THE COOK REPORT

Volume 36 | Number 3 | July 2026

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MILE MARKERS

It is a good time for reflection and celebration of our common humanity. The United States is marking 250 years since independence and Colorado is celebrating 150 years of statehood. While these grand anniversaries are monumental, it is a personal mile marker — my 25th college reunion — that has truly sparked my introspection.

In this edition of *The Cook Report*, I share observations from the Class of 2001's celebration of 25 years of adulthood (2001!? So young!). The observations are inextricably linked to the work we do as advisors. We all take different paths in life, but there are waypoints on our journeys that intersect — reunion was just another reminder of that reality.

CELEBRATION IS IMPORTANT

Celebrations are opportunities to not only build and maintain connections, but also to check-in on where we are and where we want to go. While we may lead different lives or hold different outlooks, our culture provides shared mile markers that bring us together. Especially in the digital age when we can easily slip into scrolling on a smartphone, we need to foster human connection. We do this by showing up. Celebrations give us reason to break free from everyday routines, serve as life's guideposts, and reinvigorate us for what's next.

At the reunion, my classmates and I reconnected in the best way reunions allow: by moving easily between old stories and new chapters. We laughed about student shenanigans and the dorm-room etiquette that once felt essential, including the importance of announcing a toilet flush when someone was showering to avoid a sudden scalding (still important!). Just as meaningful, we caught up on the lives we have built since graduation.

Some of us were seeing each other for the first time since receiving our degrees. Others shared stories of all the weddings we attended in what felt like consecutive weeks one summer. Many of us are now proud parents and pulled out our phones to share pictures of family adventures. A few classmates have kids in college already, while others are pushing around strollers.

We thrilled at hearing about the lives our classmates have built and the milestones they have achieved. We cheered successes and even mourned a few losses. Importantly, we reestablished human connections through celebration of a shared experience. It also served as a good time to reflect. We've been thinking a lot about life over the last 25 years: the triumphs, the challenges, and the unexpected. We truly are not where we thought we would be at this point, but we feel that we are where we should be and are grateful for that. We departed reunion feeling reinvigorated and excited for all that is to come.

WE ALL ADAPT

While on campus, the familiar mixed seamlessly with the new. Although new dormitories and academic facilities have been built, the dorms that were there during our time on campus seemed trapped in time. We stayed in a dorm for the weekend and immediately noticed that the furniture has not changed. Even the electrical outlets remain the same, with a strip along the room's baseboard and only three places for plugs. Even the train still rolled through town at 2:30 a.m., blaring its horns to alert anyone within 500 miles of its presence.

MILE MARKERS (cont.)

While much was familiar, change abounded. At the risk of sounding like my dad reflecting on his typewriter with carbon paper, the last 25 years have seen the introduction of wireless internet, smartphones, social media, electric vehicles, reusable rockets, 3D printing, artificial intelligence (AI), and a host of other advancements. A comment made throughout the weekend was a version of "I'm so glad we didn't have smartphones when we were students." The reasons were multiple, but the rise of social media and the ability to easily take and share photos was a primary driver of the sentiment. Some of us, having lived in China together after graduation, reflected on the era of our first cell phones and T-9 Texting.

AI was a particular topic. The college's president noted during the all-class convocation that professors have adapted their course requirements to account for the use of AI. Oral exams and blue books have returned. At the same time, the career center is helping students familiarize themselves with practical applications of AI to prepare them for today's job market. The message wasn't that AI is good or bad, but rather that students must demonstrate core competency without it while simultaneously learning to leverage its efficiencies.

These advancements highlighted the fact that humans are incredibly adaptable. We have embraced new technology and wonder now what we would do without it. Many of my classmates were in a field vastly different from what they imagined at graduation. Some had changed careers multiple times, while others were marking more than two decades at their current employer.

Whatever we were doing, we all made adjustments that were necessary to get us where we are today. Having embraced and been open to change, we are ready for the unknowns ahead. Our ability to pivot through these technological shifts mirrors the way we must navigate our own personal and financial lives.

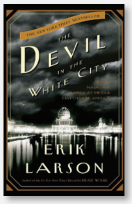
REFLECT, RECHARGE, AND RECALIBRATE

We often get caught up in the moment and fail to take time for reflection. Celebrating mile markers, such as a reunion, offers an excellent opportunity for a status check. Where are we compared to where we thought we would be at this moment? How have our goals changed over time? What events have precipitated reconsiderations of our goals? How have we adapted to our changed circumstances? What tools or support do we need to reach the next mile marker?

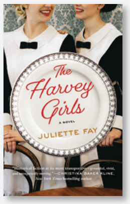
These and other questions drive our work with you. A good financial plan and investment process constantly evolves. Regular status checks reveal assumptions that need to be reconsidered. While each individual is ultimately responsible for doing the hard work to achieve their goals, everyone needs a support system to assist along the way. Family, friends, mentors, advisors, and advocates are just some of the people that help you on your journey.

As advisors, we are grateful to be part of your support universe. We thrill at celebrating your achievements, but we also stand ready to help you adapt to the curveballs. Whether it's marking 250 years of independence as a country or a 25th college reunion, we encourage you to use mile markers as a time to reflect, recharge, and recalibrate for what comes next.

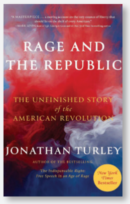
READER'S CORNER



The Devil in the White City: Murder, Magic, and Madness at the Fair that Changed America, by Erik Larson (Vintage Books, New York, 2004) chronicles the building of the World's Columbian Exposition of 1893 in Chicago, as well as a serial killer that used the fair to lure victims. While both stories hold intrigue, it is the building of the fair and the innovations that it brought to the country that hold particular interest as we celebrate 250 years of independence.



The Harvey Girls, by Juliette Fay (Gallery Books, New York, 2025) is a work of historical fiction that follows two women in 1920s America who leave their homes to join the ranks of the Harvey Girls — waitresses who serve in America's first hospitality chain on the Santa Fe railroad. Set just a few years after ratification of the 19th Amendment, it is a celebration of female empowerment, loyalty, and friendship.



Rage and the Republic: The Unfinished Story of the American Revolution, by Jonathan Turley (Simon & Schuster, New York, 2026) looks back on the American Revolution and its uniqueness, particularly compared with the French Revolution that occurred shortly after, which produced "The Terror." As we celebrate 250 years of independence in a time of heated politics, it serves as a reminder of the importance of the Constitution's system of checks and balances, as well as protections from the "tyranny of the majority."

IN THE NEWS

- "USA250: The Story of the World's Greatest Economy" (***The Wall Street Journal***) is a series of articles that address aspects of the U.S. economy over 250 years, including explorations of Innovation, Entertainment, the Business of Work, and the Business of Capitalism.

- "Now That You're Done With Your Taxes, Here's What to Know for 2026," by Laura Saunders (***The Wall Street Journal***, April 17, 2026) goes over areas to maximize benefits or minimize hits for tax year 2026 based on the tax law changes that were passed in 2025.