

RAW

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From The Hip Passion & Bell Curve

Have you ever had one of those friends that you were tight with, but later you started to wonder if you really knew each other?

It was five years ago when Damon, my old college roommate, went with me to a golf tournament in Graeagle, Calif. It's about 50 miles as the crow flies from Lake Tahoe. The countryside is as majestic as Tahoe: The roads are carved into the pine forest and often follow the rivers that flow down the mountain. With every passing tree and every glance at the water rushing down the river, you can feel the weight of the world start to fall off your shoulders and tumble back to the valley floor.

The tournament is a man's man tournament. It is held in October when the cold has just started to settle in. There is always a 30% chance of precipitation. The tournament went well and was capped off with an evening barbecue. But it wasn't the tournament that brought me to an "aha" moment. It was the long ride back home that provided inspiration.

Back in college Damon was not only my roommate but my teammate in whatever sport we were playing. It didn't matter if it was a field sport - softball, basketball, etc. – or a rehydration sport - anchorman, beer pong, etc.

You would be hard pressed to find two more competitive guys. There was no doubt in our minds we would win, every time. We worked well together. We didn't have to look up to see where each other was on the basketball court, we just knew. His athleticism didn't die when he left college. He was still dunking at age 38. His passion for basketball drove him to work as a teacher, so he could pursue his love for basketball through coaching. While I enjoyed playing the game, I never really understood his fascination with coaching. To me there was only a family-supporting career in it if you coached for a big college team or for the pros.

But then you would likely have to give up a lot of family time to get there.

On our trip back, the two of us began to talk about his coaching choice and my career choice. It wasn't long into the drive, when I found out that Damon had a similar feeling with my choice as a financial advisor as I did for him being a coach. It was as if we didn't know each other anymore.

Damon was wrestling with the thought of "How did my beer drinking buddy turn into some guy that wants to work with finances all of his life?" And maybe more to the point, "Has he gone off the deep end and forgotten our roots? Was he now some money grubbing guy?!"

The conversation started simply enough. He mentioned he was moving to a new school to become vice principal and I asked if he would miss coaching. With a sad look in his eyes and one hand on the steering wheel, he turned to me and simply said, "Yeah." As we drove down the mountain, we began to ask each other deeper questions about our careers, coaching, and what is important to us. About an hour into the drive, it dawned on me that we still were the same two people as in college.



The two-hour ride seemed to take 20 minutes as we talked and realized the depth in each other's life. For Damon it wasn't about being a coach for the sake of living out some unfulfilled basketball

"The two-hour ride seemed to take 20 minutes as we talked and realized the depth in each other's lives."

dreams, it was about passion; passion for a game that he loves and the enjoyment of passing that passion onto others. Watching a young athlete develop is exciting to him.

Damon learned that it wasn't much different for me. When I'm working with someone, whether a couple or an individual, I follow the same process that he does. First I take an assessment of the client. Not just their financial picture, but also their skill set (career), financial aptitude, etc. If they are going to "win" in the game of life - I mean really win - where they feel like they have run a great race and broken through the finish tape with their hands up - they need to find **passion**.

I have noticed that the more passions my clients have, the happier they are. Passion in work, friends, family, spouse, etc., all get bundled in to help them get the best out of life. It is just as true in sports. You can have all of the skills you want, but if you don't have the passion, it will be an uphill battle and likely one that will finish short of what could have been realized.

Finding passion is often tough for people. They have built their life much like a city that didn't start with any design. They grab a career based on the job they can get, buy a house, start the family, etc. Then, not long into it, they turn around and wonder where they are and how they got there. Lost, confused, tired, out of control (or feeling like they don't have the control they want), they continue to push themselves to make a life out of what they have in front of them. Like many basketball players that haven't properly developed their shot, they miss shots they should make. If only they would take a little more time to practice - or plan out their life.

The similarities don't stop there. Of course many people have passion for things. The next "aha" came when Damon and I both realized that we weren't just good at what we do - we are respected by our peers as some of the best. Oddly enough, this revelation brought me back to my finance classes and the picture of the simple Bell Curve. Yes, that picture that looks like a kid's drawing of a little mountain.

