



CORNERSTONE

WEALTH MANAGEMENT GROUP

WHY WE DO WHAT WE DO

Although it's already been twelve years, I vividly remember the anticipation with which I awaited the arrival of my son Jacob into this world. He was born on August 21, 1995, and I felt truly blessed to hold in my arms this beautiful baby boy. As Jacob headed toward his first birthday, he continued to receive excellent reports at the doctors and was growing faster than I could believe. But in the spring of 1996, a routine checkup revealed an abnormally loud heart murmur. As a precaution, it was arranged for Jacob to meet with a pediatric heart specialist in Baltimore the following month. After examining my son, the specialist proceeded to inform me that Jacob had Patent Ductus Arteriosus (PDA).

PDA is a condition in which the temporary artery connecting the two main arteries of a baby's heart while in the womb fails to close naturally after birth. The specialist explained that the danger of PDA was that, after time, the blood flow through the temporary artery would cause the wall of the main artery to weaken, making Jacob vulnerable to non-threatening infections. The option was given was that of installing a spring in my son's artery that would help it close itself off. I agreed to the procedure and Jacob underwent heart surgery at the University of Maryland Medical Center.

Had someone told me on August 21, 1995, that Jacob would be having major surgery at nine months old, I would have never believed them. While a few can, most people cannot appreciate my feeling of helplessness as I stood over my son lying on the table before being taken into surgery.

The lasting impact of the events of 1995/96 is one of the reasons I founded Cornerstone Wealth Management Group. As I look back, I often think of the specialist who helped Jacob not only because he had the ability to, but also because he had the desire to. It reminded me that each and every one of us have an ability that can be used to make a difference in the everyday lives of other people, and I found myself questioning whether I was doing my part. No one knows how long we'll be here, and Jacob's situation helped forge in me a determination that, while I was here, I truly wanted to make a difference in people's lives in the areas of financial planning and education.

*My belief is that happiness in life is found in maintaining balance between what I see as six major areas of focus, which I call the "**Pillars of Life**": Spirituality, Family, Health, Career, Philanthropy/Giving, and Finances. I've found in the past that of all things people enjoy doing, handling their financial situation ranks close to the bottom. Everyone enjoys making the money, but most feel burdened by the decisions required to manage it properly. My desire is to alleviate this burden and allow individuals to focus on the areas of their lives that are really important to them and that bring them great joy.*

Scott D. Ford, RFC
President & Founder
Cornerstone Wealth Management Group