



→ PROFILE

# Rooted in Trust

For more than 30 years, the team of professionals at **Financial House** has been helping clients build a rock-solid foundation for the future.

by **BILL DONAHUE** | photography by **JEFF ANDERSON**

Although there's no such thing as a crystal ball, Financial House may have the next best thing. For more than 30 years, the team of professionals at this Centreville, Del.-based financial-services firm has been helping clients look to the future with a sense of comfort, calm, and preparedness.

In the same breath, the firm has embraced its own good advice by taking steps to ensure its long-term health. Many of the founding partners have retired over the years, and the business has since transitioned to the next generation. Currently, a trio of partners is leading Financial House into the future—namely, Joseph E. Biloon, CFP, Robert D. Griesemer, CLU, ChFC, and Emily R. Woodson, CFP, the daughter of former partner Mary Ann Blair, who retired at the end of 2016.

"The transition has been very smooth," says Woodson. "I had worked with our clients for seven or eight years prior to my mother retiring, so it was a win-win-win situation: She was able to retire knowing things here would be well taken care of; I had the opportunity to be mentored and trained by an experienced advisor who had been in the business for more than 30 years; and our clients had peace of mind knowing they would continue to work with advisors they already know and trust."

The next generation of Financial House's advisory team includes seven financial planners, each one assisted by a devoted staff member, an in-house investment analyst, and other vital resources. All team members are focused on understanding what's most important to clients and then creating customized plans regarding

investments, insurance coverage, and estate planning, among other strategies, all designed to create, grow, and protect clients' wealth.

"When people come to us, we start with a conversation, not all of which is about finances," says Woodson, who worked as an educator prior to earning her CERTIFIED FINANCIAL PLANNER™ designation and joining Financial House. "We talk about their goals in life. Maybe they want to have a peaceful retirement, or help their children buy their first home, or leave a legacy for future generations. We want to find out what's important and who's important, and then use that perspective as a starting point."

Financial House also works to make each client feel appreciated as an individual. While the advisors' client lists include a number of high-net-worth individuals and families, Biloon says clients appreciate the fact that there are no account minimums.

"If it's a lot of money to you, it's a lot of money to us," he says. "Whether it's \$50, \$5,000, \$5 million, or \$50 million, we're here to help. If you have an issue that's keeping you awake at night or a problem to solve, we're going to try to help you solve it. If we can't, we're going to help you find out where to go to address whatever the issue is."

As an independent firm, Financial House is not limited to certain financial products and solutions, so its advisors can offer a host of prescriptions to serve clients' best

interests. In fact, Biloon sees his primary role as someone who helps clients make informed decisions.

"Sometimes we have to play devil's advocate," he says. "A client may come to us and say, 'I want to buy a boat.' Our responsibility is to then say, 'OK, you can certainly do that, but here's what that's going to mean to your financial plan.' ... The only bad decision is an uninformed decision, and that's where we come in."

This client-first philosophy underscores the foundation of every strong relationship: trust. Advisors continually make sure clients are working toward their financial goals. During times of intense market volatility, such as the tail end of 2018, this might include helping clients manage their emotions.

"Some clients are more sensitive to those kinds of market corrections," says Griesemer, now in his 37th year in the financial-services industry. "We've always done our best to put things in perspective and mentally prepare people for those kinds of market moves. At the same time, those situations may present an opportunity to proactively review their portfolio and reset the compass. In some cases, we may be able to look at their overall tax picture to see if we can turn lemons into lemonade."

As Woodson suggests, Financial House aims to build lasting relationships rooted in trust, service, and respect.

"Our job is to be stewards of our clients' wealth," she says. "Everyone here has a client-first mentality, and with every interaction we want to get a clearer understanding of what's important to them. When our clients tell us, 'I feel better off today than I did yesterday,' then we know we're doing our job well." ■



**FINANCIAL HOUSE**

**5818 Kennett Pike**

**Centreville, Del.**

**(302) 654-5451**

**FinancialHouse.com**



Financial House partners (left to right) Emily R. Woodson, CFP, Robert D. Griesemer, CLU, ChFC, and Joseph E. Biloon, CFP

Registered associates of Financial House are registered representatives offering securities and investment advisory services through Lincoln Financial Securities Corporation, Member SIPC. Lincoln Financial Securities and Financial House are not affiliated. LFS-2530122-050619