
From: Richard Kahn <[REDACTED]>
Sent: Friday, December 22, 2017 7:58 PM
To: jeffrey E.
Subject: Fwd: Chomsky / Bainco

Richard Kahn
HBRK Associates Inc.
[REDACTED]

New York, NY 10022
tel [REDACTED]
fax [REDACTED]
cell [REDACTED]

Begin forwarded message:

From: =/b>Isabel Scharmer <[REDACTED]>
Subject: =/b>RE: Chomsky / =ainco

Date: =/b>December 22, 2017 at 2:54:26 PM =ST

To: =/b>Richard Kahn <[REDACTED]>
Cc: Noam Chomsky [REDACTED], Valeria Chomsky [REDACTED], Kathleen O'Malley =lt;[REDACTED]>, Sam Bain [REDACTED], =obert Katz <[REDACTED]>

Hi Richard,

Just a reminder that =d like to speak with you. I'm available this =fternoon or next week.

Thank you,
Isabel

Isabel Scharmer, CFA
Managing =irector
Portfolio =trategist

[REDACTED] | Boston, MA 02116

From: Richard Kahn [mailto:[REDACTED]]
Sent: Monday, December 11, 2017 =1:04 AM
To: Isabel Scharmer [REDACTED]
Subject: Re: Chomsky / Bainco

i will call thursday

Richard Kahn
HBRK Associates Inc.
[REDACTED]

New York, =Y 10022
tel [REDACTED]
fa [REDACTED]
cell [REDACTED]

On Dec 11, 2017, at =:20 AM, Isabel Scharmer [REDACTED]
<mailto:[REDACTED]> > wrote:

Hi =ichard,

Please call me at [REDACTED] at your convenience.

Thank you,
Isabel

Isabel Scharmer, CFA
Managing =irector
Portfolio Strategist

[REDACTED] | Boston, MA 02116
[REDACTED] : Main
www.bainco.com | [REDACTED]
<image001.png>

From: Noam Chomsky [mailto:[REDACTED]]
Sent: Saturday, December 9, 2017 =:01 PM
To: Isabel Scharmer <[REDACTED]> Valeria Chomsky <[REDACTED]>

Cc: Sam =ain <[REDACTED]>; Kathleen O'Malley
<[REDACTED]>; Robert Katz <[REDACTED]>; Richard Kahn
<[REDACTED]>

Subject: Re: Chomsky / =ainco

Could you please =ontact our financial adviser, Richard Kahn, about how to proceed with =his.
<[REDACTED]>

Thanks

Noam

On Fri, Dec 8, 2017 at 10:01 AM, Isabel =charmer <[REDACTED]>
<mailto:[REDACTED]> =rote:

Dear Noam,

We hope you and Valeria are well. =s we approach the end of 2017, we are writing to clarify our =nderstanding of your relationship with Bainco at this time.

Outlined below are the accounts you have =t Bainco and our understanding of our continuing services for you, =ending any near term decisions that you may make regarding your =ccount. We very much would appreciate further clarification by =he end of the year so we can continue to provide our best advice =egarding your assets and our best judgment to maximize benefits to you =nd your family.

* Noam Chomsky IRA and =nherited IRAs: You have instructed us to take no action with =respect to these accounts and, consequently, we have refunded the 4Q17 =anagement fee. We will continue to provide quarterly reports as =n the past.

* Noam Chomsky =evocable Trust and Gull Haven Lane: We are not actively managing these =ccounts and are not charging a management fee. We will =ontinue to provide quarterly reports as in the past.

* Carol Chomsky Exempt =nd Non-Exempt Marital Trusts: We are continuing to manage the assets in =hese accounts and will continue to bill our annual management fee on a =quarterly basis as in the past (1% for Non-Exempt and 1.25% for Exempt =arital Trusts).

Please let us know at your earliest convenience if our =nderstanding is incorrect on any of these accounts or if we should =nticipate changes to custodian or asset manager.

Regards,

Isabel and Sam

Isabel Scharmer, CFA
Managing Director
Portfolio Strategist

[REDACTED] | Boston, MA 02116
[REDACTED] > Main | [REDACTED] Direct
www.bainco.com [REDACTED]

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