



OREGON PACIFIC FINANCIAL ADVISORS, INC

Oregon Pacific Financial Advisors, Inc.
210 W. 8th Street
Medford, OR 97501
541-772-1116
www.opfa.com
February 13, 2012

This Brochure provides information about the qualifications and business practices of Oregon Pacific Financial Advisors, Inc. ["OPFA"]. If you have any questions about the contents of this Brochure, please contact us at 541-772-1116. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

OPFA is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser. Additional information about OPFA also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

This Form ADV Part 2A Disclosure Brochure has been created to comply with requirements adopted by the SEC on July 28, 2010. You should read it carefully and contact us if you have any questions regarding its content.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Debbie Judson at 541-772-1116 or Debbie@opfa.com. Our Brochure is also available on our web site www.opfa.com, also free of charge.

Additional information about OPFA is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with OPFA who are registered, or are required to be registered, as investment adviser representatives of OPFA.

Item 3 -Table of Contents

Item 1 – Cover Page	i
Item 2 – Material Changes	ii
Item 3 -Table of Contents	iii
Item 4 – Advisory Business	1
Item 5 – Fees and Compensation	8
Item 6 – Performance-Based Fees and Side-By-Side Management	8
Item 7 – Types of Clients	9
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	9
Item 9 – Disciplinary Information	9
Item 10 – Other Financial Industry Activities and Affiliations	10
Item 11 – Code of Ethics	10
Item 12 – Brokerage Practices	10
Item 13 – Review of Accounts	11
Item 14 – Client Referrals and Other Compensation	11
Item 15 – Custody	11
Item 16 – Investment Discretion	11
Item 17 – Voting Client Securities	12
Item 18 – Financial Information	12
Brochure Supplement(s)	
ADV II Part 2	

Item 4 – Advisory Business

“What types of services can I expect to receive?”

Oregon Pacific Financial Advisors (OPFA), through its Advisory Associates, will typically provide a variety of financial planning services, principally advisory in nature, to individuals or families regarding the management of their financial resources, based upon an analysis of client’s needs. Generally, such financial planning services will involve preparing a financial program for a client based on the client’s financial circumstances and objectives. This information normally would cover present and anticipated assets and liabilities, including insurance, savings, investments, and anticipated retirement or other employee benefits.

The program developed for the clients will usually include general recommendations for a course of activity or specific actions to be taken by the clients. For example, recommendations may be made that the clients obtain insurance or revise existing coverage, establish an individual retirement account, increase or decrease funds held in savings accounts or invest funds in securities. The Advisory Associates on behalf of the Advisor may develop investment related tax strategies or estate plans for clients or refer clients to an accountant or attorney.

The Advisory Associates on behalf of the Advisor may also create a cash flow analysis or work with and advise the clients as to the rearrangement of cash flow in order to fund certain long-term objectives such as buying a house, planning for college, retirement, etc.

The Advisor will generally contact the client at least annually, and will make inquiry regarding changes in the client’s financial situation and needs or investment objectives. In addition, the representative will meet with the client at least annually to review any changes in the client’s financial situation, needs or investment objectives, as well as the performance of the programs managed by the third-party investment advisor. A representative will be available for the client’s consultation during normal business hours.

In all cases, the client does receive regular account statements from those companies where investments are held. There are various programs and each has its own guidelines with respect to minimum investment, fees, structure, and reporting. The client is informed of such guidelines and specifics prior to entering into an advisory program.

Oregon Pacific Financial Advisors, Inc. offers its clients a choice of investment advisory products and services. With respect to the asset management activity, a quarterly statement will be provided to the client. Fees are not based upon capital gains or capital appreciation of assets. Oregon Pacific Financial Advisors shall not have custody of any cash or securities of any client.

“How does my advisor manage my investments?”

Oregon Pacific Financial Advisors uses a variety of advisory programs including various Third Party Money Managers as well as SEI Asset Management.

Third-Party Money Manager Programs

Oregon Pacific Financial Advisors has relationships with various Third Party Money Managers (TPMM) to assist them with their clients' investment needs. These TPMMs are registered as investment advisors and/or sponsors of turn-key wrap fee programs and may offer a wide range of advisory services including asset allocation, market timing and portfolio management. In these programs, OPFA will refer the ongoing and active management of your assets to a TPMM. Your IAR will assist you in choosing the most appropriate TPMM and/or TPMM investment strategy.

