

# INDEPENDENT FINANCIAL COLORADO SPRINGS

INDEPENDENT FINANCIAL COLORADO SPRINGS SERVICES PLAY A CRUCIAL ROLE IN HELPING INDIVIDUALS AND BUSINESSES ACHIEVE THEIR FINANCIAL GOALS WITH PERSONALIZED, UNBIASED ADVICE. IN COLORADO SPRINGS, A GROWING NUMBER OF RESIDENTS SEEK INDEPENDENT FINANCIAL ADVISORS WHO PROVIDE TAILORED FINANCIAL PLANNING, INVESTMENT MANAGEMENT, AND RETIREMENT STRATEGIES WITHOUT THE CONFLICTS OF INTEREST OFTEN ASSOCIATED WITH LARGER FINANCIAL INSTITUTIONS. THIS ARTICLE EXPLORES THE BENEFITS OF CHOOSING INDEPENDENT FINANCIAL PROFESSIONALS IN COLORADO SPRINGS, THE RANGE OF SERVICES THEY OFFER, AND HOW THEY DIFFER FROM TRADITIONAL FINANCIAL ADVISORS. UNDERSTANDING THESE FACTORS CAN EMPOWER CLIENTS TO MAKE INFORMED DECISIONS ABOUT THEIR FINANCIAL FUTURES. THE COMPREHENSIVE GUIDE ALSO HIGHLIGHTS KEY CONSIDERATIONS WHEN SELECTING AN INDEPENDENT FINANCIAL ADVISOR AND THE IMPACT OF LOCAL ECONOMIC CONDITIONS ON FINANCIAL PLANNING IN COLORADO SPRINGS.

- BENEFITS OF INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS
- SERVICES OFFERED BY INDEPENDENT FINANCIAL FIRMS
- CHOOSING THE RIGHT INDEPENDENT FINANCIAL ADVISOR
- HOW INDEPENDENT FINANCIAL ADVISORS DIFFER FROM TRADITIONAL FIRMS
- IMPACT OF COLORADO SPRINGS' ECONOMY ON FINANCIAL PLANNING

## BENEFITS OF INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS

INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS OFFER DISTINCT ADVANTAGES COMPARED TO ADVISORS TIED TO LARGER FINANCIAL INSTITUTIONS. THEIR INDEPENDENCE ALLOWS THEM TO PROVIDE UNBIASED ADVICE TAILORED SPECIFICALLY TO EACH CLIENT'S UNIQUE FINANCIAL SITUATION, GOALS, AND RISK TOLERANCE. THIS APPROACH ENSURES CLIENTS RECEIVE RECOMMENDATIONS THAT TRULY PRIORITIZE THEIR BEST INTERESTS.

### PERSONALIZED FINANCIAL PLANNING

ONE OF THE PRIMARY BENEFITS IS THE ABILITY TO DEVELOP CUSTOMIZED FINANCIAL PLANS. INDEPENDENT ADVISORS TAKE THE TIME TO THOROUGHLY UNDERSTAND THE CLIENT'S INCOME, EXPENSES, INVESTMENTS, AND FUTURE OBJECTIVES. THIS DETAILED KNOWLEDGE ENABLES THEM TO CREATE STRATEGIES THAT ADDRESS RETIREMENT PLANNING, TAX EFFICIENCY, EDUCATION FUNDING, AND ESTATE PLANNING EFFECTIVELY.

### FIDUCIARY RESPONSIBILITY

MOST INDEPENDENT FINANCIAL ADVISORS OPERATE UNDER A FIDUCIARY STANDARD, MEANING THEY ARE LEGALLY OBLIGATED TO ACT IN THE CLIENT'S BEST INTEREST. THIS CONTRASTS WITH SOME TRADITIONAL ADVISORS WHO MAY FOLLOW A SUITABILITY STANDARD, WHICH ALLOWS RECOMMENDING PRODUCTS THAT ARE MERELY SUITABLE BUT NOT NECESSARILY OPTIMAL FOR THE CLIENT'S NEEDS.

