



## Monthly Newsletter

March 1, 2023  
Volume 1 | Issue 3

### UPDATE FROM THE IB POA BOARD

As we mentioned in last month's column, the Executive Board is working simultaneously on several important but complex projects that impact our community in one way or another. To stay true to our goal of improved transparency, we're busy preparing updates for you about these projects. In some cases, an attorney must rubber stamp what we share to keep us on the straight and narrow and that often causes delays. Be on the lookout for:

- AUP report (a CPA-prepared agreed upon procedure that examined specific dates in our financial transactions and is designed to ensure we practice appropriate accounting and bookkeeping processes)
- Update on pending litigation regarding Harbour vs. IBPOA
- Update on pending litigation regarding our water rights and Blue Heron
- Status of the sewer leak that occurred last November on River Bend Way
- Status of contract negotiations with our property management company
- Important details about the expiring RMA and possible transfer fee proposal
- Proposed changes to our governing documents
- New details about neighborhood covenant enforcement
- Dates of the biannual special meetings of the members (5/1 and 12/4 proposed)

The next scheduled monthly board meeting is **March 8<sup>th</sup> at 6:00 pm** via Zoom. We're all equally invested in Ironbridge and its success.

### STAY ON TOP OF IRONBRIDGE COMMUNITY RULES & REGULATIONS

#### **STORAGE**

Skis. Snowboards. Bikes. Golf clubs. Garden tools. Boxes, boxes, and more boxes. These are just some of the things that can begin to accumulate around our homes. Ironbridge does not allow storage on or around the outside of your property at any time. All your toys and accessories must be stored inside your home or garage. Let's be proud of our community and keep it looking neat and clean!

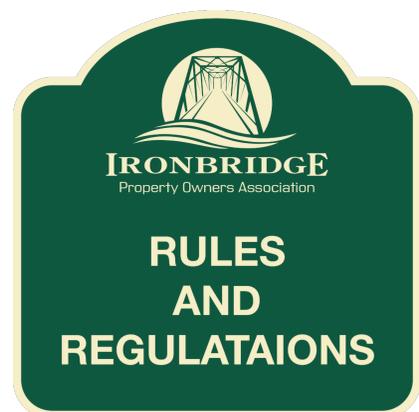
#### **NOISE**

No homeowner should allow offensive, disturbing or detrimental noise which interferes with the use or enjoyment of a property. It could be loud music at night, a rowdy and out-of-control party, or a dog that is barking incessantly. Be respectful of your Ironbridge neighbors and be mindful of your noise levels.

#### **TRASH**

Waste Management is the main trash service provider for Ironbridge with the best rate. Their contact is 1-855-782-6444 and use promo code "Think Green." You get one large bin for trash and one large bin for recycling. Trash should be put out early Monday mornings for pick up that day. Due to animals (bears, dogs, etc.) and weather DO NOT put your bins out the night before.

***Not adhering to the Ironbridge Rules & Regulations may result in fines from the HOA.*** Let's keep our Ironbridge Community a place where we and our families want to live by following the





## Meet your New Neighbors

Kalle, Chris, and their 2 1/2 yr. old son Henry McKisson moved into the Ironbridge community on September 22, 2022. Chris owns an environmental consulting firm and Kalle runs all product development for ASPENX. Henry is in preschool.

Chris and Kalle love to golf, ski/snowboard, surf, travel (especially to sandy beaches), BBQ, and have friends over. Henry just started skiing this year. He especially loves to “drive” the golf cart and play ball with their dog Quila.

They were drawn to Ironbridge because of “the vibrant community full of people in the same life stage as us, with young families. The pool, gym, and golf course

didn't hurt either!”



## UPDATES FROM THE IB POA BOARD SUBCOMMITTEES

### **COMMUNICATIONS and ENGAGEMENT COMMITTEE**

DON'T FORGET...More than one person per household can receive the Monthly Newsletter. Sign up on the Ironbridge POA website at [www.ironbridgepoa.com](http://www.ironbridgepoa.com) on the “Contact Us” page. Old Newsletters are also available on the website.

