

Ep41: Covid 19 – The Threat to Health, Wealth & Family

April 10, 2020

PATTI BRENNAN: Hi, everybody. Welcome to the “Patti Brennan Show.” Whether you have \$20 or 20 million, this show is for those of you who want to protect, grow, and use your assets to live your very best lives.

Boy, that statement couldn’t be any more true than it is right now. We are in the midst of a really big crisis. This is really a scary time for everybody, not just here in the United States but on a worldwide basis.

Because we are in such a time of great change, we’ve decided to turn the tables on how we normally do things here on the Patti Brennan Show, and I’ve invited my good friend Gregg Stebben to join us as a guest host today.

He and I were having this really interesting conversation last week, and in the midst of the conversation, Gregg said, “You know, Patti, we should really be recording this.” I said, “Well, Gregg, you know what? We can.”

Today, what we’re going to do is we’re going to be talking about what is going on in the world, and what we think about what is going on in the world.

There is no better person in America who can pull this out of us than Gregg. Gregg has interviewed presidents, members of Congress. Last week, he just interviewed Marco Rubio, for crying out loud.

He is a leader in what is referred to as service journalism. This man has made it his life mission to write about and do radio shows on the things that we need to know. The way he does it is so unique. It’s not necessarily the things that he’s advising. He’s going out to the experts.

Again, not that I’m necessarily the expert per se, but for whatever reason he just wanted to say, “Patti, let’s have that conversation. Let’s record this conversation so that people in America can hear what you’re thinking and what you have to say and how you’re guiding your clients.” Gregg, thank you so much. Welcome to the show.



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GREGG STEBBEN: Thank you, Patti. It is so great to be here. I hope I can live up to that introduction. It's fascinating for me to be here with you. First of all, I want to share that you and I did an interview some months ago at an event that I think just went live on the Forbes Books website at forbesbooks.com. You and I really, I felt like, really bonded in a very deep way.

I remembered, as I was getting ready for this interview today, you told me something in that interview that I had forgotten. I'm not sure everyone listening knows. I think they should. That is not only are you the President and CEO of Key Financial, but in a past life you were actually a nurse working in ICU.

In a sense, given what are really the essential details of the coronavirus, it's not just a health crisis, but it's also causing a financial crisis. I can't think of anyone I would rather be talking with than you.

PATTI: Thank you, Gregg. That's so nice of you. It's been over 30 years since I donned my scrubs and stethoscope and face mask. At the time, we were facing different epidemics. It was the AIDS epidemic and toxic shock and things of that nature.

A lot of the fear that so many people are feeling today, that's what we were feeling back then as well because we weren't sure exactly how it was transmitted. All we knew was that we didn't have a cure. That's so scary for families and people who are going through it.

I will tell you, Gregg, that being in the ICU, watching, being that person who that patient counted on for literally their lives, sometimes not being successful at that, and watching them pass, usually all by themselves – again, it was a virus that we didn't know how it was transmitted – it really gave me perspective of what's important.

I know that you asked me this when we were together. How in the world do you go from being an ICU nurse to being a financial advisor, a financial planner? Yet so many of the skills that I used in the unit are what I use today.

As difficult as this is, I'm so blessed and grateful for having that background. The one thing that doesn't change, Gregg, is the human body, our immune responses, the medicines that we have available or not available, the difference between bacterial infections and viral infections, why antibiotics work for bacteria but they don't work for viruses, and what can work.

I'm so grateful for having that background and the impact on the human body. We can bring this into what we do for our clients in terms of not only how to keep themselves and their families healthy, which is really all that matters to me, but also to keep them financially healthy and to understand what the potential implications of the virus could be and what we're going to do about it.



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GREGG: What's fascinating in that is that it's at times like this that I think all of us – and I'm including you in that as well, even though you did spend years working in ICU as a nurse and now you are a financial advisor – I think it's times like this that really force us to open our eyes and understand what is so important.

You just said that safety, security...and I imagine that your years working in the ICU and the years since working with your clients has given you an ability to make your team feel cared for, and also make your clients feel cared for in a way that you might not be able to do if you didn't have being an ICU nurse in your background.

PATTI: You know, it's really interesting, Gregg. I didn't think about this until last week, but I was thinking about our tagline. I can't think of any better time to really look at that, and — you mentioned my team — and communicate it to my team. Who are we? What do we do?