### ACCESS TO A BROADER RANGE OF PRODUCTS

BECAUSE THEY ARE NOT RESTRICTED TO PROPRIETARY PRODUCTS, INDEPENDENT FINANCIAL ADVISORS CAN ACCESS A WIDE VARIETY OF INVESTMENT OPTIONS FROM MULTIPLE PROVIDERS. THIS FLEXIBILITY OFTEN LEADS TO MORE COST-EFFECTIVE AND DIVERSIFIED PORTFOLIOS TAILORED TO THE CLIENT'S GOALS AND RISK PROFILE.

# SERVICES OFFERED BY INDEPENDENT FINANCIAL FIRMS

INDEPENDENT FINANCIAL FIRMS IN COLORADO SPRINGS PROVIDE A COMPREHENSIVE SUITE OF SERVICES DESIGNED TO ADDRESS ALL ASPECTS OF FINANCIAL HEALTH. THEIR EXPERTISE SPANS MULTIPLE AREAS, ENSURING CLIENTS RECEIVE HOLISTIC FINANCIAL GUIDANCE.

## INVESTMENT MANAGEMENT

INDEPENDENT ADVISORS OFFER PROFESSIONAL INVESTMENT MANAGEMENT SERVICES, INCLUDING PORTFOLIO CONSTRUCTION, ASSET ALLOCATION, AND REGULAR PERFORMANCE REVIEWS. THEY AIM TO OPTIMIZE RETURNS WHILE MANAGING RISK ACCORDING TO CLIENT PREFERENCES AND MARKET CONDITIONS.

## RETIREMENT PLANNING

RETIREMENT PLANNING IS A CRITICAL SERVICE, HELPING CLIENTS PREPARE FOR FINANCIAL SECURITY IN THEIR LATER YEARS. INDEPENDENT ADVISORS ANALYZE CURRENT SAVINGS, EXPECTED INCOME STREAMS, AND LIFESTYLE GOALS TO DEVELOP SUSTAINABLE WITHDRAWAL STRATEGIES AND IDENTIFY APPROPRIATE RETIREMENT ACCOUNTS.

## TAX PLANNING

EFFECTIVE TAX PLANNING STRATEGIES ARE INTEGRAL TO MAXIMIZING WEALTH RETENTION. INDEPENDENT ADVISORS WORK TO MINIMIZE TAX LIABILITIES THROUGH STRATEGIC INVESTMENT CHOICES, TAX-ADVANTAGED ACCOUNTS, AND TIMING OF INCOME OR DEDUCTIONS.

## ESTATE AND LEGACY PLANNING

PLANNING FOR THE TRANSFER OF WEALTH IS ANOTHER IMPORTANT SERVICE. INDEPENDENT FINANCIAL ADVISORS COORDINATE WITH ESTATE ATTORNEYS TO ENSURE WILLS, TRUSTS, AND BENEFICIARY DESIGNATIONS ALIGN WITH THE CLIENT'S WISHES AND MINIMIZE ESTATE TAXES.

## DEBT MANAGEMENT AND BUDGETING

ADVISORS ALSO ASSIST CLIENTS IN MANAGING DEBT RESPONSIBLY AND CREATING BUDGETS THAT SUPPORT SAVINGS GOALS WHILE MAINTAINING FINANCIAL STABILITY.

## CHOOSING THE RIGHT INDEPENDENT FINANCIAL ADVISOR

SELECTING AN INDEPENDENT FINANCIAL ADVISOR IN COLORADO SPRINGS REQUIRES CAREFUL CONSIDERATION OF SEVERAL FACTORS TO ENSURE THE RELATIONSHIP WILL BE PRODUCTIVE AND TRUSTWORTHY.

## CREDENTIALS AND EXPERIENCE

CLIENTS SHOULD VERIFY CREDENTIALS SUCH AS CERTIFIED FINANCIAL PLANNER (CFP), CHARTERED FINANCIAL ANALYST (CFA), OR OTHER RECOGNIZED DESIGNATIONS. EXPERIENCE WORKING WITH CLIENTS IN SIMILAR FINANCIAL SITUATIONS OR INDUSTRIES IS ALSO BENEFICIAL.