If you have a story of interest for the Newsletter or ideas, please reach out and let us know. We are always interested in hearing from our community.

Also, you need to sign up to see all the pages of the **Newly Designed IPOA Website**. It is a very simple form to fill out. As of now, a few pages are private and for only owners to see. Get on and sign up.

If you are a new neighbor or know someone moving into Ironbridge (those who are building too), please let our Committee know. We want to deliver a “Welcome Tote” filled with great things. Contact us at [communications@ironbridgepoa.com](mailto:communications@ironbridgepoa.com).

We are also always looking for businesses in our community to donate swag or gift certificates to add to these baskets. If interested, contact Danielle Howard at 970-274-2156 or [dmh2280@gmail.com](mailto:dmh2280@gmail.com). To those who have contributed, we thank you.

Look for our next “Meet and Greet” this summer at the pool. Date and information to be announced.

Our next Committee meeting is Wednesday, **March 1st at 5:00** at The Kitchen

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## **FINANCE COMMITTEE**

The Finance Committee has been working with Board Treasurer Bart Turner to implement new procedures which include:

1. Board Treasurer is now an authorized signer on the operating bank account. No longer will the property manager be the sole signer.
2. The finance committee is reviewing invoices from vendors prior to payment. Invoices are reviewed for accuracy and appropriate work completed.
3. Vendor management will be implemented to engage work and have contracts in place describing the terms and performance expected, as well as competitive pricing.
4. All major contracts and commitments will be reviewed and re-bid where appropriate.

A snow removal policy is in the works and will be shared with the community for your input.

The next Finance Committee meeting is scheduled for **March 1st, 2023**.

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## **RIVER COMMITTEE**



### **Colorado Laws on River Access**

The river bed of the Roaring Fork River that passes along the Ironbridge community is owned by Ironbridge POA and our neighbors across the river. You can view the river ownership online at

<https://www.garfield-county.com/assessor/>.

Federal law dictates that the beds of “navigable” rivers — waterways once used as highways for commerce — belong to the states, which, in turn, generally allow boaters and anglers to use them. Idaho and Montana, for instance, grant public access for recreational purposes,

including angling on foot, on any river capable of either carrying cut timber or “being navigated by oar or motor.” Washington permits fishermen and other members of the public to wade streams deep enough to float “a boat of shingles.”

For Colorado, it is agreed that no criminal liability exists for floaters who remain in their boats and do not touch the river bed or banks. Boaters who do touch the bed or banks are considered trespassing. Technically, anyone who is not an Ironbridge member in a boat who anchors, walks on, or lands a boat on the Ironbridge POA riverfront would be considered trespassing under Colorado State law.

Last summer, the river committee posted about 10 “no trespassing” signs along our common area river frontage to indicate that the Ironbridge riverfront was private property with access only for Ironbridge members.

### **Protection of Waterbodies**

Colorado and Garfield County have a minimum setback of 35' measured from the typical and ordinary high water mark on each side of all rivers, waterways, and wetlands. Unless otherwise permitted by the county, activities, and development shall be prohibited within the 35' setback including

1. Removal of native vegetation or conducting any activity which causes loss of riparian area unless it involves approved removal of noxious weeds, nonnative species, and dead or diseased trees.
2. Disturbance of existing natural surface drainage characteristics, sedimentation patterns, flow patterns, or flood retention characteristics by any means including without limitation grading and alteration of the existing topography.

Last summer, the river committee with approval from the county removed about 200 nonnative Russian olive trees along about a ¼ mile of the Ironbridge riverfront. In addition, the river committee built two new river access points, improved one river access point, and made modest improvements to the primitive path along the river in the Heron Crossing portion of our community in accordance with Garfield county and Roaring Fork Conservancy recommendations.