For those that aren't as passionate about math as I am, the bell curve represents a data set. It is the linear distribution of that data set. Let's put it this way: people that can't dribble a ball are on the left, the average basketball player is in the middle, and those that are great go to the right of the bell curve. Damon is on the right side of the curve when it comes to playing basketball. He is also on the right side when you look at high school coaches. His teams have done very well and he has been recognized by his peers as a superior coach. If you graphed this it might look like a mountain.

In a similar fashion, I sit on the right side of the curve when it comes to financial advisors. When measured against my peers, my asset growth is higher, retention is higher, and those in my industry seek out my advice. While it is nice to know that your peers admire you, it is MUCH more important to see the growth of my players (my clients). The true "wins" I get are from them. Seeing how many positive changes my clients make in their lives, such as spending more time with their family, changing their career, or even taking time off of their career to find their passion, is what gets me motivated every day to work with my clients. If Damon gets joy out of watching his team work together to win a game, I get similar joy out of watching couples (and individuals) work hard to achieve their goals.

You see Damon and I have similarities: passion and ability. You have to have both of these to succeed at what you want to do.

Do you know what your passions are? Do you know what you are best at? What you are really skilled at doing? If your skill set was developed, would you be on the right side of the curve when your peers evaluate you? Take some time today to think about your passions, your skills and how you can move your life to encompass more of both. Write them down and put simple actionable steps to them. You will feel more in control of your life by doing this. I promise! Who inspires you? Who do you know that is looking for their passion? Send this blog on to them to help them find their passion.

Community Spotlight



Getting Involved in the Community

When I asked one of our newer clients, Jay Malone, if he wanted to be my person in the community spotlight this month, I didn't think that I would get a free lunch from it. But that is the type of person Jay is. He is open and eager to show me more about his passion: making jewelry. More specifically, taking mother earth (rocks), cutting them, and polishing them until they sparkle. Knowing that Jay was a motor head like me (someone that enjoys cars), I offered to drive us to the gallery that showcased his work. And, Jay, knowing that I liked food as much he does, he suggested that we eat at the High-Hand Cafe.

We met 12 o'clock at my office, revved up the old Chevy and sped off to the Loomis via the back roads. When we got to High-Hand we parked and walked through the nursery to the restaurant. For those that haven't been to High-Hand Nursery, it is a "must" on many different levels.

Community Spotlight

Jay Malone
Jewelry Designer
 High Hand Gallery
 3750 Taylor Road
 Loomis, California
 916.259.4298
 highhandgallery.com

"His passion laid dormant for 50 years until he met his wife, Micki."

Featured Local Business Owner

La Fornaretta
 455 Main Street # 4
 Newcastle, California
 916.663.1338
 lafornaretta.com

Jay was a retired electrician, so I was interested to hear how he got into his art. As our wine came to the table, Jay started to tell me how when he was six he had already saved up enough money to buy his first rock-polishing kit from Sears & Roebuck. He became hooked on his hobby when he saw how you could take a rock and polish it to such perfection that it is worthy of being on a mantle or in a case.

While he was passionate about it, he never could find anyone that enjoyed his passion as much as he did. So after a few years he stopped.

His passion laid dormant for over 50 years -- until he met his wife, Micki. When he found out that she had collected rocks whenever she went on vacation, his passion moved out of hibernation. He took charge -- first taking a number of classes at Sierra College to learn his craft, then buying equipment and starting to create his own jewelry.

We finished up our sandwiches and headed over the gallery. For those that don't know High-Hand well, the nursery sits right next to an old fruit-packing building. The owner of the nursery converted the warehouse into a number of shops: pottery, rugs, a candlemaker, an onsite metal working shop, and an art gallery that has people come from as far away as the bay area.



Inside the gallery, Jay shows me around. There is a mixture of art and jewelry, from paintings to pottery and everything in between. Half way through the gallery we get to Jay's case and he shows me his work. Most people don't know this, but when I was young, I thought I would be an artist when I grew up. If you went into my room, you would find a large mixture of art supplies - everything from colored art pencils to oils and water colors.

I even tried my hand at wood burning. So seeing that a passion like this can lie dormant and be brought back to life after 50 years was very inspiring for me.

Jay showed me the different pieces he had made, then took me around and showed me the many other artists that had their work there. It was great going through the gallery with someone as knowledgeable about the other artists as Jay.

If you go into the gallery, I would highly recommend asking one of the people working there to show you around. The person showing you around will be one of the featured artists.