## FEE STRUCTURE TRANSPARENCY

UNDERSTANDING HOW ADVISORS CHARGE FOR THEIR SERVICES IS ESSENTIAL. INDEPENDENT ADVISORS MAY CHARGE FEES BASED ON ASSETS UNDER MANAGEMENT (AUM), HOURLY RATES, OR FLAT FEES. TRANSPARENT FEE DISCLOSURE HELPS CLIENTS AVOID UNEXPECTED COSTS.

## CLIENT REVIEWS AND REFERENCES

EVALUATING REVIEWS AND REQUESTING REFERENCES PROVIDES INSIGHT INTO THE ADVISOR'S COMMUNICATION STYLE, RELIABILITY, AND EFFECTIVENESS IN MEETING CLIENT GOALS.

## COMMUNICATION AND ACCESSIBILITY

REGULAR, CLEAR COMMUNICATION AND EASE OF ACCESS TO THE ADVISOR FOSTER A STRONG WORKING RELATIONSHIP. CLIENTS SHOULD ASSESS WHETHER THE ADVISOR'S AVAILABILITY ALIGNS WITH THEIR EXPECTATIONS.

## HOW INDEPENDENT FINANCIAL ADVISORS DIFFER FROM TRADITIONAL FIRMS

INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS DIFFER FROM TRADITIONAL FINANCIAL FIRMS IN SEVERAL KEY WAYS THAT CAN IMPACT THE QUALITY AND OBJECTIVITY OF FINANCIAL ADVICE.

## CONFLICT OF INTEREST REDUCTION

UNLIKE ADVISORS AFFILIATED WITH BANKS OR BROKERAGE FIRMS, INDEPENDENT ADVISORS ARE LESS LIKELY TO ENCOUNTER CONFLICTS OF INTEREST CAUSED BY PROPRIETARY PRODUCT SALES OR CORPORATE INCENTIVES. THIS INDEPENDENCE ENHANCES TRUST AND TRANSPARENCY.

## FEE-ONLY VS. COMMISSION-BASED MODELS

INDEPENDENT ADVISORS OFTEN ADOPT A FEE-ONLY MODEL, RECEIVING COMPENSATION SOLELY FROM CLIENT FEES RATHER THAN COMMISSIONS ON PRODUCT SALES. THIS MODEL ALIGNS ADVISOR INCENTIVES WITH CLIENT SUCCESS RATHER THAN PRODUCT PROMOTION.

## FLEXIBILITY AND CUSTOMIZATION

INDEPENDENT FIRMS HAVE GREATER FLEXIBILITY IN RECOMMENDING DIVERSE INVESTMENT VEHICLES AND FINANCIAL STRATEGIES TAILORED TO CLIENT NEEDS WITHOUT INSTITUTIONAL CONSTRAINTS.

## IMPACT OF COLORADO SPRINGS' ECONOMY ON FINANCIAL PLANNING

THE ECONOMIC ENVIRONMENT OF COLORADO SPRINGS INFLUENCES FINANCIAL PLANNING CONSIDERATIONS FOR RESIDENTS AND BUSINESSES UTILIZING INDEPENDENT FINANCIAL SERVICES.

## GROWING JOB MARKET AND INCOME TRENDS

COLORADO SPRINGS BOASTS A ROBUST JOB MARKET WITH GROWTH IN SECTORS SUCH AS AEROSPACE, DEFENSE, HEALTHCARE,

AND TECHNOLOGY. RISING INCOME LEVELS IMPACT INVESTMENT CAPACITY AND RETIREMENT PLANNING HORIZONS.

## **COST OF LIVING AND HOUSING MARKET**

THE COST OF LIVING, PARTICULARLY HOUSING PRICES, AFFECTS BUDGETING AND DEBT MANAGEMENT STRATEGIES. INDEPENDENT FINANCIAL ADVISORS HELP CLIENTS BALANCE MORTGAGE OBLIGATIONS WITH LONG-TERM SAVING GOALS.

## **TAX ENVIRONMENT**

COLORADO'S TAX POLICIES, INCLUDING STATE INCOME TAX RATES AND PROPERTY TAXES, PLAY A SIGNIFICANT ROLE IN COMPREHENSIVE TAX PLANNING EFFORTS UNDERTAKEN BY INDEPENDENT ADVISORS.