## **RESIDENT MEMBER AGREEMENT COMMITTEE (RMA)**

The RMA committee held a zoom meeting on 2-19 to discuss the latest proposal from the Club. The proposal will be reviewed by the board and the committee recommends it be shared with the entire IPOA for their review and feedback.

Look at the "RMA Update" sent out from IMM (Doretta) on 2-23 and attend RMA Zoom Meetings!

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## **DESIGN REVIEW BOARD**

Whether you have a majority of first-time homeowners or long-time residents in our Ironbridge Property Owners' Association, everyone has a hefty investment in where they live. It's important that our community has a program in place to preserve the value of residences, as well as the surrounding common areas shared by all. This is accomplished by keeping our homes well-maintained and in a style that complements adjacent structures and landscaping. When home exteriors are in good shape – the grass is cut, the hedges trimmed, the trash picked up and the sidewalks and roads well-maintained – the community is attractive to prospective buyers and renters, and properties are preserved.

The purpose of the Ironbridge DRB Guidelines is to ensure compliance with our community's aesthetic standards. Every homeowner should contact the DRB if they are considering a project for their home that involves:

- Painting the exterior or trim
- Redesigning or installing landscaping
- Constructing a fence
- Adding a secondary structure
- Installing solar panels or satellite antenna
- And other projects as outlined in our DRB guidelines

The DRB guidelines on our IPOA website provide the application instructions, and review procedures, and provides more information related to our architectural guidelines. Remember, just because the owner received approval from the city or the county does not mean that it meets our DRB guidelines. Because our Ironbridge Property Owners' Association and a city/county building department are separate jurisdictions, an owner must get approval separately. Compliance with state and local building codes is not the duty of the DRB.

Remember too, that our DRB and board are community volunteers, likely with no expertise in building codes and no jurisdiction over their enforcement. Let the city or the county be responsible for compliance with their codes. In other words, obtaining a building permit from the city does not override approval by the Association and approval by the Association does not give the city or county approval.

## **ROARING FORK VALLEY MARCH EVENTS**



**CARBONDALE**  
COLORADO

March 3rd: First Friday "Creative District Focus" 5:00 pm. Downtown Carbondale.

March 8th: Naturalist Nights in Carbondale: Ancient Wetlands – Essential Value and Threats in our Warming World. 6:00 PM, Third Street Center, Carbondale. Free, register at [wilderness-workshop.salsalabs.org](http://wilderness-workshop.salsalabs.org)

March 9th - 11th: Green is the New Black Fashion Show, Carbondale Arts. An alluring dynamic show featuring both local and regional designers and models, dancers, and performers with multi-media storytelling. 7:00 PM, Carbondale Rec Center, 76 S. 4th St. [info@carbondalearts.com](mailto:info@carbondalearts.com) Tickets required.

March 1st, 11th, 17th, and 24th: Live music at Steve's Guitars, 19 North 4th St. 8:00 PM. Info on shows/musicians at [stevesguitars.net](http://stevesguitars.net) Tickets are \$20/\$25

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March: Friday & Saturday Nights: Glenwood Vaudeville Review, Vaudeville Spring Show. Celebrating 12 years of bringing laughter and quality entertainment to the Roaring Fork Valley, the Glenwood Vaudeville Review is a two-hour family-fun dinner theater show with professional talent. Shows 6:00 PM. Tickets; are \$28 for Adults, \$25 for Seniors, and \$16 for Kids 2 - 12 years old. [www.gvrshow.com](http://www.gvrshow.com)

March 3rd: Sunlight Mountain, Defiance Challenge. Skiers tackle 40 of sunlight's most difficult runs in 10 hours or less. Sign up with your skiing partner, [sunlightmtn.com](http://sunlightmtn.com)

March 4th: Sweet Dreams Family Ball. 6:00 PM - 8:30 PM Glenwood Springs Parks & Recreation, Glenwood Springs Community Center. An elegant evening of dinner and dancing for this Sweet Dreams Family Ball. BJ the DJ will keep you dancing all night and a delicious dinner by the Rolling Fork. Tickets required, [webtrac.glenwoodrec.com](http://webtrac.glenwoodrec.com)

March 8th: The Brewery Comedy Tour at Casey. 7:00 PM, Casey Brewing Taproom, 711 Grand Ave. Tickets \$7.00.