As we drove home, I started to think how many times I had been to the nursery, but never taken in everything that was going on there. Jay's passion was equally matched with others that Jay introduced me to, from Scott, the owner, to the candle maker hidden behind the art store... even to other artists. There is a special energy that comes from being around people that are working where they truly enjoy what they do.

If you are interested in making your own jewelry, Jay has classes once a month. Feel free to call Jay at (916) 725-4658. You can see his work and others at High Hand Nursery, 3750 Taylor Rd., Loomis Calif.

"No Frills Wire Wrap Class"

Come and learn the art of wire wrapping cabochons. Have fun while you design a unique pendant in the studio at High Hand Art Gallery. Cabochon and wire provided. No previous experience necessary.

Upcoming Class Schedule (10am – 1pm):
 3 hour class-\$70

July 24th
 Aug 28th
 Sept. 25th
 Oct. 23rd
 Nov. 27th

For more information:
 (916) 725-4658



Featured Local Business Owner

La Fornaretta, Newcastle, California

It was a typical mid-March Saturday night, cold yet not raining, when friends of ours joined us for a night out in Newcastle. No, we weren't cow tipping or driving down to the lake to act like teenagers (although that does sound fun). We were going up to La Fornaretta then out to Constanable Jack's. La Fornaretta is a quaint Sicilian restaurant comfortably located in part of the Newcastle's fruit-packing warehouse. Constanable Jack's, is located right down the street from La Fornaretta.



"Excellent!
If you want
to get out
of the city
and enjoy
the feel of a
small town
without
sacrificing
taste then
this is the
place for
you."

Events

April 2, 2011
Notre Dame Gala

April 27, 2011
Prospective Client Dinner

May 3, 2011
Empty Bowls Fundraiser

May 21, 2011
Client Appreciation Party

June 3, 2011
RCSD 5k Fun Run/Walk

When we arrived at the restaurant it was packed, so I was happy that we had called ahead for a reservation. The waitress asked if we wanted the bottles of wine opened that we brought, to which I said, "of course."

I would love to say that I listened as she listed the appetizers, but my mind was stuck on the clams I had seen on a customer's table when we walked in. When she finished giving us the lay of the land, I asked to start us out with their famous bread and the clams.

La Fornaretta is a traditional Sicilian restaurant with a second-generation daughter, Suzanne lo Coco, as the executive chef (and co-owner). She worked closely with her restaurateur father, Giovanni lo Coco. For over 30 years, Giovanni had been thrilling the San Francisco bay area with a light, yeasty, crusty pizza, the recipe for which he passed on to Suzanne to share with patrons of La Fornaretta. But the pizza is not the only secret that was passed on. Rumor has it, her husband and co-owner (from Sicily), have never been given the family's secret recipe for their fabulous Cannelloni.

As we finished up the meals, I made sure to save enough room for a canolli. We finished up stuffed, but ready for a beer at Constable Jack's. For those that don't know, Constable Jack's is a local Newcastle bar that will have musicians come from all over the country come to play in their venue. It's much more old school, with throw-back names from both the heyday of rock and the tail end of old blues.

If you like Italian food that is made with the love of an Italian, you have to visit La Fornaretta. Take a look over their website to see what dish motivates you to drive up the hill. www.lafornaretta.com

Events

Dinner Meetings Open For Clients & Prospective Clients

Our next dinner for clients to invite prospective clients to dinner (for free!) is scheduled for **April 27th at The Chef's Table in Rocklin**. Email erin.lynch@lynchfinancialadvisors.com to reserve the date for dinner with Mike & Erin.

Empty Bowls Wine Reception & Dinner May 3, 2011 from 5:30 – 8:00 pm

We will be attending the Empty Bowls Fundraiser to benefit the Placer Food Bank. The event is designed to increase awareness of hunger as a critical issue in Placer and surrounding counties, and raises funds to help meet the growing demand from area residents for supplemental and emergency food. The event will feature beautifully hand-crafted ceramic bowls, and a simple meal of pasta, salad, bread and beverages. All proceeds go to Placer Food Bank's network of charitable agencies and feeding programs.



