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Dear Neighbors, Friends, and Fellow Citizens of Harford County:

Allow me to offer reassuring words during difficult times. I am blessed to be in dual stewardship positions that offer a bird's eye view of the battles being waged against the coronavirus in both the medical and financial fields. As the current Chairman of the Board of the University of Maryland Upper Chesapeake Health Systems, and as managing partner of The Kelly Group--a Bel Air-based, community-oriented wealth management firm--I am confident that our future is bright on both fronts.

From a medical perspective, I want to express my heartfelt appreciation for the hard work, dedication, and unparalleled skill of our first responders, medical practitioners, technicians, and UM UCH management. As a witness to their proactive, professional, and downright heroic efforts to fight this pernicious virus, I have no doubt we will not only beat this thing but come out the other end a medically safer and hardier community.

I am also confident that we will weather the financial storm and be the better for it. I started investing clients' money more than 30 years ago amid another fear-inducing crisis, the Savings & Loan scandal. And since The Kelly Group began in 1997, as fiduciaries we have helped shepherd our clients through a broad array of "end-of-the-world" type crises of various shapes and sizes that temporarily rocked the markets. (Think Y2K, the dot com bubble, Hurricane Katrina, 9/11, the 2008-09 Great Recession...not to mention the various health crises such as SARS, Avian Bird Flu, swine flu, Ebola, the Zika virus.)

These crises generally share two traits. First, at the time of the particular crisis, there was a sense that it was an insurmountable problem, that the investment damage from the resulting market turmoil would be irrevocable, that 401(k)s would turn into 201(k)s and stay that way, and that—unlike past crises that had come and gone—"This Time Is Different".

And, second, it turned out from an investment perspective that the particular crisis was not fundamentally different, that the equity markets did recover and continue their long-term upward climb, and another four-word phrase would have been more appropriate: "This too shall pass."

Markets need healthy corrections, and incidents like this coronavirus often trigger them. This is not the first or last time we will go through something like this. Even with the temporary

shutdowns and dislocations, once normalcy has returned so will the vibrancy of our businesses, financial markets, and economy. During this crisis, the best approach to protect your financial well-being and investments is to exercise patience, maintain a long-term perspective, stick diligently to your financial plan, and consult with your financial advisor if you have questions or concerns—or just need a little hand holding.

In troubled times like these, the long-term resilience of our country and its businesses and economy—as well as the stalwartness, creativity, and diligence of our medical community--should offer us all a great source of comfort and peace of mind. And we at The Kelly Group are here as a resource. Feel free to visit our website (www.kellygrouponline.com) for more commentary on the coronavirus, and check these pages in the coming days and weeks for our further perspectives on the ongoing situation.

We will get through this together. I refer you to the words of Freeman A. Hrabowski, III, President of UMBC (my alma mater): “We are defined by our actions and our thoughts and our words. And we are acting in a way that ensures that our destiny will be great.” Stay Safe and Healthy and May God Bless You All.

Best Regards,



Bryan E. Kelly, CFP®

Managing Partner

And The Kelly Group Team:

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