We do wealth management with wisdom and care. That's our tagline. That's exactly what we do. Unfortunately, I've been through stuff like this before, whether it be from a health perspective or financial perspective. I started in the late '80s, went through the crash of '87, went through the '90s and the tech bubble, and of course the financial crisis.

I've been through several of these. I know what it feels like. It feels awful. I hate it, Gregg, but at the same point, I also understand that we are going to get through this. I understand what the Federal Reserve is doing, and what the government is doing, and I believe they're going to be successful. We are going to get through this.

You mentioned the market. The market's up big-time today. Now, is it going to stay that way? Maybe not. We're going to go through a period of volatility. This is a fear-driven environment, whether it be related to our health or our money.

Fear goes both ways. When the markets were plummeting a thousand, 1,300 points, it was a fear of losing. Today we're having the fear of missing out — FOMO, as my kids call it. People are worried that they're going to miss out on the recovery.

The market is a forward-looking mechanism. It's one of the leading indicators. Unemployment is a lagging indicator, although the two of them are both crashing at the same time. We had a record last week of 10 million people, literally, applying for unemployment. That's never happened before. It's a scary time.

The market's just trying to digest all this information, and the implications as it relates to the economy. We're all at home. Everything's shut down. How much longer are we going to be staying away from work, and what does that mean for our incomes? What does it mean for our portfolios? Are people going to be spending money the way that they used to?

Things are going to be different, Gregg, but different isn't always bad. We just have to learn



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how to do different.

GREGG: One of the things I want to ask you about relative to the market itself, and I want to point out that we're recording this on Monday, April 6th, at about 3:00 P.M. The market is up 1,200 points.

I want to timestamp this simply because things are changing so fast. By the time people are listening to this, you may have an idea of where the market's going to be, and if you do, I'd love you to share it with us.

I have no idea, and I think most people have no idea. That leads me to my next question, which is, in this time of uncertainty, is what we're seeing actually rational? Does it actually make sense? Will we be able to at least look back at it and say, "Oh, that does make sense"?

You just talked about the fear of missing out. Can you see some order to what's going on right now economically?

PATTI: You've asked, is the market rational when it's plunging a thousand points, or 1,300 points? Is it rational? I would offer that it is, based on the information that we have right now.

Think about it this way — if I want to sell my home, let's pretend that I throw \$200,000 on my kitchen table. I go outside. I plant a sign right on my front lawn that says, "Home for Sale — Contents Included. Offer Expires 12:00 Noon Tomorrow." 12:00 noon comes. It's tomorrow, and nobody has put a bid in for my house. What do you think the value of my home is?

GREGG: I would have bid 200,001.

PATTI: You're a smart man because you know what's on my kitchen table. Actually, nobody put in a bid for my home. What's the value of it? It's actually zero. Nobody wants it. That's what's happening in the markets today. It happened in the bond market. It happened in the stock market.

There were people who were selling, but nobody was buying. It's a supply-and-demand thing. When there's too much supply, what happens to prices? They plummet. That's what's happening right now.

The bond market is a whole different animal. That was scary two weeks ago. We have to give the Federal Reserve a lot of credit. Boy, they came in and literally saved the day. The Federal Reserve is the lender of last resort. Really, that's what the bond market's all about.

Bonds are debt. That's how governments finance themselves, corporations finance themselves, and people do. That's what a mortgage is all about. If I buy a bond, I'm the



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lender. If I have a mortgage, I'm the borrower. That's what the bond market is all about.

What happened in the bond market is there were people who were saying, "I need cash flow. I need some money for my company or for operations." Nobody was lending it to them. The Federal Reserve looked at that. It was literally the Ice Age, right back, all over again, in the bond market a couple of weeks ago.

They learned from the Financial Crisis that they can't fool around. They plowed a trillion dollars into the market. It's functioning perfectly now. A few glitches here and there.

GREGG: That's a great sign of what we've been talking about, which is, is what we're seeing actually rational. You just explained it in a way that makes complete sense. I want to make a transition here and ask, "What is it that you're hearing from your clients about the economy today?"

PATTI: Gregg, they're scared. Everybody is scared. Nobody really knows the implications of this. The problem is you can't manage what you can't measure. We can't manage what's happening in the world because we don't know how far this is going to go, how many people are going to get sick, and the implications on the economy.