March 11th: Films By And About Women presented by Advocate Safehouse LUNAFEST 2023-GSW. 4:00 & 7:00 PM screening at the Hotel Colorado. 526 Pine Street. Glenwood Springs Art Council also hosting a "Strength" 10 x 10 Art Show & Sale. Tickets are required for \$20/\$25. [www.postindependent.com](http://www.postindependent.com)

March 17th: Sunlight Mountain, Moonlight Uphill Race. The race starts at 6:00 pm. \$20 entry fee. Bib raffle with sweet swag after the race. Also, Sunlight Yard Sale Music Series starts the last 3 weekends in March. Music series deals on snowboards, skis, apparel, etc. [sunlightmtn.com](http://sunlightmtn.com)

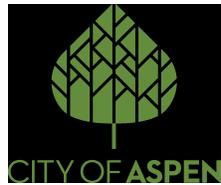
March 18th: Glenwood Caverns Adventure Park St. Patrick's Day Party. Music, Kid Friendly Games, Green Beer, Corned Beef and Cabbage. Tickets required. [glenwoodcaverns.com](http://glenwoodcaverns.com)



March 17th: St. Paddy's Day Bash with the Confluents. TACAW Willits, 400 Robinson St. Basalt. 7:00 doors open, show starts 8:00 PM. Tickets \$20/\$25. The Confluents are Roaring Fork Valleys' premier funk band. This six-piece mixture of driving pocket rhythms, fat bass, hot brassy licks, and infectious wah-wah guitar is a guaranteed high-energy performance.

March 21st: A River Out Of Time. Movie Screening and Q&A with Dr. Tom Minckley. 7:00 PM, TACAW Willits, 400 Robinson St. Basalt. In 1896, a small group of surveyors led by John Wesley Powell set out to map the unknown extent of the Colorado River Basin. 150 years later, a group of artists, writers, photographers, and scientists led by Dr. Tom Minckley from the University of Wyoming followed in Powell's footsteps to reevaluate Powell's legacy, absorb the unquantifiable power of place and articulate what the future may hold for the water in the American west. This is their story, and where we find ourselves 150 years after that unprecedented exploration. Tickets \$15/25.

March 31: Valle Musico at Heather's Savory Pies and Tapas. 166 Midland Ave. Basalt. 6:30 PM - 9:30 PM.



March 2nd: Banff Mountain Film Festival World Tour. Wheeler Opera House, 320 E. Hyman Ave. Aspen. 7:00 PM. Tickets are \$25. Box office 970-920-5770. [wheeleroperahouse.com](http://wheeleroperahouse.com)

March 3rd - 5th: AUDI FIS SKI WORLD CUP. 9:00 am - 3:00 PM on Aspen Mountain's famed America's Downhill course. Premier alpine racers will suit up, clip in, and compete against each other, and the clock, in men's Super-G and Downhill races.

March 3rd: Bud Light Hi-Fi ConcertSeries, Downtown Aspen, Wagner Park. 4:00 PM - 10:00 PM. Artist: Black Pistol Fire. Free concert.

March 4th: Bud Light Hi-Fi Concert Series, Downtown Aspen, Wagner Park. 4:00 PM - 10:00 pm. Artist: Mt. Joy. Free concert.

March 5th: Bud Light Hi-Fi Concert Series, Downtown Aspen, Wagner Park. 4:00 PM - 10:00 PM. Artist: The Robert Randolph Band. Free concert.