## **RETIREMENT DEMOGRAPHICS**

WITH MANY RETIREES CHOOSING COLORADO SPRINGS FOR ITS QUALITY OF LIFE, INDEPENDENT FINANCIAL ADVISORS MUST CONSIDER HEALTHCARE COSTS, SOCIAL SECURITY OPTIMIZATION, AND LEGACY PLANNING TAILORED TO THIS DEMOGRAPHIC.

## **KEY TAKEAWAYS FOR UTILIZING INDEPENDENT FINANCIAL SERVICES IN COLORADO SPRINGS**

INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS PROVIDE INVALUABLE EXPERTISE FOR TAILORED FINANCIAL PLANNING, INVESTMENT MANAGEMENT, AND WEALTH PRESERVATION. THEIR FIDUCIARY DUTY, BROAD PRODUCT ACCESS, AND PERSONALIZED APPROACH MAKE THEM AN EXCELLENT CHOICE FOR INDIVIDUALS AND BUSINESSES SEEKING OBJECTIVE GUIDANCE. UNDERSTANDING THE LOCAL ECONOMIC CONTEXT AND CAREFULLY SELECTING A QUALIFIED ADVISOR ENSURES EFFECTIVE FINANCIAL DECISION-MAKING ALIGNED WITH PERSONAL GOALS.

## **FREQUENTLY ASKED QUESTIONS**

### **WHAT SERVICES DO INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS OFFER?**

INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS OFFER SERVICES SUCH AS RETIREMENT PLANNING, INVESTMENT MANAGEMENT, TAX PLANNING, ESTATE PLANNING, AND PERSONALIZED FINANCIAL ADVICE TAILORED TO INDIVIDUAL NEEDS.

### **HOW CAN I FIND A REPUTABLE INDEPENDENT FINANCIAL ADVISOR IN COLORADO SPRINGS?**

YOU CAN FIND REPUTABLE INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS BY CHECKING CREDENTIALS LIKE CFP CERTIFICATION, READING CLIENT REVIEWS, ASKING FOR REFERRALS, AND VERIFYING THEIR REGISTRATION WITH REGULATORY BODIES SUCH AS FINRA OR THE SEC.

### **WHAT ARE THE BENEFITS OF CHOOSING AN INDEPENDENT FINANCIAL ADVISOR IN COLORADO SPRINGS?**

CHOOSING AN INDEPENDENT FINANCIAL ADVISOR IN COLORADO SPRINGS ENSURES UNBIASED ADVICE, A WIDER RANGE OF FINANCIAL PRODUCTS, PERSONALIZED STRATEGIES, AND TYPICALLY A FIDUCIARY RESPONSIBILITY TO ACT IN YOUR BEST INTEREST.

## ARE INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS FIDUCIARIES?

MANY INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS OPERATE AS FIDUCIARIES, MEANING THEY ARE LEGALLY OBLIGATED TO PUT THEIR CLIENTS' INTERESTS AHEAD OF THEIR OWN. IT'S IMPORTANT TO CONFIRM THIS STATUS WHEN SELECTING AN ADVISOR.

## HOW MUCH DO INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS CHARGE?

FEES VARY BUT INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS TYPICALLY CHARGE BASED ON ASSETS UNDER MANAGEMENT (AROUND 0.5% TO 1.5%), HOURLY RATES, OR FLAT FEES DEPENDING ON THE SERVICES PROVIDED.

## CAN INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS HELP WITH RETIREMENT PLANNING?

YES, INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS SPECIALIZE IN RETIREMENT PLANNING BY HELPING CLIENTS SET RETIREMENT GOALS, CREATE SAVINGS PLANS, MANAGE INVESTMENTS, AND NAVIGATE SOCIAL SECURITY AND PENSION OPTIONS.