In all cases, you will receive additional disclosure materials concerning the TPMM and its advisory program(s) and will enter into a separate investment advisory agreement with the TPMM and with Oregon Pacific Financial Advisors. OPFA will refer you to TPMMs who are appropriately registered with state or federal securities agencies as required by law. The TPMM manages your accounts in accordance with the disclosures set forth in the TPMM's disclosure documents. The TPMM typically assumes discretionary authority over the account. United Planners and United Planners' IAR do not manage or obtain discretionary authority over the assets in accounts participating in these programs. OPFA and its advisors assist the client with the selection of a TPMM and its respective advisory program based upon your individual financial needs, goals and objectives.

Various investment strategies are used in the management of client accounts. Each OPFA Representative is responsible for recommending the TPMM and management style based on each client's individual financial situation, goals and objectives.

Your OPFA Rep will typically:

- ☐ gather information from you about your financial situation, investment objectives, investment experience, risk tolerance, other investments, liquidity needs, tax status and investment time horizon and any reasonable restrictions that you want to impose on the management of the account;
- ☐ periodically review reports provided to you by the TPMM;
- ☐ contact you at least annually to review your financial situation and objectives;
- ☐ communicate information to the TPMM as warranted; and
- ☐ assist you in understanding and evaluating the services provided by the TPMM.

You must notify your OPFA Rep of any changes in your financial situation, investment objectives or account restrictions.

SEI Asset Management Programs

Oregon Pacific Financial Advisors (the "Adviser") participates in The SEI Asset Allocation Program, which is offered to high net worth individuals, defined benefit plans, participant and non-participant directed defined contribution plans, institutions, endowments, and foundations.

With the SEI Asset Allocation Program, the Adviser serves as the investment adviser to the investor, and is responsible for analyzing the investor's current financial situation, return expectations, risk tolerance, time horizon, and asset class preference, pursuant to the Adviser's investment advisory agreement. Based upon the investor's information, the Adviser and the investor select an investment strategy and choose from one of many mutual fund asset allocation models, which may be provided by SEI Investments Management Corporation ("SIMC"), or purchase the individual mutual funds.

The Adviser will allocate the assets placed in the investor's account among the SEI Funds (a family of mutual funds advised by SIMC) in accordance with the investment strategy, goal or model selected by the investor. The investor, through the Adviser, may adjust their asset allocation to help ensure that the mix reflects the objectives of the chosen strategy. The investor may, at any time, impose reasonable restrictions on the management of his/her account or choose a new investment strategy. For participant-directed plans, assets will be invested in the SEI Asset Allocation mutual funds and other style-specific SEI Funds (if applicable).

In accordance with the investor's investment objectives, the Adviser may also allocate assets placed in the investor's account among the SEI Funds through SEI's Private Client Models, which reflect SIMC's institutional asset allocation models more aligned with individual investors' goals. SIMC expects to make changes to the Private Client Models periodically to incorporate changes to the mutual fund asset allocations underlying the models. Upon consent from the Adviser (on behalf of the investor), these asset allocation changes will be made to the investor's accounts invested in the Private Client Models. The SEI Funds are administered, distributed, and in some cases advised by SIMC or its affiliates for which it is paid fees as disclosed in the SEI Funds' prospectuses. The prospectus(es) should be read carefully by all investors before investing in the SEI Funds.

The SEI Distribution-Focused Strategies (the "DFS Program") are designed to actively manage a broadly diversified portfolio of assets, bolstered by expert manager selection, portfolio construction and oversight. The DFS Program was built to generate a consistent level of distributions. In addition to achieving distribution objectives, it is designed to provide a degree of principal preservation by leaving a positive residual value at the end of the strategies stated investment horizon. Advisers can use these results to balance their clients' distribution objectives against their principal preservation goals. The Adviser participates in the "MAP Program and DFS Program (together, the "Managed Account Program"). To participate in the Managed Account Program, the Adviser, SIMC and the individual investors execute a Managed Account Agreement providing for the management of certain investor assets in accordance with the terms thereof. Pursuant to a Managed Account Agreement, the investor appoints the Adviser as its investment adviser to assist the investor in selecting an asset allocation strategy, which would include the percentage of investor assets allocated to a designated Managed Account Portfolio and may include the percentage of assets allocated to a portfolio of mutual funds advised by SIMC or an affiliate of SIMC. The investor appoints SIMC to manage the assets in each Managed Account Portfolio in accordance with a strategy selected by the investor together with the Adviser. SIMC may delegate its responsibility for selecting particular securities to one or more portfolio managers. For the DFS Program, SIMC is responsible for selecting securities (generally SEI's proprietary mutual funds) underlying each portfolio in accordance with its investment strategies, and, therefore, selecting the securities into which the investor's assets will be invested.

