

March 31, 2010

It's been an interesting few months on our end. I (Mark) took my annual ski trip in January. Several days into the trip, I was skiing in a group, making a right-hand turn on a gentle slope. At the same time, another person in the group was turning left. Last thing I remember was, "We're going to collide." Long and short of it: concussion, fractured nose, cracked rib, hairline pelvic fracture and broken hip socket. One friend said it was like a car wreck...nine weeks on crutches... I've discovered I'm not a very patient patient...

A number of lessons are being learned...hopefully I'm gaining greater compassion for those who battle chronic pain and those with physical impairments. One conversation with clients wandered to the peaks and valleys of life. We discussed how real change typically is triggered by the valleys not the peaks. Rarely do we see what we're made of when things go our way; rather, we see this when things DON'T go our way. The client spoke of the journey adjusting life to a lifelong physical ailment – how she was able to get to the point where she viewed her situation as a gift. Wow! Can I view my accident as a gift?

What's been most obvious to me is how fast I was going before my accident. Probably the picture that has been most clear to describe this is that of driving I-5 from Portland to Seattle. Everybody is driving 70 miles an hour. So am I. When you're in the flow at the speed of "the rest", it doesn't feel like you're going fast. But, pull over to the side of the road. Now look at traffic. *Wow! I had no idea I was going that fast! Is that how fast we live life?*

Based on that realization, I personally and we as a business are doing some reflecting. We encourage you to think about...

- What matters?
- Am I operating at a sustainable "speed"?
- Suppose I died suddenly...would I leave some unfinished business?
- What would it be to live life without regret?
- Suppose I only have "x" months to live. How would I invest my remaining time?

Our current economy has pointed us to some of this kind of thinking regarding our finances. Similar questions can be asked:

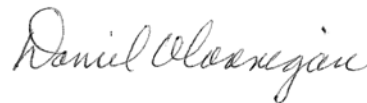
- Am I spending at a sustainable rate?
- What is the "life cost" of my paycheck?
- What would it be like to have no financial regrets?
- If there is always uncertainty about markets and how much money I'll need to make it through my life, what would it be to NOT worry about money? How can I achieve this?

We hope we can discuss some of this the next time we talk. We look forward to our next visit!

Sincerely,



Mark D. Wickman, CFP®



Daniel O. Corrigan
Investment Adviser Representative