The Facts: In 2010, the Placer Food Bank:

- Served over 700,000 individuals
- Distributed 4.5 million pounds of food
- Had more demand than product to meet it

If you would like to join us for the event, let us know! Tickets are available online or by calling 916.783.0481 www.placerfoodbank.org

Client Appreciation Event

Saturday, May 21, 2011 at 1:00 pm
This event is for clients and prospective clients. Invitations will be mailed to clients this week! Start thinking about who you might want to bring as your guests.



Roseville City School District 5k Fun Run Sunday, June 5 at 8:00 am

Join us to celebrate the end of the school year and invest in the success of Roseville public schools at the RCSD Foundation Fun Run. It is one of the primary fundraising activities for RCSD Foundation, which enhances technology, funds teacher grants, and provides sustained financial support. For more information and to register for this fun event: www.rcsdfoundation.org/

Project Updates

KoodleTown: Our "alpha" phase is near completion. The "alpha" phase is the first entrance of a product into the market. It isn't ready for full testing, but it is ready for potential users to critique and use.

TeleMed2U: Is now in its series A round of funding. Series A is when "angel" investors come into a project. They will often invest anywhere from \$5-50k into a project. A good angel will have knowledge of the industry and can help move the company along.

Tax Law Updates

April 15th is tax deadlines! If you haven't set a meeting by now, we will likely be putting you on extension. If that happens you will be like every CPA I know.

Webinars



The next webinar is: **May 6th at 11:00 am**

Financial Planning for the New Family

Starting a family raises many concerns and issues. From increased health care costs and childcare to the increased daily expenses, the financial ramifications of having kids are many. This session will cover how couples can create a financial plan that addresses these financial concerns and many others.

You can register on NAPFA's website at:
napfa.org/consumer/upcomingsessions.asp

The second webinar is offered by Lynch Financial Advisors. Each month we will feature a short video (archived and available to watch at your convenience). We want to speak on topics that you have questions on and want to learn more. We're developing a list of topics now. Please email your ideas to erin.lynch@lynchfinancialadvisors.com



If your topic is selected...we will send you a **Starbucks gift card** to thank you for taking the time to give us your input!

If social networking IS your thing...you can now find us on Facebook, LinkedIn and Twitter.



If social networking is NOT your thing....no worries. I'm here in the office, ready to help you with whatever you need.

If you are not connected to Lynch Financial Advisors through Social Media and want to be "in the know" with what we post updates and Tweet about...we will begin providing a monthly summary in our newsletter. If you want to know more about any of the topics, send a message to: erin.lynch@lynchfinancialadvisors.com and she will email you the article, link, message, etc. We can also send the information to you via email as the updates and "tweets" go out, for example if there is a webinar, we can let you know about it in time to register for it.

Updates & Tweets

- 2.8.11 Signed up the family and the 46 Chevy for Peggy Sue's All American Cruise in June <http://www.peggysuescruise.com>
- 3.2.11 If you have questions on social security, the SSA is offering a free webinar this Thursday. Social Security Webinar - Social Security 101: What's in it for me?
- 3.2.11 NAPFA offers a monthly webinar. This month's topic is "Putting the Markets in Perspective"
- 3.8.11 Michael is attending Roseville City School District Foundation Fun Run
- 3.8.11 Taking the hot rod up to Chico the first weekend of April to help with a fundraiser for Notre Dame School's Spring Gala Auction. No, we won't be auctioning the hot rod, but guests can pay to have their pictures taken with it. Kind of cool!
- 3.8.11 If you could ask a financial advisor any question and get free advice/education, what would it be?
- 3.17.11 Erin and I are attending this fundraiser dinner. Anyone want to join us? Placer Food Bank Empty Bowls
- 3.17.11 New Blog Post: Tsunami: Power to Change
- 3.22.11 Give without Getting Taken – Shake Down the Japan Earthquake Scams
- 3.22.11 Where do you begin looking for a financial advisor? NAPFA has a new "field guide" available that is very helpful. It is now posted to our website and available for download.
- 3.22.11 Interesting Article to Share: Do you do your own taxes? MSN Money
- 3.25.11 Overwhelmed by Social Media and Online Marketing? Free Webinar
- 3.29.11 Identity Theft & Credit Card Fraud Wall Street Journal Article

Webinars

May 6, 2011

Financial Planning for the New Family

Register at napfa.org

Upcoming Events

We want to hear from you! Send your ideas for topics for Lynch Financial Advisors "mini" webinars to Erin Lynch at:

erin.lynch@lynchfinancialadvisors.com

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