Other Advisory Disclosures

Advisor may provide advice on other interests in partnerships investing in other programs such as alternative energy programs, equipment leasing, research and development programs, cable television, and fast food franchising.

Pursuant to IA-1092, the following statement is also made by advisor:

- (1) Advisory associates of advisor are also associated with other life insurance companies.
- (2) Clients are under no obligation to have advisor or advisory associates implement any suggestions made in a written financial plan.
- (3) If asked to implement the suggestions of the financial plan, advisor intends to implement such financial planning, in whole or in part through products offered by these companies.
- (4) To the extent advisor or its advisory associates do implement, they will be acting as agents for the broker/dealer and/or the insurance company.
- (5) Although the Advisor's advisory associates are registered representatives of United Planners Financial Services of America, these advisory services provided herein are basically beyond the scope of employment with the broker/dealer and these services are independent from such employment with the broker/dealer.
- (6) If insurance or securities products are sold, commissions would be received by the Advisory associates of advisor.
- (7) Clients shall have total freedom to execute securities and/or insurance transactions with any company of their choice.
- (8) It is likely that advisor and/or its advisory associates if asked to implement will recommend or use only the financial products offered by the broker/dealer as stated above and that the financial plan could be limited by such products.
- (9) Oregon Pacific Financial Advisors, Inc. provides seminars to the public and to their customers throughout the year. The seminars are free, and they will include topics such as Independence Planning, Retirement Investment, Estate Planning and Tax Planning.
- (10) Oregon Pacific Financial Advisors, Inc., through its Angus Advisors service provides philanthropic and family transition planning. Angus Advisors is a doing business as name for Oregon Pacific Financial Advisors.

Item 5 – Fees and Compensation

“What fees will I be charged?”

Financial Planning Fees

Although in many cases the individual advisor is fully compensated for planning services by way of commissions and fee-based asset management, Advisor may also be compensated for planning services by the client on an hourly or pre-determined fixed fee basis. Advisor does complete financial plans for a set fee and performs financial consulting work on an hourly basis periodically. The charge for a financial plan typically ranges from \$1,000 - \$15,000, but may be more or less, depending on the nature and complexity of each client's circumstances. 50% of the estimated fee will be due upon signing the advisory agreement, with the balance (based on actual hours) due upon presentation of the plan to the clients. Typically the financial plan will be presented to the clients within 90 days of the contract date, provided that all information needed to prepare the financial plan has been promptly provided by the clients. The client may terminate this agreement at any time and a full refund of any fees paid will be made if contract is terminated within five (5) business days. If client decides to terminate this agreement after five (5) business days, then any fees paid but not earned will be refunded. The charge for hourly work ranges from \$150 to \$500 per hour. Advisor's set fees and hourly charges may be negotiable depending on the client's preferences, services to be performed, and the circumstances.

Third-Party Money Manager Program Fees

You will receive full disclosure of the recommended TPMM's fee schedule, services rendered, termination provisions and other aspects of the TPMM's program at the time of referral, by receiving from your advisor a copy of the relevant TPMM's disclosure brochure. TPMM fees are fully disclosed in the recommended TPMM's disclosure brochure and set forth in the TPMM's account opening documents and your agreement with the TPMM. The advisor is paid a solicitation or sub-advisor fee (referral fee) from the TPMM for recommending the TPMMs services and establishing client accounts with the TPMM. This referral fee is also fully disclosed in these materials. The referral fees that the advisor receives are typically a portion of the total fee charged to you by the TPMM and will vary depending on the program you select, the size of your account and the services rendered to you. The advisory fees charged to your account may not exceed 3% of assets under management.

Item 6 – Performance-Based Fees and Side-By-Side Management

“Does OPFA charge fees based on performance?”

OPFA does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

“Who becomes a client of OPFA?”

OPFA provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, foundations and endowments,

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

“What methods does OPFA use to recommend my investment strategy?”

We do not use technical analysis or charting. We do use a fundamental approach, such as economic conditions, earnings, industry outlook, politics (as it relates to the investment), historical data, price-earnings ratios, dividends, general level of interest rates, company management and tax benefits. We attempt to select clients' investments to harmonize with their financial objectives. OPFA does not guarantee investment performance.

We generally make long-term recommendations with occasional short-term strategies as the circumstances may indicate. Our investment philosophy focuses on proper diversification and asset allocation over the long haul. Short-term strategies employed may include dollar cost averaging programs, temporary/interim repositioning of assets, and tax-advantaged strategies (e.g. selling short against the box, and security sales to realized losses with subsequent repurchases in 31 days). Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 – Disciplinary Information

“How do I know if OPFA and its Advisors have ever had any disciplinary issues?”

