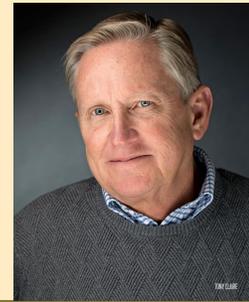




**NAGEL CPAs, LLC**  
Accountants & Advisors



## What a ninety days it has been!

Last year, when I was finally convinced to begin a series of quarterly newsletters, I was not sure I had enough to say on business, economics, finance and taxes to keep them interesting and worthwhile. Then the Rio Rancho Observer asked me (again) to author a monthly column for the business section of their local newspaper called simply "NAGEL on Finance." I have enjoyed the challenge. This month's article is attached, see the click box below. The subject continues herein: *Is it time for a new dialogue? I think it is.*

This particular issue, the third month of each quarter, is directed to a general audience of my entire data base. Clients, friends, family, households, businesses, non-profits; the entire gamut of people I know and respect. Hopefully, you find them informative, thought provoking and motivating for your unique action and goals.

Looking back ninety days ago, our world was on the cusp of big change. If you want to read what I wrote on March 25, you can find that newsletter easily on our website at: [www.nagelcpa.us/resources](http://www.nagelcpa.us/resources).

Today we find ourselves more educated on topics unknown 90 days ago. Think about how your daily and weekly routines have changed. By now, you have mastered tele-video conferencing. You are less reluctant to wear a facemask in public and you have learned a new etiquette of speaking louder and clearer, standing farther away from people than you were previously accustomed to.

The hardest hit sector of our economy were the retail and food service sectors. They make up about 20% of the economy. It is impressive how those business have adapted, yet, some have failed and unemployment in these sectors continues to be slow to improve.

The remaining 80% of the economy was affected but, generally, indirectly. The consequences are huge and unknown and will be for some time. But, what about right now?

With massive government relief in the hands of employers, it is time to get back to business. Maybe not business as usual, but, economic productivity, expansion, exploration, innovation and a new found vigor to thrive.

In the attached article, I raise a number of questions about business expansion, investment in labor and management information systems for better decision making. Let's take that PPP loan and invest it for the good of our economy. Let it hum, loudly!

Enjoy the technical stock market data from J.P. Morgan in the click box below. Study it. It is revealing.

And just as I said in closing 90 days ago; be thoughtful, be safe and be kind.

"Today, small-business owners are much more aware of what safety measures to take, and how to plan for worst-case scenarios. The uncertainty of the times has not entirely gone away, but this is good news."

**Nagel on Finances: Plan for future of business as the economy reopens**

**Time, diversification, and the volatility of returns**

Click here to see a helpful graph illustrating the range of stock, bond, and blended returns.

"A SOUND RETIREMENT PLAN

Retirement Equation

Make the most of the things that you can control but be sure to evaluate factors that are somewhat or completely out of your control within your comprehensive retirement plan."

Nagel CPAs, LLC.

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