The question that everybody is pretty much asking me right now is "Am I going to be OK?" That's really what people want to know. There's no magic bullet here.

Put it this way, over 35 years I have learned that you don't have to predict what's going to happen to win this game. It's not necessary. What is necessary is to understand where are we today and make really good decisions based on the information that we do have. It's not going to be perfect, but it's going to be perfect for you because it's based on your personal situation.

I will tell you, Gregg, we go into every day. We've been prepared for this moment because it can happen at any time. It's because I've lived through these things. It started in '87. Then we went through the tech bubble and the Financial Crisis. Nobody saw those things coming either.

As a financial planner, we go into every day understanding that the markets can plummet. Our clients are trusting us to make sure that if it does happen, they're still going to be OK. To answer your question, our clients are just checking in and saying, "OK, Patti. Are we still OK?" My answer is yes because we've reserved for this.

Instead of going with Plan A, we're going to go with Plan B. We have to adjust because things are different. Things have changed. We knew that they could. We're ready. We just go to Plan B.



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GREGG: Isn't that part of why smart people create a financial plan in advance anyway?

PATTI: I would hope so, put it that way.

GREGG: I was talking with...

PATTI: I'm biased there, but yes, that's the goal of a real financial plan. It's not only if we continue doing everything we're currently doing. What if this happened? What if that happened?

It's not just what if markets crash. What if I lose my job? A lot of Americans are facing that today. You run that scenario. What if you lost your job? Would you be OK? What would you fall back on? Things of that. That's where I think financial planning is so powerful.

GREGG: It seems to mean what you said, that obviously when you sit down with a client or anyone in whatever form they decide to do financial planning for themselves do it, you're running scenarios in your head of the what-ifs. As you said, what if I lose my job? What if this happens? What if that happens?

It's not that you're going to predict what might happen in those what-if statements. It's that you've planned for something to happen, whether it's known or unknown. I never dreamed in my lifetime that we would voluntarily...I'm saying voluntarily. I'm not quite sure that's the right word.

I never dreamed that a government would shut down its economy. I don't know that many others thought about that either, which is part of the uncertainty of we don't actually know how this plays out. Are we prepared for it? We have an awful lot of systems, as you've been describing, like with the Fed, that are designed to manage the unknown. In this case, what we're looking at is the unknown.

PATTI: It's so true. Nobody could have anticipated literally a worldwide shutdown of life as we knew it. You're right. It is a period of uncertainty, but there's always uncertainty. The most important thing is to understand and to be humble enough.

I mean that from the bottom of my heart, to be humble enough to understand that there may be a period of time when we don't know the answer right away and to have a scenario and know in advance what you're going to do.

You mentioned me being a nurse. I really think it goes back to when I was an ICU nurse, Gregg. How often was I at the patient's bedside? Everything was going hunky dory. I'm looking at their monitors.

I'm looking at all four lines, their CVP, all of the different ratios and things of that nature. Everything's fine. Then all of a sudden, boom. They crash. We've got V-tach or V-fib or, worse yet, a flatline. All of a sudden, the crash cart comes in. We're flooded with people



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trying to save this patient.

It's exactly the same today. The most important thing is to know that it can happen every time and to have a protocol. What are we going to do? You don't want to have to think through it while it's happening. That's when panic sets in. People do not make good decisions when they're panicked.

GREGG: It's one of the things that I imagine is happening with you, your team, and your relationships with your clients is that there's a lot of questions coming up now that are not about the balance of the portfolio, but things related to the balance of the portfolio.

For instance, I was reading over the weekend an article in "The New York Times." It's actually, I think, an important enough article that I'm going to call it out. It's what you should know before you need a ventilator.

I want to hear your take on this because of your experience in the ICU. I understood for the first time so many things about what happens if you need a ventilator that it made me hand the article to my wife on my phone.

When she was done reading it, I said, "I want to get it in writing that if I'm ever in a condition where they need to"...I think they call it intubate.

PATTI: Yep, intubate.

GREGG: To put me on a ventilator. See how much I learned? "You have my permission not to do it, because I'm not sure the outcome is going to be worth it." I imagine that many of your clients are now thinking about all kinds of aspects of their future.

Their health future, their financial future, their legacy, things like that. Are those the kinds of conversations you're having with your clients as well?

