

THE COOK REPORT

Volume 36 | Number 4 | October 2026

INSIDE THIS ISSUE:

The Value of Three Words
Reader's Corner
In the News



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THE VALUE OF THREE WORDS

We live in an era dominated by the metrics of feedback. If you buy a pair of running shoes online, take your car in for a routine oil change, or spend twenty minutes on a support call with your internet provider, an automated message inevitably arrives in your inbox minutes to hours later. It politely—or urgently—requests that you fill out a brief survey. It asks you to rate your experience on a scale of one to ten, rank your satisfaction, or provide a net promoter score to satisfy a corporate algorithm.

This proliferation of sterile, transactional surveys has created a distinct kind of modern exhaustion. It reduces human interactions to a data point on a corporate dashboard. At The Cook Company, we have intentionally stayed away from these feedback mechanisms. Relationships are built on conversations, mutual respect, and shared experiences over time—not on checkboxes or automated star ratings.

Yet, any professional who values their work must occasionally pause and ask a fundamental question: Is the service I believe I am delivering matching the actual experience of the people I serve? Am I showing up in the world the way I intend to?

To answer this without succumbing to the survey culture I dislike, I recently conducted a quiet, informal exercise with a small group of long-term clients. I bypassed the structured questionnaires and instead reached out directly with a simple, highly personal request. I asked them to provide just two things: three words that immediately come to mind when they think of me, and a single short phrase that sums up our shared journey together.

I admit that launching this exercise required a degree of vulnerability. Stripping away the clinical buffer of an anonymous survey means looking directly into a mirror held up by the people who know your work best. It forces you to confront how your habits, communications, and advisory philosophy translate in real-world moments.

The clarity of the feedback was striking. Rather than focusing on asset allocations, quarterly returns, or market benchmarks, the words my clients chose landed squarely on the human element of our partnership.

The word that appeared most frequently, anchoring almost every response, was trustworthy. Alongside it came attributes like honest, consistent, available, and calm.

“THE WORD THAT APPEARED MOST FREQUENTLY, ANCHORING ALMOST EVERY RESPONSE, WAS TRUSTWORTHY.”

Seeing those words grouped together on a page provided a profound moment of reflection. In our profession, technical competence is merely the price of admission. The true fabric of an advisory relationship is woven from reliability and ethical clarity. One client expanded on their choices by describing me as “terminally honest,” while another noted the value of “continuity.” In a financial world that often feels hyperactive and erratic, knowing that clients experience our office as a steady, consistent, and reassuring presence is the highest compliment we could hope to receive.

THE VALUE OF THREE WORDS (cont.)

Even more illuminating were the descriptive phrases clients used to define our shared history. They did not write about portfolio models or financial plans. Instead, they captured the relational dynamics of navigating life's transitions together. One client used the phrase "looking out for our best interest," reinforcing the foundational duty of a true fiduciary. Another described our dynamic as being an "adventure buddy"—a reminder that building a strong financial foundation and reaching goals is an ongoing journey through changing terrain, not a static destination.

Perhaps the most poignant phrase shared was simply a reliance on having someone to "talk them off the ledge" during periods of heightened market volatility or personal stress. That phrase gets to the very heart of what we try to do. Comprehensive planning during periods of calm is always useful to prepare for uncertain times, but it is during those stressful moments that being a reassuring presence is a defining skill of a trusted advisor. The ultimate value of an advisor isn't found during the quiet, predictable seasons of life; it is proven when the fog of uncertainty rolls in, and you need a steady voice to help separate emotion from strategy.

"PERHAPS THE MOST POIGNANT PHRASE SHARED WAS SIMPLY A RELIANCE ON HAVING SOMEONE TO 'TALK THEM OFF THE LEDGE' DURING PERIODS OF HEIGHTENED MARKET VOLATILITY OR PERSONAL STRESS."

Reviewing these responses confirmed that our clients value the same principles we strive to practice every day: we do what we say we are going to do, we remain accessible when life gets complex, and we approach financial stewardship without ego.

Because this exercise proved to be so grounding for our practice, I want to keep the conversation going—but entirely on your terms. I am still not sending out an automated survey, and I never will. However, the mirror is always worth looking into, and a healthy advisory relationship should always leave room for an open door.

If you are inclined to share your own perspective before I ask you in person, I would genuinely love to hear it. Whether we have worked together for more than a decade or two years, your experience defines who we are as a firm. I have set up a very short, private page where you can drop in your own three words and descriptive phrase. There are no matrix questions or scales—just an open space for a few honest words.

You can find the link to share your thoughts here: [Submit Your Three Words](#).

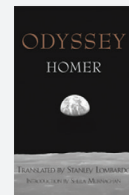
As always, thank you for the trust you place in us, for your ongoing partnership, and for allowing us to walk alongside this journey with you.

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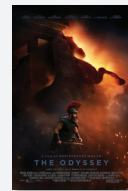
The testimonials included in this article were given by current clients of The Cook Company, LLC ("The Cook Company"). The persons providing the testimonials were not incentivized to provide the testimonials as The Cook Company did not provide cash and/or non-cash compensation for their testimonial. The Cook Company has an incentive to engage clients who have had a positive experience with the firm to provide such testimonials. These featured client experiences may not be representative of all clients and is no guarantee of future success. There is no guarantee another individual's experience will be representative of the individual providing the testimonial and no guarantees of performance or services offered.



READER'S CORNER



[The Odyssey](#), by Homer, translated by Stanley Lombardo (Hackett Publishing, Indianapolis, 2000) is an epic poem that follows the trials of Odysseus as he makes his way home to Ithaca after his heroics at Troy during the Trojan War. An engaging example of making a goal and the unexpected twists that alter the path to its realization.



[The Odyssey](#), a film by Christopher Nolan (Universal Pictures, 2026) is a film adaptation of Homer's epic starring Matt Damon as Odysseus. I was one of the many who read the book in anticipation of the movie. As usual, the book is better, but the film is well done and wonderfully entertaining—well deserving of its blockbuster status.



IN THE NEWS

- ["You Can Give Your Child More Tax-Free Money Than You Think,"](#) by Peter Coy (*The Wall Street Journal*, September 30, 2026) answers common questions on the mechanics of gifting, including the annual exclusion amount, when to file Form 709, payments excluded from the gift tax, and 529 plan front-loading options. Please reach out to us if you have questions about any of these issues.
- ["Treasury Will Auto-Enroll 60 Million Children in Trump Accounts,"](#) by Richard Rubin and Ashlea Ebeling (*The Wall Street Journal*, September 29, 2026) reports that newly published Treasury Department rules will automatically enroll most children under 18 in the new Trump accounts. Questions remain over how parents can claim the accounts and which accounts will receive funds from large donors who have pledged cash and stock. Stay tuned.
- ["Treasury Takes Aim at Tax-Avoiding Investment Strategies,"](#) by Richard Rubin and Miriam Gottfried (*The Wall Street Journal*, September 28, 2026) is a reminder that products marketed to help you avoid realized investment gains often do not stand up to greater government scrutiny.