March 7th: Winter Birding at Hallam Lake. 8:00 AM - 11:00 am, ASES at Hallam Lake, 100 Puppy Smith St. Aspen CO. Info at [aspennature.org/activity/winter-birding-Hallam-lake/](http://aspennature.org/activity/winter-birding-Hallam-lake/). \$25.00 admission.

March 10th: An Evening of Songs & Stories with John Oates Featuring Guthrie Trapp. Wheeler Opera House, 320 E. Hyman Ave, Aspen. 7:30 PM - 10:00 PM. Tickets \$48 - \$56. Box office 970-920-5770. [wheeleroperahouse.com](http://wheeleroperahouse.com)

March 23rd: Anderson Ranch Visiting Artist: Maria De Los Angeles. 5:30 pm - 6:30 PM. Anderson Ranch, 5263 Owl Creek Rd, Aspen. Admission: Free, registration required, [www.andersonranch.org/events/visiting-artist-maria-de-los-angeles](http://www.andersonranch.org/events/visiting-artist-maria-de-los-angeles)

March 28th: Time Travel Tuesdays - Racing through History: FIS in Aspen. Presented by Aspen Historical Society. Wheeler Opera House, 320 E. Hyman Ave, Aspen. 5:30 PM. Tickets \$15.00 [www.aspenshowtix.com](http://www.aspenshowtix.com)

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### YOGA AT THE CLUB

Perfect opportunity for you. Join our resident Yogi, Ellen Kaplan, from 5:30-6:30 PM on **Monday, March 6th**.

To RSVP for Yoga: call **973-722-6579** or email: **ekaplanyogi@gmail.com**



### GOLF SIMULATOR

**Monday-Saturday 10:30AM - 5:00PM**

Members | FREE  
Guests | \$25

Courses: Stone Canyon in Arizona, The Belfry in England, Bay Hill in Florida, Aviara Golf Club in California, Sanctuary Golf Course in Colorado, and Wade Hampton Golf Course in North Carolina.



### MATCH THE HATCH FLY FISHING SEMINAR

**Thursday, March 23rd**

Details to Follow in the Ironbridge Newsletter

## IRONBRIDGE REAL ESTATE MARKET UPDATE FEBRUARY 2023

The last 30 days have seen some good activity again in our neighborhood!

Available homes listed for sale have dropped by four properties over the past 30 days, down to 11 currently offered. One of the three-bedroom homes off the 13th Fairway was listed on February 1 for \$775,000 and went under contract within just 10 days. The additional three homes that went under contract are new construction projects ranging from \$900,000 to \$1,150,000 on Blue Heron Vista and Blue Heron Drive.

Glenwood Springs has seen a total of 10 residential real estate closings over the past 30 days, compared to 19 over the same time period last year. The average sales price below doesn't tell the whole story as it includes a beautifully renovated home on County Road 109 on 7.1 acres that sold for \$3.35 million.

**Ironbridge**  
Local Market Update

February, compared to January 2023

Category	Value	Change
INVENTORY	11	↓ 26%
NEW CONSTRUCTION HOMES	9	↓ 30%
DAYS ON MARKET UNTIL SALE	106	↑ 53%
AVERAGE SALES PRICE	\$1.18 M	—
PRICE PER SQUARE FOOT	\$459	↑ 5%

As of February 20, 2023



The median sales price of homes sold over the past 30 days was \$601,500 versus the average price of \$897,800 (median price is the price of the home right in the middle - half of the homes sold for more, half for less). Last year's average price per square foot was \$375. And that was at a time when sellers also received an incredible 99.3% of the asking price.

Most of the inventory currently available in Glenwood Springs are Single Family Homes. Condominiums and Townhomes remain in high demand.

The Single Family Home inventory has doubled from where it was 12 months ago. At the same time, it still makes up only 66% of the number offered for sale in February of 2020.

When looking at the overall market, there are two quite significant factors right now, which are also at play here locally:

The biggest challenge the housing market is facing is how few homes there are for sale.