PATTI: Absolutely. Those are the questions that I'm encouraging with all of our clients. If I can just go to that article, Gregg, and maybe play devil's advocate for you. I wouldn't necessarily tell your wife not to let the doctors intubate you, because a ventilator is there to assist you with your breathing.

Isn't it amazing that here we are an environment that's something that we used to take so for granted, like breathing, now comes into question? We are worried about being able to breathe. Here's the deal, a ventilator is intended to assist you, to allow your body to rest.

Breathing takes an incredible amount of energy. When you're really, really sick, you don't have the energy to do this thing that you and I are doing right now. That's breathing. Here's the thing about ventilators and being intubated.



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It's uncomfortable, so you need the medications. You need the relaxing, things of that nature. Also, what's happening with this virus is that people are developing this thing called ARDS, acute respiratory distress syndrome.

That's the scary part, because that's hard to get out of. If you're reading articles that say, "Be careful about intubated," it's because that a lot of people are developing ARDS. Guess what, Gregg? A lot of people aren't. They're getting off the ventilator.

By all means, don't necessarily make a unilateral decision. You've got to rely on the medical professionals who are looking at your labs, looking at your ABGs. I won't get overly technical.

They're looking at your numbers and saying, "OK, we need to help Gregg out. This is temporary." It's like the stock market crashing. People want to sell their stocks right now, but I got to tell them, "Look, it's temporary. We will get you through this. Don't do anything rash as it relates to your portfolio."

I would say to you, my friend, don't do anything rash as it relates to whether or not you go on a ventilator. Let the medical experts make that decision based on the information they have and your condition at the time.

GREGG:

I like how you related that. First of all, thank you for your advice and noted.

I'm going to have that follow-up conversation with my wife about this. [laughs] I love how you related it, because we can all relate to the human body. It has a finite place in the world. I like how you related that to our finances and our wealth as well.

It actually makes me wonder, what's this been like for you and your family?

PATTI:

Oh, thank you for asking. These are the times where it matters the most. My son just had a baby. The baby is a month old. Literally, they were down to one diaper yesterday, Gregg. They were told they cannot leave their home. This baby is too fragile.

I said, "I got you. Let me run out. I will go." It took me two hours. This whole field that you are such a leader in, this service journalism, I think it's so interesting. When would Patti Brennan ever have been watching a clip on how to disinfect groceries?

Yet I did over the weekend, and sure enough, I did the gloves. I did the mask. I went out, grabbed the diapers and a couple of other things for these kids.

Went over to their place and spent an hour disinfecting these groceries and said, "Look, here's a couple of diapers. Let them sit out here with a Clorox on the outside. Let them sit out here for an hour or so, and then you can come out and get them."



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I didn't see them. I waved to them. That was it. It's just a whole different world, and that's OK. The more education we can provide, the better, and the more perspective we can provide, the better.

I think that, to answer your question, it's times like this when people will really step up. Hopefully, I'm stepping up for my family, my friends, my clients, and my team to be that person that they know they can count on, no matter what, whether it relates to their health decisions or their financial decisions.

GREGG: You said earlier that you were sure there would be some really good outcomes as a result of the coronavirus crisis. In a sense, you just pointed to some. Your own realization, I think, that in my normal life, I would not have been happy to go spend two hours to buy diapers.

I'm very happy to do it under these circumstances. What other kinds of good outcomes do you see for all of us, yourself included? How do you think life will change in ways that will enable us to look back on this and say, "Yes, it was horrible, but these great things came from it as well"?

PATTI: I think there's so many good things that are happening already, Gregg. This whole thing is changing the way people think about their money, and it's changing the way they think about life, their family, and their friends.

It's a beautiful thing to watch. Even within my own business, I have a small business. Let's face it. I've got 25 full-time employees. I will tell you that, when this thing first broke out, before it was really mainstream, I just told my whole team, "Look, stay home.

"We'll all work from home. I'll hook you up if you need printers, if you need monitors, if you need computers. You can work from home because your health and your family is more important to me than what you do for me and our clients."

What's really interesting about that is these 25 people have stepped up over, above, and beyond. They have reached out to every single one of our clients. They have done two cycles on our client portfolios.

They're not working 9:00 to 5:00. I'm telling you, Gregg, they're working 7:00 to 10:00. They're doing it at different times of the day, which is perfectly fine, because they've got young children. That's OK. I don't care when stuff gets done. We just care that it does get done.