## WHAT SHOULD I PREPARE BEFORE MEETING AN INDEPENDENT FINANCIAL ADVISOR IN COLORADO SPRINGS?

BEFORE MEETING, GATHER FINANCIAL DOCUMENTS SUCH AS TAX RETURNS, INVESTMENT STATEMENTS, INCOME INFORMATION, DEBTS, INSURANCE POLICIES, AND A LIST OF FINANCIAL GOALS TO HELP THE ADVISOR PROVIDE TAILORED ADVICE.

## DO INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS PROVIDE INVESTMENT MANAGEMENT?

YES, MANY INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS PROVIDE INVESTMENT MANAGEMENT SERVICES INCLUDING PORTFOLIO CONSTRUCTION, ASSET ALLOCATION, RISK ASSESSMENT, AND ONGOING MONITORING TO HELP GROW AND PROTECT YOUR WEALTH.

## HOW DO INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS DIFFER FROM BROKERS?

INDEPENDENT FINANCIAL ADVISORS TYPICALLY OFFER COMPREHENSIVE FINANCIAL PLANNING AND ACT AS FIDUCIARIES, WHILE BROKERS OFTEN FOCUS ON BUYING AND SELLING SECURITIES AND MAY OPERATE UNDER SUITABILITY STANDARDS RATHER THAN FIDUCIARY DUTY.

## CAN INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS HELP WITH TAX PLANNING?

YES, INDEPENDENT FINANCIAL ADVISORS IN COLORADO SPRINGS OFTEN ASSIST WITH TAX PLANNING STRATEGIES TO MINIMIZE LIABILITIES, OPTIMIZE DEDUCTIONS, AND INTEGRATE TAX CONSIDERATIONS INTO OVERALL FINANCIAL AND RETIREMENT PLANNING.

## ADDITIONAL RESOURCES

### 1. *FINANCIAL FREEDOM IN COLORADO SPRINGS: A LOCAL'S GUIDE TO INDEPENDENCE*

THIS BOOK OFFERS PRACTICAL STRATEGIES TAILORED FOR RESIDENTS OF COLORADO SPRINGS TO ACHIEVE FINANCIAL INDEPENDENCE. IT COVERS BUDGETING, INVESTING, AND LEVERAGING LOCAL ECONOMIC OPPORTUNITIES. READERS WILL LEARN HOW TO BUILD WEALTH WHILE ENJOYING THE UNIQUE LIFESTYLE OF THE REGION.

### 2. *INVESTING SMARTLY IN COLORADO SPRINGS: OPPORTUNITIES AND RISKS*

FOCUSED ON THE COLORADO SPRINGS MARKET, THIS GUIDE EXPLORES VARIOUS INVESTMENT OPTIONS INCLUDING REAL ESTATE,

STOCKS, AND LOCAL BUSINESSES. IT PROVIDES INSIGHTS INTO THE REGIONAL ECONOMY AND TIPS FOR MINIMIZING RISKS. PERFECT FOR INVESTORS LOOKING TO GROW THEIR PORTFOLIO WITH A LOCAL TOUCH.

### 3. *INDEPENDENT FINANCIAL PLANNING FOR COLORADO SPRINGS FAMILIES*

THIS BOOK ADDRESSES THE SPECIFIC FINANCIAL CHALLENGES AND GOALS OF FAMILIES LIVING IN COLORADO SPRINGS. TOPICS INCLUDE EDUCATION SAVINGS, RETIREMENT PLANNING, AND EMERGENCY FUNDS. THE AUTHOR EMPHASIZES STRATEGIES THAT PROMOTE LONG-TERM FINANCIAL STABILITY AND INDEPENDENCE.

### 4. *ENTREPRENEURSHIP AND FINANCE: BUILDING YOUR BUSINESS IN COLORADO SPRINGS*

IDEAL FOR ASPIRING ENTREPRENEURS, THIS BOOK COMBINES FINANCIAL MANAGEMENT WITH BUSINESS STARTUP ADVICE RELEVANT TO THE COLORADO SPRINGS AREA. IT DISCUSSES FUNDING OPTIONS, TAX CONSIDERATIONS, AND SUSTAINABLE GROWTH. READERS WILL GAIN TOOLS TO CREATE FINANCIALLY INDEPENDENT BUSINESSES.

