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Built to Last

Yardley Wealth Management LLC, founded nearly two decades ago by Michael J. Garry, expands its team and enhances its ability to serve clients' needs for the next 20 years and beyond. *by* BILL DONAHUE | *photos by* ALISON DUNLAP

The future belongs to those who prepare for it. Those words might have been spoken by the late entrepreneur and philanthropist Jim Moran, but they just as easily could have come from Michael J. Garry, CFP®, AIF®, M.B.A., J.D.

Garry, the founder and CEO of Yardley Wealth Management LLC, has devoted his career to helping clients make important decisions about their lives, financially speaking: making their money last in retirement, crafting tax-efficient ways to leave money for heirs and beneficiaries, and otherwise making sure their finances are in alignment with their goals and dreams. Those decisions not only help clients prepare for the future, but also enable those individuals to enjoy peace of mind in the present.

"Planning is so important, especially when the world around us gets complicated," Garry adds. "In the stock market, when we see things aren't quite going according to plan, panicking is the worst thing you can do. Sometimes there will be a down market. If we know that and accept that and plan for it, things will work out in accordance with your goals and dreams."

While Garry spends his days extolling the benefits of planning ahead, he also follows his own advice. He cites the "soul searching" he did in the wake of the COVID-19 pandemic, which put him on a path to formalizing a succession plan and prepare for the day when he is no longer at the helm.

"At one point I had considered taking an investment from a larger company, maybe offering them a 30 percent stake [in the firm],



Michael J. Garry

but ultimately I decided not to do that," Garry recalls. "That company wound up being sold to [a multinational investment bank]. My clients love the fact that we're local, and it would have been awful if I had to tell them we were being bought by someone else. So I made the decision to go for internal succession."

A recruiter connected him with a fellow financial advisor named Maureen Donahue, CFP®. Garry quickly came to appreciate Donahue's analytical mind and rapport with clients, not to mention her 10-plus years of experience, including time with Goldman Sachs and J.P. Morgan. In other words, he believed Donahue could play a key role in ensuring that the firm was built to last.

"Maureen has been with us since fall 2023, and she has been fantastic—just above and beyond," Garry says. "She will look at someone's

plan differently than I will, so I think our clients are getting a better experience overall. A lot of people love seeing a woman as an advisor, and some people actually prefer it. She's also a generation younger than me, which deepens our perspective."

Garry also cites the expertise of Karen Lynch, the firm's chief operating officer, as essential to the succession plan. Lynch, who has been with the firm for a decade, has worked closely with Garry to formulate and implement the plan. Furthermore, her work in virtually every aspect of Yardley Wealth Management's operations—software, technology, workflows, hiring, etc.—has facilitated the firm's continued evolution.

Other crucial support comes from another longtime team member, Sandra Austin, a client service and operations specialist. Other vital contributions come from the firm's newest team members: Madison DeMora, a marketing assistant and producer of the firm's podcast, *Not Just Numbers* (available through Spotify, Apple Podcasts, and elsewhere); Jennine Reitter, a client service associate; and Amy Garry, a financial planning associate who also happens to be Garry's daughter.

The expanded team has enabled the firm to be even more proactive in terms of servicing the needs of clients, most of whom are either retired or approaching retirement. Garry foresees a day in the near future when he might bring on a third advisor to handle the volume.

Garry realizes that prospective clients have many options in regard to advisory firms they might choose to handle their investments and other financial needs. He wrote the 2014 book *Independent Financial Planning: Your Ultimate Guide to Finding and Choosing the Right Financial Planner* to arm readers with strategies for vetting potential candidates. In 2022, he published a follow-up book called *The Smart Person's Guide to Financial Planning & Investments: A Simple and Straightforward Approach to Understanding Your Personal Finances*, and he's currently mulling a third.

Yardley Wealth Management will celebrate its 20-year anniversary in 2026. As Garry reflects on the firm's growth and the many clients he has helped over the past two decades, he's happy to know the firm is in a position to build on its success for the next 20 years and beyond. That said, 58-year-old Garry has no intention of stepping away anytime soon.

"I love working with clients, and I love being a business owner, in that there's always another puzzle to solve," he says. "Our team members have chosen to work at our firm over anywhere else, and I'm honored by that. I'm also honored that so many people have trusted us to help them plan for the future." ■

Yardley Wealth Management LLC

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