They're being very creative in terms of how they're approaching their day-to-day work lives. I think the other thing is that, for me, my heart is just so heartwarmed. You know me, Gregg. I'm a hugger. This is killing me right now.



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What I'm learning is that you can give people hugs virtually. What's amazing to me is I've talked to hundreds of people over the last three weeks, and I can't tell you how — it sounds corny, but how — loved I feel.

Our clients, people are saying, "Patti, how are you doing? How are you holding up? We need you to be healthy. Are you OK?" People really care. The other thing is how grateful they are. It's a wonderful opportunity to tell everybody in our lives.

What's really cool is that we're hearing it, too. "What a difference you've made in my life. Thank you for being in my life. You've made such a difference. Just knowing that you're there makes all the difference in the world to me."

We can say that to anybody. I can say that to you, Gregg. You've made a difference in my life already, because you've brought out and you've asked me questions that other people hadn't asked yet. It's really made me think.

We could talk about the economy. The economy's going to be different. Again, different isn't bad. It's just different. We're still going to be a service economy. We're learning that we can do service from pretty much anywhere.

We can do it from our homes and do it quite effectively. We're learning that maybe we should be doing more things like manufacturing here in the United States. Maybe we shouldn't do this real-time, just real-time demand type of economy, where you keep supplies very low. Maybe that's not OK.

What I think is also neat is what it's bringing out in terms of creativity, in terms of innovation, collaboration, cooperation. I think it's pretty cool that China's sending ventilators to the United States.

Yeah, we might be mad at them for some reasons and vice-versa, but at least the world is trying to come together to fight this enemy, this virus that is one-tenth the size of a bacteria. It's a very small, little organism, and look at the havoc that it is wreaking in the world.

We're all fighting against the same enemy. I think that's a wonderful thing.

GREGG:

It completely changes one's view of what's happening. I think, for most of us, we look out the window or look on the Internet, and what we see is a lot of information that confirms our greatest fears.

What you're suggesting is...In fact, I'm realizing you sent a newsletter out, and I'm going to quote it, because I was so struck by something you wrote there.



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PATTI: Uh-oh. What did I say?

GREGG: No, it's great. You said, "Remember, you can't have courage without fear. It's OK to feel that." Even the human side of our relationships, sometimes – maybe not for you, Patti Brennan but for many of us – it's scary to tell someone that they're important to us.

What you just said is perhaps they'll find the courage to have more of those conversations because of the coronavirus, and that may change our lives forever. It might not have ever happened had the coronavirus never happened.

PATTI: Can you image what that would be like if everybody just felt the fear, felt uncomfortable, whatever it might, and looked into the eyes of another human being and said, "You've made a difference in my life. Thank you for being in it. I love you."

Can you imagine what that would do? We're all better of the people who surround us. We are all better. We're changed forever by the people that we know and the people that we meet. We can have an impact on everyone around us.

Let's just embrace that for a moment and think about how can we use this terrible time to influence people in a positive way.

I always talk to my team. I say, "Our role in our clients lives is to influence them with integrity." We never know for sure exactly what's going to be the right thing to do.

We use our very best judgment and understand that they're counting on us to exercise that judgment that is in their best interests, whether it be for cash flow decisions or how to put my kids through college or how, given everything that's going on in the world, can I afford to do this.

By the way, Gregg, like we were talking last week when we were on the phone, when I was a nurse, when I was sitting at the patient's bedside, I wasn't just holding their hands. Yes, we do that. Yes, we explain. Yes, we comfort. You know what we do even more? We act. It's like the doctors are the architects. The nurses are the builders.

They come up with the plans, frankly a lot with the nurses' input. It's up to the nurse to execute, to make it happen. One of the things that I think is important and maybe the subject of another conversation with you is what should people be thinking about right now, what are the action items that they should be considering.

We won't go into it right now, but it is important to really step back and say, "OK, should I be taking the required minimum distributions if I don't have to? Should I be filing my taxes right now, or should I wait? Should I be making those IRA contributions now? What about a Roth contribution? The market's way, way down. Isn't that a good time to do a Roth



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conversion?”

Well, maybe, maybe not because under the new law, you can't recharacterize it. You can't take a mulligan. That really should be a much more thoughtful and deeper dive because it could expose other income to taxes when it wouldn't have been subject to taxes. This year, tax planning, Gregg, is going to be amazing.