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of OPFA or the integrity of OPFA’s management. OPFA has no disciplinary issues to disclose.

Item 10 – Other Financial Industry Activities and Affiliations

“Does OPFA have activities other than advisory business?”

OPFA is an introducing broker through PFGBEST registered through the National Futures Association.

Item 11 – Code of Ethics

“Does OPFA have a Code of Ethics?”

The Adviser or its Advisory Representatives may buy or sell securities identical to those recommended to customers for their personal accounts. In addition, any related person(s) may have an interest or position in a certain security (ies) which may also be recommended to the Clients.

It is the expressed policy of the Adviser that its Advisory Representatives may not purchase or sell any individual stock or bond prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such Advisory Representatives benefiting from transactions placed on behalf of advisory accounts.

As these situations represent a conflict of interest, the Adviser has established the following restrictions in order to ensure its fiduciary responsibilities:

- 1) A Director, officer or Advisory Representatives shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her affiliation with the Adviser or United Planners, unless the information is also available to the investing public on reasonable inquiry. No person shall prefer his or her own interest to that of the advisory Clients.
- 2) All Clients are fully informed that certain individuals may receive separate compensation when effecting transactions during the implementation process.
- 3) The Adviser emphasizes the unrestricted right of the Clients to decline to implement any advice rendered, except in situations where a Third Party Advisory Service is granted discretionary authority in the Client’s account.
- 4) The Adviser requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- 5) Any individual not in observance of the above may be subject to termination.

Item 12 – Brokerage Practices

“Who does OPFA clear their transactions through?”

The principals and associates of the Advisor may be registered representatives of United Planners Financial Services of America, a registered broker dealer, member of FINRA/SIPC. If the client chooses to implement advice through the advisory associates of the Advisor, the Broker Dealer will be United Planners Financial Services of America with transactions cleared through the Pershing Division of Donaldson, Lufkin, & Jenrette Securities Corporation (“Pershing”).

Third Party Money Managers recommended by OPFA have their own brokerage practices that you may review in their respective disclosure brochures.

Item 13 – Review of Accounts

“How are my accounts reviewed at OPFA?”

Working with OPFA is a process and not a “one shot” transaction. We offer ongoing service, periodic review, and day-to-day consultation as necessary. Additional fees may be charged for these services.

The Advisor will generally contact the client at least annually, and will make inquiry regarding changes in the client’s financial situation and needs or investment objectives. In addition, the representative will meet with the client at least annually to review any changes in the client’s financial situation, needs or investment objectives, as well as the performance of the programs managed by the third-party investment advisor.

Item 14 – Client Referrals and Other Compensation

“Can I get paid for referring my friends to OPFA?”

OPFA does not pay individuals or entities for client referrals however we do receive the majority of our clients through referrals and introductions by our existing clients.

Item 15 – Custody

“Is my money deposited at OPFA?”

OPFA does not take custody of client’s funds or securities.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client’s investment assets. OPFA urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

“Can OPFA do trades for me without calling me first?”

OPFA usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, OPFA observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, OPFA's authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to OPFA in writing.

Item 17 – Voting Client Securities

“Can OPFA vote my proxy ballots for me?”

As a matter of firm policy and practice, OPFA does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. OPFA may provide advice to clients regarding the clients' voting of proxies.

Item 18 – Financial Information

“Is OPFA financially stable?”

OPFA has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

ADV Part 2B
Registered Investment Advisors

1. Educational and Business Background

Donald Angus Todd, ChFC, CLU, CAP

Education:

Medford Senior High School, Medford, OR / attended 61-65 / graduated 1965 / degree = NA
S. Oregon State College, Ashland, OR / attended 66-68
American College / Chartered Financial Consultant, Chartered Life Underwriter and
Certified Advisor in Philanthropy designations/1982-1985 -2010

Business:

Oregon Pacific Financial Advisors, Inc./Medford, OR/Financial Svcs/President/06/1995 –
Present
United Planners/Medford, OR/Broker Dealer/Reg Rep/07/2009-Present
United Planners/Medford, OR/Broker Dealer/OSJ Principal/07/2009-Present
SagePoint Financial/Medford, OR/Broker Dealer/Reg Rep/ 06/1995 – 07/2009
SagePoint Financial/Medford, OR/Broker Dealer/OSJ Principal/12/99 – 07/2009
Oregon Pacific Financial Group, Inc. /Medford, OR /Financial Svcs/Officer/11/1989 –
Present
Titan Value Equities/Medford, OR/Broker Dealer/Rep Rep/07/1988 – 07/1995
AG Edwards, Inc. / Medford, OR / Broker Dealer / Reg Rep/11/1984 – 06/1988
Medford Insurance Agency, Inc./ Medford, OR / General
Ins/Ins Agent/ 10/1979 – 11/1984.

