

interchange

Talking with ATI's Ralph Duckworth and Tom Butler

How did ATI get its start?

As our separate practices continued to grow, we independently concluded that we needed other professionals. We each needed more depth to maintain responsive, high-quality service. We also both wanted to add services. And we wanted the benefits of working closely with other professionals, the exchange of ideas, and the opportunity to learn from each other. We had known each other for years and knew that we had similar business models, combining financial and accounting services. After discussing our needs we not only agreed on a merger, we found a third CPA/partner, Cindy Owens, to bring further strength to the combination.

What type of clients do you serve?

Our emphasis is on families and small businesses. Our ideal client is a family business that needs accounting, tax, and investment services. Because we are a small business ourselves, our clients have found that we are able to understand their needs quite deeply and come up with effective solutions for them.

What themes or trends stand out with clients as you begin 2007?

Clients are cautious about the financial markets, but still recognize the long-term benefit of being invested. I think this will be a year of reassuring clients, of reminding them of the benefits of investing for the long term.

Is there a particular issue for which new clients have been coming to you lately?

Tax issues are at the forefront right now, unsurprisingly. Clients want to know how to reduce the tax bite, especially the Alternative Minimum Tax.

What ideas or topics are you making sure to keep current on right now?

In addition to the tax issues we mentioned, we are spending time on the use of alternative investments. We are exploring this for multiple reasons: to build in assets not correlated to traditional stock market holdings, to reduce volatility, and to create the opportunity for additional performance.

What is the biggest challenge to your practice going into 2007?

Maintaining a high level of service to clients is always the most important challenge. We believe it is crucial to increase the number of "touches" with our clients. We have found the clients with whom we are most effective see us as a primary advisor for their financial affairs and utilize us quite broadly for advice. We would like to see this depth occur with all of our clients, thereby allowing us to have a great impact across more families and businesses.

Where do you see ATI in the next five years?

We see a growing firm with an increased staff, providing a complete array of financial services. For example, we will increase our insurance services and elder-care services. Retirement and estate planning will take on increasing importance as the population ages. We see no shortage of opportunities to help clients.

ATI has offices in Wexford (724 933 9790) and Cranberry Township (724 772 0888).