Mark Fleming, Chief Economist at *First*

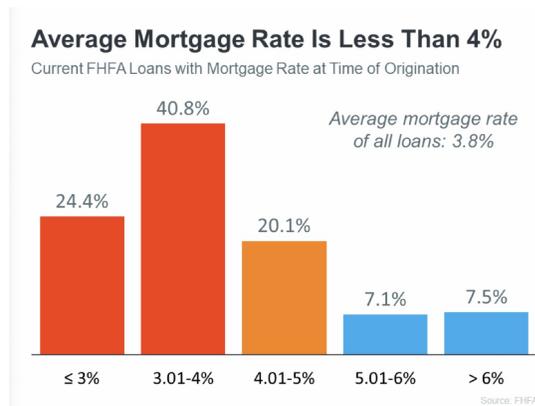
American, explains the root causes of today's low supply:

*"Two dynamics are keeping existing-home inventory historically low – **rate-locked existing homeowners and the fear of not finding something to buy.**"*

Let's break down these two big issues in today's housing market.

### Rate-Locked Homeowners

According to the *Federal Housing Finance Agency (FHFA)*, the **average interest rate** for current homeowners with mortgages is less than 4% (see graph below):



But today, the typical mortgage rate offered to buyers is **over 6%**. As a result, many homeowners are opting to stay put instead of moving to another home with a higher borrowing cost. This is a situation known as being *rate locked*.

When so many homeowners are rate locked and reluctant to sell, it's a challenge for a housing market that needs more inventory. However, experts project **mortgage rates** will gradually fall this year, and that could mean more people will be willing to move as that happens.

### The Fear of Not Finding Something To Buy

The other factor holding back potential sellers is the fear of not finding another home to buy if they move. Worrying about where they'll go has left many on the sidelines as they wait for more homes to come to the market. That's why, if you're on the fence about selling, it's important to consider all your **options**. That includes newly built homes, especially right now when builders are offering concessions like mortgage rate **buydowns**.

### What Does This Mean for You?

These two issues are keeping the supply of homes for sale lower than pre-pandemic levels. But if you want to sell your house, today's market is a **sweet spot** that can work to your advantage.

## Glenwood Springs Local Market Update

February 2023

INVENTORY **29** ↓ 9%

NEW CONSTRUCTION HOMES **11** —

DAYS ON MARKET UNTIL SALE **107** ↑ 64%

AVERAGE SALES PRICE **\$1.1 M** ↑ 21%

PRICE PER SQUARE FOOT **\$446** ↑ 6%

As of February 20, 2023

RIMKUS

## LOCAL BUSINESS FEATURE



Optimizing  
Financial Possibilities

Unfolding  
Life Potential

Danielle Howard, CFP(R) CKA (R)

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Industry: Wealth Management/Financial Life Strategic Planning

### Questions: Where did you grow up and how long have you lived in the area?

I am a Colorado native, growing up in Arvada, and I have lived in the Roaring Fork Valley for the past thirty-six years.

### Questions: What is your favorite thing about the RFV?

The heart of this valley is the out-of-doors, and the lifeblood is the community. What a beautiful place to live life to the fullest. The combination of interesting, talented, passionate, and engaging people and the beauty of the wilderness at our doorsteps is unparalleled.

### Tell us about yourself and your life.

I am a work in progress! Blessed to have two grown daughters, Jessica and Tamarah, and

“Omma” to granddaughters Zaylee and A’maiah along with adult bonus kids and extended family on the front range, family fills my heart. My creativity is expressed through my professional and personal life. I love to cook and experiment with new tastes from abroad and construct healthy, love-filled meals with family and friends. Writing is a calling and I share financial prose in local and national publications. My book “Your Financial Revolution – Time to Recognize, Revitalize and Release Your Financial Power” was published in 2017. You can find me hiking, biking, cross-country and skate skiing, playing pickleball, and on the dance floor (currently exploring belly dancing). Last year found myself sitting with Monarch butterflies in Mexico, hiking the Camino de Santiago in Portugal, and rafting the Grand Canyon along with trips to see the granddaughters. I sit on the board of Habitat for Humanity and the family selection committee as well as involved with Carbondale Rotary, PEO, and Pathfinders. I am an avid learner with a servant’s heart. I am a Kintsugi artisan of heart, mind, and spirit.