Ronald E. Naumann, ChFC

Business:

Oregon Pacific Financial Advisors, Inc. Medford, OR/Financial Consultant/Advisor -
08/2004 – Present
United Planners/Medford, OR/Broker Dealer/Reg Rep/07/2009-Present
SagePoint Financial/Medford, OR/Broker Dealer/Registered Rep./ 08/2004 – 07/2009
Oregon Pacific Financial Advisors, Inc./Medford, OR/Benefits Advisor/Life/Health Ins.
Producer - 04/2002 – Present.
Omneon Video Networks, Sunnyvale, CA Sales Development Mgr. 04/2000-10/2001.
Sony Electronics, San Jose, CA, Mktg Mgr/Director. 04/1996-04/2000.
Tektronix Inc. Grass Valley, CA (Corp Office Beaverton, OR), Marketing Mgr, Program Mgr,
Sales Rep, Sales Eng, Field Engineer, Manufacturing Test and Engineering. 1976 - 04/1996
Esterline Electronics (Bobcock Industries), Costa Mesa, CA/ NavStar Global Positioning
Satellite Subsystem Test Coordinator. 1975-1976
Beckman Instruments, Fullerton and Irvine CA/ Systems and Manufacture Test Technician/
1973-1975

Education:

ChFC Chartered Financial Consultant Certification – Including Estate Planning Applications,
Financial Decisions For Retirements, Retirement Planning Applications. April 1, 2007
01/2002-03/2002 Oregon Life and Health Insurance Law/ Licensed OR Life & Health
04/2002.
Classes Orange Coast College, Costa Mesa, CA., Sierra College ext. Grass Valley, CA , and
continuing education/training 1974/2000/ business finance, business development,
marketing, project management, and anti trust law.
United Electronics Institute of Technology /71-73/ graduated 1973 Electronic Engineering
Nevada Union High School, Grass Valley, CA / attended 67-71 / graduated 1971

Royal Ray Standley, CLTC, CRPS**Education:**

Illinois Valley High School, Cave Junction, OR / attended 94-96 / graduated 1996 /
Eastern Oregon University /attended 96-98/
College for Financial Planning/ Certified Retirement Plan Specialist / 2010

Business:

Oregon Pacific Financial Adv, Inc. /Medford, OR/Financial Advisor/02/2006 –Present
United Planners/Medford, OR/Broker Dealer/Reg Rep/07/2009-Present
SagePoint Financial/Medford, OR/Broker Dealer/Reg Rep/02/2006 – 07/2009
Great Pacific Trading Co./Grants Pass, OR/Commodity Broker/03/2001-08/2005
Towne Centre Real Estate/Grants Pass, OR/Real Estate Agent/12/1998-06/2001

Richard Stanley Todd**Education:**

Azusa Pacific University, Azusa, CA / attended 94-99 / graduated 1999 / MBA marketing emphasis
Azusa Pacific University, Azusa, CA / attended 88-92 / graduated 1992 / B.A. marketing emphasis, psychology minor
Rift Valley Academy, Kenya / attended 85-88 / graduated 1988

Business:

Oregon Pacific Financial Advisors, Inc, Medford, OR / Financial Advisor / 02/2008 – present
United Planners/Medford, OR/Broker Dealer/Reg Rep/07/2009-Present
SagePoint Financial, Medford, OR / Registered Rep / 02/2008 – 07/2009
New York Life Insurance, Jacksonville, OR / Agent / 03/2007 – 01/2008
Huntsman, Los Angeles, CA / Marketing Product Manager / 01/2003 – 11/2006
Advanced Bionics, Corp, Valencia, CA / Marketing Communications Manager / 10/1998 – 01/2002
3D Systems, Inc, Valencia, CA / Marketing Project Manager / 06/1994 – 11/1998

2. Disciplinary Information

None of the advisors are subject to Disciplinary Action.

3. Other Business Activities

Each of the advisors is a Registered Representative offering Securities through United Planners Financial Services. Each of the advisors is also licensed to sell life and health insurance. Don Todd is also the owner of Angus Driving Service.

4. Additional Compensation

The advisors do not receive additional compensation from non-clients for providing investment advisory services.

5. Supervision

Donald A. Todd and Royal Standley are responsible for supervising the advisory business of Oregon Pacific Financial Advisors. They use a combination of tools to monitor the activity of Advisory accounts and provide guidance of advice given to clients. They also review client communications through the mail or email.