### 5. *RETIRE WELL IN COLORADO SPRINGS: FINANCIAL INDEPENDENCE FOR SENIORS*

TAILORED FOR THOSE APPROACHING RETIREMENT, THIS BOOK EXPLORES HOW TO MAXIMIZE RETIREMENT INCOME AND MAINTAIN FINANCIAL INDEPENDENCE IN COLORADO SPRINGS. IT INCLUDES ADVICE ON HEALTHCARE COSTS, HOUSING OPTIONS, AND INVESTMENT STRATEGIES SUITED TO THE REGION. A COMPREHENSIVE GUIDE FOR A SECURE AND ENJOYABLE RETIREMENT.

### 6. *COLORADO SPRINGS REAL ESTATE AND FINANCIAL INDEPENDENCE*

THIS TITLE DIVES DEEP INTO THE REAL ESTATE MARKET OF COLORADO SPRINGS AS A PATHWAY TO FINANCIAL INDEPENDENCE. IT COVERS BUYING, SELLING, AND MANAGING PROPERTIES TO GENERATE PASSIVE INCOME. READERS WILL FIND ACTIONABLE TIPS ON LEVERAGING REAL ESTATE FOR LONG-TERM WEALTH.

### 7. *DEBT-FREE AND INDEPENDENT: MANAGING PERSONAL FINANCE IN COLORADO SPRINGS*

FOCUSING ON DEBT REDUCTION AND FINANCIAL DISCIPLINE, THIS BOOK PROVIDES A ROADMAP FOR ACHIEVING FINANCIAL INDEPENDENCE WHILE LIVING IN COLORADO SPRINGS. IT INCLUDES LOCAL RESOURCES FOR CREDIT COUNSELING AND BUDGETING. THE APPROACH IS PRACTICAL AND MOTIVATIONAL FOR THOSE SEEKING CONTROL OVER THEIR FINANCES.

### 8. *TAX STRATEGIES FOR COLORADO SPRINGS RESIDENTS: MAXIMIZING YOUR FINANCIAL INDEPENDENCE*

THIS BOOK DEMYSTIFIES TAX LAWS AND STRATEGIES SPECIFIC TO COLORADO SPRINGS AND COLORADO STATE. IT HELPS READERS UNDERSTAND DEDUCTIONS, CREDITS, AND PLANNING TECHNIQUES TO REDUCE TAX BURDENS. A VALUABLE RESOURCE FOR ANYONE LOOKING TO KEEP MORE OF THEIR EARNINGS.

### 9. *THE COLORADO SPRINGS GUIDE TO PASSIVE INCOME AND FINANCIAL INDEPENDENCE*

EXPLORE VARIOUS PASSIVE INCOME STREAMS AVAILABLE IN COLORADO SPRINGS, FROM RENTAL PROPERTIES TO LOCAL INVESTMENTS AND ONLINE BUSINESSES. THE BOOK OFFERS A STEP-BY-STEP APPROACH TO BUILDING MULTIPLE INCOME SOURCES. IT'S DESIGNED TO HELP READERS ACHIEVE FINANCIAL INDEPENDENCE WITH MINIMAL ACTIVE WORK.

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**independent financial colorado springs: A Basket of Trouble** Beth Groundwater, 2013-11-08 A death at her brother's stable ropes Claire into a basket of trouble When gift basket designer Claire Hanover saddles up for the opening event at her brother Charley's new riding stable, the last thing she expects is for Kyle Mendoza, one of the stable hands, to be found dead. Everyone assumes a horse trampled him, until it's discovered that someone murdered Kyle before dragging him into a stall. Charley's troubles worsen when a rival stable owner steals his clients and Kyle's family decides to sue him for negligence. Claire is determined to corral the killer and save her brother's business. However, solving the mystery could be more difficult than finding a needle in a haystack...and maybe even deadly. Praise: Groundwater's well-crafted cozy comes complete with numerous red herrings and a picturesque setting.—Publishers Weekly A good choice for fans of small-town amateur sleuths.—Booklist Groundwater's third series entry...is an action-packed cozy that successfully weaves in her small business and disability awareness.—Library Journal

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