

THE LCR LIGHT



Vision Statement:

To let every client know that we have their needs and best interests at heart.

Quote for this Edition

“What good is the warmth of summer, without the cold of winter to give it sweetness.”

~John Steinbeck



Cartagena... Round Two

*By Victor S. Levy, CLU, CFP®
Senior Vice President, Financial Advisor*

My wife and I were invited to a wedding in Cartagena, Colombia. If this feels like déjà vu, you are not wrong — we were there three years ago for another wedding with the same wonderful family. This time, it was the younger daughter’s turn to get married, and apparently, we have now become their official international wedding guests.

Before leaving, I had my usual misgivings about traveling so far away. I did what any cautious, risk oriented, financial planner would do: I checked the State Department website. Sure enough, Cartagena is still listed as a Level 3 advisory — the category that politely suggests Americans be “very cautious,” or in my interpretation: kidnapping, terrorism, and every bad Netflix plotline you can imagine.

Nevertheless, off we went — Philadelphia to Miami, then a quick two and a half hour hop to Cartagena. And I must say... this trip was wonderful. Truly wonderful.

What made it so memorable were the people of Cartagena. Especially the staff at our hotel, the Hotel Charleston, located inside the historic walled city. Despite the fact that very few of them spoke English, they could not have been warmer or more welcoming. They treated us like family and were constantly going out of their way to make sure we had everything we needed — and a few things we didn’t know we needed.

At one point we ordered room service, expecting a simple breakfast. Instead, we received what I can only describe as a tropical feast: fresh fruit, eggs, fresh pastries, fresh juices, and Colombian coffee, which was very tasty, even for me who is a tea drinker. (continued on page 2)

Cartagena itself was gorgeous. Colombia is a global center for flowers, and the wedding was flowers everywhere, and each arrangement more spectacular than the last.

One of my favorite moments was simply walking around the walled city at sunset. The streets were filled with people, music drifting through the air, and — in classic Cartagena fashion — multiple weddings going on at once. The whole scene had this relaxed Caribbean vibe, but at the same time an air of multiple celebrations going on all at once.

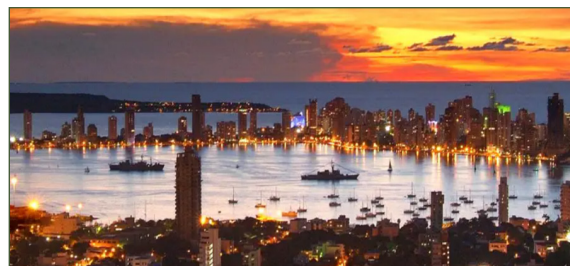
Since this was a destination wedding, most evenings were centered around events for the bride, groom, and wedding party. Each celebration had its own personality and charm, and by the end of the weekend, we felt fully immersed in the family's joy.

Overall, we had a great time. And because this family has one more unmarried son, I am fully expecting that someday we will be invited back to Cartagena for Wedding Number Three.



Victor & Suzanne

Photos of Colombia



New Baby

Rex Schilgen
Financial Advisor



My wife and I are excited to announce that we welcomed our son, Rexford Schilgen III, into the world on December 13, 2025. He arrived at 7 pounds, 8 ounces, and both baby and Mom are happy and healthy. In the spirit of starting him off on the right foot, I've already begun reading him financial reports and market news each night before bed—he hasn't offered any portfolio recommendations yet, but we're optimistic!





Meet the Team

Nicholas Jefferies
Trading Operations Specialist



Hi, I'm Nick. I am happy to be a part of the LCR team as a Trading Operations Specialist. I recently came from The Haverford Trust Company where I worked in trading executions. I am a USMC veteran and outside of work I enjoy skiing, hiking, fishing, going to Phish concerts and exploring new places.

We are pleased to introduce our newest Portfolio Strategist, Nicholas (Nick) Jefferies, whose interest in investing began early after hearing firsthand stories from his older brother's career at JPMorgan in New York—an influence that set him firmly on the path toward finance. Nick is currently preparing to pursue the Chartered Financial Analyst® designation, driven by a desire to deepen his understanding of markets and continue raising the bar professionally. A U.S. Marine, Nick brings an exceptional level of discipline and attention to detail to his work, always focused on getting the little things right for clients. He values the hands on, relationship driven nature of working in a local wealth management office, where every decision has a real and visible impact. Outside the office, Nick married his wife Julie last December in a winter wedding nestled in the Dolomites, with plans for a Bali honeymoon in 2027. A proud music lover and lifelong Phish fan, Nick draws inspiration from the band's creativity and strong sense of community—values he brings with him each day to LCR and Wealth Enhancement.



Meet the Team

Jacob Goodstein
Sr Client Service Associate



Hello, I'm Jacob! I'm thrilled to join the LCR team as a Senior Client Service Associate. I recently came from Fidelity, where I supported advisors and client operations. Outside of work, I love hiking, traveling, discovering new movies and music, and relaxing at home with my cat, Luka.

We are excited to welcome Jacob Goodstein to the team. Jacob will be helping us as a Client Services Manager and Jacob's path to wealth management was shaped less by a single "aha" moment and more by years of client facing experience in hospitality and service roles, where he discovered how much he enjoys working with people and solving problems in real time. After studying finance and spending time at Fidelity, Jacob knew he wanted to be part of a smaller, more collaborative environment where relationships and impact truly matter. He takes great pride in supporting advisors and helping everything run smoothly behind the scenes. Outside the office, Jacob is an avid reader (thanks in part to a long running book club), a fan of well crafted films like Good Will Hunting and The Grand Budapest Hotel, and a proud cat dad to Luka, whom he adopted shortly after moving to Philadelphia. We are thrilled to have Jacob on board and look forward to the positive energy and thoughtfulness he brings to our team.



See pictures of koalas and kangaroos (including my husband, Mark!).



Australia

By Vicky Freece

In late February and early March, I had the opportunity to go back to Australia, and it was absolutely beautiful. The trip was a wonderful way to cap off our hard-working LPL transition project. My husband, Mark, and I fell in love with the landscapes and the incredible wildlife. Everyone knows about Koalas and Kangaroos, but Australia is home to so many other fascinating creatures as well (including some that are a bit more intimidating, like venomous snakes and the fierce little Tasmanian Devil).

We spent a great deal of time exploring different coastlines, including the beaches of Apollo Bay (Victoria) and Bruny Island (Tasmania). Each region offers a completely unique look and feel – a “must see” if you ever have the chance to visit.



Leon loves attending Curtis Institute of Music recitals, where he enjoys hearing today’s up and coming virtuoso students long before they become world class stars. When asked why he goes so often he said, “What’s not to like – they play wonderfully, they are filled with non-stop energy, and best of all, the concerts are free.”

LEON FUN FACT

The LCR Team believes:

- Clients matter most
- Teamwork is essential
- Ongoing knowledge drives success
- In proactive actions
- In responding urgently
- Accuracy is critical

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