



Hi Everyone,

"That's him man, that's him." That's what Jeff our boat captain told me when this 35 pound king salmon hit my line. I was very surprised because I was at 15 feet just about done reeling in. I thought it was a pink salmon because that's where they'd been hitting all day. With Jeff's guidance and encouragement I had this beautiful fish boated a few minutes later. The highlight of another fun fishing trip to Alaska.

The fishing on the trip to Alaska this year was good but there were many ups and downs. Our favorite spot for river fishing wasn't available because of road construction. This was the year when there was an overabundance of

pink salmon so we caught lots of pinks trying to get to other fish. Because there wasn't much snow or rain this year the water level in the rivers was low. All of these were obstacles to catching fish but the fishing on the ocean was good and that's where we spent most of our time fishing with very good success.

Fishing is so much like life. There are many ups and downs. But the important thing about ups and downs is not the fact that they are a part of life. The important thing is how you deal with them when they come your way. If you have a financial problem do you have the resources to deal with the problem? If you have a windfall come your way financially do you have a plan for saving that money and using it wisely?

These are some of the questions you should be asking all the time because they are the essence of proper financial planning. If you've done the proper planning then when ups and downs happen in your life they will be easier to deal with.

And with proper planning you'll be prepared when something like a big king salmon hits your line when you were expecting a pink.

Till Next Time,

Evan Clark **PRESIDENT AND CEO**



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