

Fair winds and following seas to Clem and Barbara Dinsmore

It is with mixed emotions we bid farewell to Clem Dinsmore who has worked with our firm for the past two years. He and Barbara are retiring to their new home in Delaware to be closer to family.

Clem started his career in financial services in 1998. He is a forerunner in the very important work of aligning your investments with your values, what we now call Environmental, Social and Corporate Governance investing or ESG. Before his 20 year career at AG Edwards, Oppenheimer, and now at Potomac Financial, he spent a 25 year career as an attorney with Congressional Committees and Federal agencies.

In his spare time, he taught at the University of Maryland, U of Virginia and Johns Hopkins University, advised State and City Governments and consulted with 3 national environmental and community development non-profits.

Clem's next chapter includes:

- 1) Continuing to consult with Potomac Financial on our ESG investing selections for clients**
- 2) Working with non-profits in the Wilmington-Philadelphia-Trenton area on job training to inspire disadvantaged youth to finish school and learn fine carpentry skills.**
- 3) Crew and/or Docent on the Delaware Tall Sailing Ship, the Kalmar Nyckel and its museum in Wilmington Delaware.**
- 4) And of course, spending more time with Barbara and the family**

At Potomac Financial we feel so very fortunate that Clem was on our team the last two years and we are happy that he will continue to consult with us on ESG investing. For all of the hundreds of clients he helped safely reach their retirement goals, for those who have benefited from his work on Federal laws and regulations, and for his tireless and passionate work to make our planet a better place for future generations, thank you. Clem, may you and Barbara have Fair Winds and Following Seas. We will miss you.