I'm so excited. The nerd in me is coming out right now. There is so much tax planning and really fun stuff where people can save a ton of money. I'm not kidding you. A ton of money. It just has to be thoughtful. We've got 10 things, action items, that everybody in my team is talking to our clients about right now, today.

GREGG: As much as people hate the coronavirus [laughs] , they do love to save on their taxes. You're saying that because of the coronavirus, there may be some really powerful, effective ways to save on your taxes. Not that you would wish for one and be willing to accept the other, but the other is here. We can't do anything about it. As you said, let's make the best of it.

PATTI: You know what? It's here. It happened. What are we going to do about it? We look at it on an individual basis. It's interesting. It's very important for all of us to recognize that things are going to be different.

One of the things that's going to be different is taxes are probably going to go up. They have to. We're going to have to pay for all of this relief that the government is providing. It is important. They need to do this. Again, I keep on talking about future podcasts. This is what you and I do, Gregg.

There's so much to talk about. One of the things is aren't we going into a depression. They're talking about unemployment rate of 34 percent. During the Depression, unemployment got up to 25 percent. Whoa.

Doesn't that mean that we're going to go into a depression? With the stock market crashing, it's going to crash even further. I do not believe that we will ever go into another depression. We can talk about that at another time.

GREGG: Can I make a suggestion? There's many things here we could talk about. Could I suggest that we do a follow-up conversation specifically to talk about whether we're going to have a depression or not?

PATTI: OK. You're on. I will do that. I will commit to that. I agree with you. It's important for people to know.

GREGG: I actually want to wrap this up with a thought. I want to get your take on it, both as



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someone who was once a nurse in the ICU, today the President and CEO of Key Financial. That is I've always thought that perhaps one of the functions of death is to remind those who are left the importance of living.

I wonder if you think that's a suitable analogy for the economy as well. The economy is not going to die. We just said we're going to have a follow-up conversation about whether we're going to go into a depression or not. The economy is not going to die. In the same way that I think death reminds people to live, when you watch someone go through a near-death experience, it also reminds you to live.

Do you think that one of the good outcomes of this is that people will begin to look at the economy and their lives in relationship to the economy and their lives in relationship to their wealth with fresh eyes and perhaps really be reborn financially and with respect to their relationship with wealth?

PATTI: Boy, what a powerful statement that is. You're absolutely right. I do believe it is going to make people think differently about their wealth, think differently about their money. At the end of the day, when you look at a portfolio it's just shares. It's just values of companies in America and the world. It is just a bond. You've lent somebody money. They're going to pay you some interest.

At the end of the day, values can fluctuate. Does it change your life? No. The fluctuation isn't going to change your life unless you do something to realize that loss.

GREGG: Maybe it does change your life because of the values that are driving it, the why, what's it for. I'm creating this wealth because I have a grand vision for how I'm going to use it. That could change my life and the lives of many others.

PATTI: Absolutely. Wait till you see what this is going to bring out in terms of people's generosity. You're seeing it already. People are making donations to the hospitals. People are helping others.

There's an amazing commercial. I'm just going to call it. Literally, it's by Walmart. It was on last night. Ed and I were just mesmerized by this commercial. It was a beautiful commercial about Americans coming together. We're going to see more of that. People are going to view their wealth as a means.

This is the way it always should have been viewed, as a means for their own security, their peace of mind, but it has also got incredible legacy implications in terms of what can we do with what we've accumulated to make a difference in the lives of other people. That is a beautiful thing.

GREGG: I can't think of a [laughs] better place to end this, Patti. Thank you so much for inviting me



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to come on your show and interview you. It's really been a pleasure. It's been an honor.

PATTI: Gregg, thank you so much for taking the time. Talk about honors, it's amazing. I am nothing close to the people that you normally interview. What a privilege it is to have you today. Thanks to all of you who are listening. These are really difficult times. I know that you could be watching or listening to something else, but you chose to be with us today.

I hope you found this to be a good use of your time. We are going to do more of this. Gregg and I are going to reconnect. We're going to talk about why I don't believe we're ever going to go into a depression. I'm going to list the reasons rationally why.

In the meantime, if you have any questions feel free to go to our website. It's at keyfinancialinc.com. Leave us a message. Ask a question. Call us. We're here to serve you. Thanks to Gregg Stebben, today we've been able to do that.

GREGG: Thank you, Patti.

PATTI: Have a great day.



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