**Tell us about your education and career track that led up to where you are now.**

I have been in the financial services industry since 1998. We shifted the trajectory of the business in 2000 away from product sales to focus on financial strategic planning. Wealth By Design was officially opened in 2013 as a financial life planning and wealth management office. I earned the professional designation of Certified Financial Planner in 2012. In 2010, I completed training with Money Quotient®. I have my series 7 and 6. I continue to educate myself on what is happening with our economic environment as well as how people relate and react from a behavioral finance perspective. Philanthropic, estate, and tax planning are sweet spots for me as people enter into their fall season of life. Creating a team of strategic partners with SEI, Cambridge, and City National Rochdale, we serve our clients with both the quantitative and qualitative aspects of their financial lives. Life continues its twists and turns, ups and downs - and I bring my unique perspective, expertise, and empathy to bear on how our team interacts, engages, and empowers clients.

**Question: Why did you start Wealth By Design?**

My first daughter’s biological father was killed in a motorcycle accident, and I didn’t put the professionals in place to help me claim and protect her financial birthright. It took time to stop blaming the system and myself and grow from the experience. Part of that growth was the desire to help others navigate their financial lives with knowledge and wisdom. I also saw so much brokenness in the financial services industry that focused solely on products, rates of return, and traditional goal setting. My vision was to create a way for people to look at their financial lives in addition to and beyond the numbers. Financial well-being has two essential components – emotional intelligence and financial knowledge. I was compelled to create a business to walk alongside clients in utilizing their financial resources to enhance and sustain their life journey.

**Tell us about your team.**

Our WBD team here in the valley is lean and efficient. Molly McMahon is a Certified Retirement Counselor and provides our clients with personalized, professional service. I am a Certified Financial Planner professional and WBD business manager. We are an independent fiduciary and have strategic partnerships with Cambridge Investment Research Advisors, our corporate RIA, CIRA, our independent broker-dealer for technology, cybersecurity, back-office support, and SEI for investment management expertise. We work alongside several local CPAs, attorneys, life and business coaches, and other professionals to optimize our client’s financial and life interests.

**Question: What is unique about your business (what sets you apart from the rest)?**

Traditional asset management is focused on beating a benchmark. Traditional financial planning is oriented toward reaching financial goals. We “do dollars differently”. We take a whole life approach, primarily for people who are within ten years of traditional retirement or already in their fall season. David Brook’s book *The Second Mountain: The Quest for a Moral Life* delves into four areas of commitment that define a life of meaning and purpose. We guide people on the financial aspects of making the most out of living that life. Each client has a unique version of prosperity. We listen empathetically to align your financial decisions with what you value. Tax environments, legislative changes, market conditions, economic seasons, and financial tools and temperaments are addressed in tandem with your personal opportunities and concerns around lifestyle, liquidity, longevity, and legacy. We walk alongside you to banish fear, savor hope and avoid regret.

**Question: Given your business expertise and the nature of what you do, what advice can you offer to the residents?**

It takes courage to not see yourself as a bystander, but as an active participant with abilities and opportunities to create your next best self. With everything that has happened over the past several years, you deserve to have an objective opinion based on a comprehensive perspective from a professional, trustworthy friend. Know your rights and do your homework in ascertaining what you want in a relationship with a financial professional. We can’t work with everyone, but you can all look at your financial life with a new lens and find professionals to support you.

**Question: What else do you want us to know?**

Change is palpable right now, and we all get to take part in creating new mindsets around life and money. “Most people miss great opportunities because of their misperception of time. Don’t wait! The time will never be just right.” Stephen C. Hogan

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