

Annual Report Editorial

"Your whole world begins to have some harmony when you get the help that you need to move your business forward."

– Kathleen B. Cashman, CEO & President, Cashman Consulting LLC

As a general rule, business owners are extremely busy people, and Kathleen Cashman is no exception. The daily tasks of running her company and keeping her established clients happy do not always leave her a lot of time. "I need to keep my clients abreast of critical issues, follow up with my teams, and coordinate their activities," says Kathleen. "At the same time, I need to focus on achieving growth year after year. The key to our growth is the relationships we have, and relationships require an investment of time."

She also works hard to balance her business and personal life. "My husband and I have two young children," says Kathleen, "and we work hard to be present for all their activities and important events."

With so much going on, finding the time to manage her own finances can be a challenge. Fortunately, she has help from Guardian. With her Financial Representative's help, Kathleen uses *The Living Balance Sheet*[®], Guardian's state-of-the-art system for coordinating financial accounts, to provide her a total view of her financial life. "LBS gives me and my husband the 'big picture' of our lives and helps us focus on what we want to achieve," she says. "It's now a lot easier for us to address our needs, which in turn allows us to concentrate on what really matters most: our two children and extended family. We now understand our options and can choose the right solutions for our life."

Among these solutions is The Guardian Trust Company, which provides her with tailor-made investment plans and professional money management. Kathleen also uses Guardian's whole life insurance to enhance her peace of mind. "We found that we can use this product's living benefit now," she says, "and still have protection for the long term."

The contributions of Kathleen's Financial Representative extend to all aspects of her financial life. "He's also helped me craft a board of advisors, including bankers and lawyers, to help provide the guidance I need," says Kathleen. "He's spent a lot of time getting to know my business and what we're looking to accomplish. I don't consider myself his client; he's my partner."

This support contributes to her sense of security and better management of her time. "What keeps me up at night is no longer the same as it was before I started my partnership with Guardian," she says. "I take comfort in the knowledge that someone is watching out for me and making sure that I have systems in place that make sense for me as an individual and a business owner."

Cashman Consulting LLC opened its doors over 35 years ago as a strategic planning company. Today, the company has grown and has transitioned its focus to look at business through a "lens of leadership," specializing in the areas of strategy development, executive coaching, and advancing leadership opportunities for women.