

My wife, Karmit, and I are veteran English teachers and sometime in the future - but not for a while - we will reach that point where retirement looms on the horizon. Having talked about this future event, realities about finances and financial planning hit home.

As dual US and Israeli citizens, it was especially important to us that we speak to someone well versed in retirement issues as well as the American financial system, the Israeli financial system, pensions, savings, and everything else relevant to these issues. We knew that we needed to speak to a financial consultant who completely understood the connections and workings between these two systems, the legal issues, financial issues, and everything in between and beyond.

As we both work for the Ministry of Education, we thought it best to speak to someone knowledgeable in all these matters, someone who could explain the options open and available to us as mere mortal teachers.

A good friend of Karmit's recommended that we speak to Baruch. We trusted her judgement on this call and made an appointment, bringing as many of the financial documents requested that we could gather.

When we entered the office, Shelley, his assistant, made us feel welcome. Baruch greeted us warmly. He asked us questions about why we had come and what we had hoped to achieve by coming. Baruch asked for a variety of papers whose figures, numbers, and sums he fed into

his computer. He listened intently to our concerns and to our queries, explaining everything in terms we could understand, citing figures and numbers for me to jot down. I took notes as if I were a dutiful, diligent student. I tried to hang on to every word, because I felt from the first few minutes that we were in the company of a person who was extremely knowledgeable, exceedingly professional, and who put us at ease as about our finances and our options and any worries or concerns we might have. Baruch was enormously patient when questions and issues came up and about which we asked for clarification.

Baruch understood that upon retirement, we hoped to maintain a standard of living reasonably close to what we enjoyed now when we worked. He helped us understand exactly what he was talking about in layman's terms. He answered questions and concerns we had about providing some measure of security and funds for our two sons, something perhaps uppermost in our minds. He told us things we didn't know before and cautioned us about particular issues.

When Baruch stepped out for a moment, we exchanged knowing glances: Baruch was the person with whom we wished to entrust our portfolio of savings, pensions, and funds.

When Baruch returned, and Karmit asked him what the next step was, he told us to think about what we had discussed, what we felt about what he had told us, and

then, when we were clear, to decide what to do about engaging his services.

The fact that Baruch did not put one iota of pressure on us, made us feel even more confident about asking him to manage our portfolio. Every question we asked was answered clearly and completely and no answer left us with any doubt or lack of clarity.

Karmit and I have worked hard to get where we are today, and we have been very fortunate. People have helped us. Clearly, we would only engage the services of a financial planner and a portfolio manager we trusted implicitly.

On the way home, while stuck in what seemed to be an interminable traffic jam on Route 1, Karmit read aloud the Foreword, Acknowledgments, and Introduction from Baruch's book. We found the words to be inspirational and moving, and even more so after having met Baruch.

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