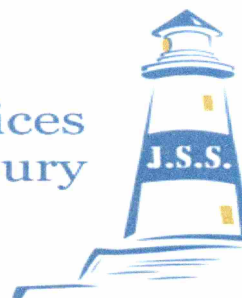




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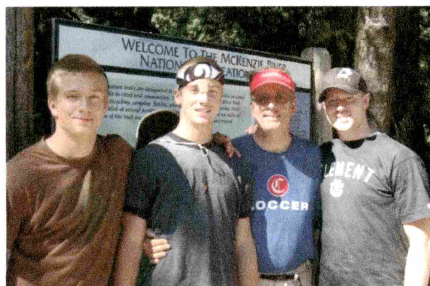


Clients & Friends Newsletter

September 2011

How are you doing?

Its been a great– though short– summer this year! I hope all of you have taken the opportunity to get out and enjoy our beautiful surroundings here in Oregon. One of the highlights of my summer was backpacking the McKenzie River National Recreation Trail, at about 30 miles total, with my sons, Sean, Ian, and Kyle. I have attached a picture to give you a bit of a flavor of the trip. Hiking ten miles a day was a lot of work for us, especially me, but planning and goals helped us along our way. Each day we set a destination goal and then planned out milestones to reach at various times in order to make camp at an appropriate hour. If we didn't make it there in time, we would be stuck hiking in the dark, which can be dangerous and not very fun! :(This got me to thinking on the trail about the importance of setting goals and milestones along the way in our journey though life. My experience has been that, when I am able to do this, things are more pleasant and there are fewer nasty surprises along the way. This in turn should allow us to “smell the flowers” along the way and more fully appreciate all of the good things in life!



Tip of the Month!

In reviewing estate plans, and in bringing and defending some investment recovery cases recently, I am amazed at how frequently people make large investments without understanding what they are getting into. That my friends is, and always has been, the first cardinal rule of investing: don't invest in anything you don't understand. That does not mean you cannot invest in something you initially do not understand, because you can always do your homework and/or learn from your financial advisor about the opportunity you are considering. However, if, after some reasonable research and other effort, you still cannot understand the investment, it is time to back-off and look for something that you feel more comfortable with. So my tip for this month is pretty simple– when it comes to investments, go with your gut, but only after you have done all you can to learn about the pros and cons of the investment you are considering. All the best, Jeff.

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