 90-day 14.5% interest-only note (I negotiated what I thought was a great year-end deal since the bank wanted this asset off of their books and with hindsight and the wisdom of time I now know a better deal was available). We have operated the FOFP, LC for 36 years from this location without a sign and written financial plans for thousands of families. Next month the 355 West Campbell building will be sold.

I am transitioning to my cool home office. Come see me there. We can fish or hunt or hit golf balls into the lake while we discuss your finances. Or, invite me to your place and take me outside to enjoy your version of an outdoor activity.

This evolution will be seamless to you since the number of meetings held at 355 has dwindled over the years. Anne has always worked from home and Eden has been working remotely from Atlanta for over a year. The biggest change will be for me, as I am used to spending each morning I am in town at my desk in downtown Roanoke. There are many things I will miss about that routine, but I am looking forward to a little more simplicity in my life.

Our mission has not changed...to provide highly personalized financial planning services to our clients (now across nineteen states). There is no substitute for the periodic face to face meeting and these will still occur as needed. Eden continues to add value to our practice in many ways, one of which is her affinity for techno-wizardry. Believe it or not, video conferences have occurred, and I have actively participated. We will learn together!

Please wish me well in this momentous move and say a little prayer for Anne as she prepares to share our home as office space with me. We will learn together!

It is my privilege to serve as your advisor and I plan to do so for many years... wherever my desk is located.

Andrew M. Hudick, MS, CFP