

As you have deduced from our cover, this issue is about grads. Specifically, young people from this magazine's core communities - your neighbors – who successfully completed high school this spring. Just like our first spring in publication (then, the Class of 2004) and every spring since, you'll find the names, faces and fun facts about their futures. These teens are about to turn the page to the next big chapter of their personal stories, and we wish them long and happy lives as they pursue their

Ten pages (22 through 31) of this issue are devoted to Skidaway Island's Class of 2019. This recurring feature is one of our favorites - its implicit themes are excitement, hope and possibility...happy stuff. And you - our readers - look forward, time and again, so we hear, to our

I was "in school" myself for all of 2018, and I have held on to my Boston (studio) apartment through June 30. Last weekend, I flew up to pack (14 smaller-than-anticipated boxes that were bought online, three duffle bags of varying heft, and enough furniture to warrant a truck and two lanky guys born three decades after me). By Saturday evening, the single room was completely empty, save for my luggage and a comforter and uncovered pillow that I used to try to sleep on the hard, dusty floor.

Transitions are stressful and scary, even if we don't admit so to ourselves when we're going through them. My younger daughter is moving to New York City in three weeks to start her first grown-up job. My Boston furniture is heading to the Lower East Side to meet us. Once it's in place, I'll leave it, and her. I'm caught in a torrent of beginnings that are (sadly) inextricably attached to ends.

The graduates on the pages that follow are smiling. So are their parents, I'm sure. But those smiles come with tears in private moments when progress meets loss. Time has a different density when you're 18 than when you're 54, like me. It's more buoyant in the hands of the young; it floats, endlessly, immune to gravitational pull. To the kids who are celebrating one day and itching to leave home the next, I have a simple wish: Make every day matter and make yourself proud.

Sulf a Lourett



To contact The Skinnie with your ideas, responses, letters and more, email us at mail@theskinnie.com

4 – VOL. 17 ISSUE 13 The Skinnie

Helping you achieve your goals has always been ours

Congratulations to R. Scott Howard and Daniel C. Umbel for being named to the 2019 Forbes "Best-in-State Wealth Advisors" list.



R. Scott Howard, CFP°, CPFA

Senior Vice President Wealth Management Advisor 912.598.3811 • robert_s_howard@ml.com

Merrill Lynch

3 Skidaway Village Square Savannah, GA 31411 fa.ml.com/ketchumhoward



Daniel C. Umbel, CPWA®, CRPC®, CPFA

Senior Vice President Resident Director - Wealth Management Advisor 912.351.2322 • daniel_umbel@ml.com

Merrill Lynch

7414 Hodgson Memorial Drive Savannah, GA 31406 fa.ml.com/millerumbel



Source: Forbes "Best-in-State Wealth Advisors" list, February 2019. The ranking for this list by SHOOK Research is based on due diligence meetings to evaluate each advisor qualitatively. a major component of a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Forbes is a trademark of Forbes Media LLC. All rights reserved. Rankings and recognition from Forbes/SHOOK Research are no guarantee of future investment success and do not ensure that a current or prospective client will experience a higher level of performance results and such rankings should not be construed as an endorsement of the advisor.

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer and Member SIPC, and other subsidiaries of Bank of America Corporation.

The Bull Symbol and Merrill Lynch are trademarks of Bank of America Corporation.

CPWA® is a registered service mark of the Investment Management Consultants Association dba Investments & Wealth Institute. CRPC® is a registered service mark of The College for Financial Planning. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S. ARISNNYK | AD-04-19-0529.A | 471003PM-0318 | 04/2019 © 2019 Bank of America Corporation. All rights reserved.

