

# RAW

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## From The Hip

### A Jerry Maguire Moment

What happens to a man when he wakes up one day and realizes that all the thoughts and values he held true are false? The movie Jerry Maguire was devoted to such a moment. If you recall, Jerry Maguire was very successful sports agent that had a "moment" of perceived clarity. Jerry went from seeing each player as a means of making money, to being a human being. He spent the night writing his memo on how a good agency and agent would operate in order to be better aligned with the client (the sports player). This meant less clients, more direct contact, etc. It was this document that changed his whole career...nearly ending it completely.

**"Twenty-four hours ago, man, I was hot! Now, I'm a cautionary tale. You see this jacket I'm wearing? You like it? Because I don't really need it. Because I'm cloaked in failure! I lost the number one draft pick the night before the draft! Why? Let's recap: Because a hockey player's kid made me feel like a superficial jerk. I ate two slices of bad pizza, went to bed and grew a conscience!"**

- Jerry Maguire

After he had dropped off his "memo" to everyone in his office, and was subsequently let go.

His only remaining client which stayed with him was Rod Tidwell, an aging quarterback in need of a new "big" contract to support his family. While the famous line, "show me the money" came from Rod, the money that he was talking about wasn't the same as the money that Jerry had been going after. No, Rod was more talking about his "Kwan", which he further described as "love, respect, community... and money."

I may be pushing things a bit far, but this "kwan" is really an ideal that people like Mother Teresa subscribed to. If you know about her life, she wasn't just some frail looking female that helped women and kids in other countries. No, she was also a vigilant fighter for her cause and as such she would make pilgrimages back to New Jersey to regularly call for support of her cause. Furthermore, when she started out NO ONE knew the magnitude of change that this tiny woman would be a catalyst for. When she asked for money she had to fight the "church" for it. And from stories I heard from firsthand accounts (a priest I knew back East), she was as tough as nails when it came to getting money for her cause. She wanted it... she needed it ...for her cause.

### Have you had a Jerry Maguire moment?

My wife and I had one when we lived back East. It was after 9/11; we were working in New York and living in New Jersey. We had planned to work in the city (Manhattan) for another year while a house that we had designed was built. We had spent the previous year looking for property, selecting an architect and a contractor. It was all done. Our "dream" home was ready to be built, mortgage approved and everything... but as night after night went by and we continued to smell the burning of the World Trade Center (it smoldered for weeks after the terrorist attack), we felt pulled to come home. It was time for us to be back with friends and family... and for us to start a family of our own.

We bought a house that we saw only on the Internet while still living in New Jersey (my mother-in-law walked through it with the real estate agent) and moved back to California. We moved into the house and thought that we would build the house a year or two later. Our goal was to get things settled first, but over the next couple years our priorities in life changed. We were ready to start a family.

"It was more important to find a better balance in life."

## Community Spotlight

### Best Local Happy Hours

### Events

June 22, 2011

Client Dinner Meeting

My wife wanted to leave her company and we decided the house we wanted to build just didn't fit "us" (6500 square feet on 4.5 acres). While it was designed with family and friends in mind, a place that we could gather and enjoy each other's company, it really didn't fit our actual life and what we wanted to focus on (her consulting company, my practice, and raising our future children).

Erin at that point was working her butt off; traveling 30% of the time and putting in a minimum of 60 hours of work every week. The last software company I worked for had been purchased and for the last year I had been working with our financial advisor as an associate planner. Our goal was to set ourselves up for an easier 50 years... but when the tower fell, we realized how quickly life could change at the blink of eye. It was more important to find a better balance in life.

I guess you could say that we wrote a memo to ourselves on what we wanted our life to look like. It was this "blue print" that helped us to put our life back into balance.

#### Have you had a Jerry Maguire moment?

What was it? Email me two sentences and we will include it (anonymously) in the next blog. If you haven't thought about your current relationship with money, how do you see it? What is it used for in your life? Do you envy others? Do you want more of it? What are you willing to give up for it?

#### Money Making Opportunity

**What is money?** I am giving out a \$5 gift card to everyone that sends me back a response of what they believe money is. If you have a friend that likes Starbucks, send them the blog and have them email me.

**Want more?** Describe the difference between money and kwan. If I get 5 people to respond to it, we will vote on the best definition of kwan and the winner will receive a \$100 gift card.

**This is blog #1 of a few on money and balance**

**Next month... What is money?**

## Community Spotlight

### Best Local Happy Hours

Instead of doing a full review of a restaurant this week, I thought it would be cool to do a review of all of the local happy hours. This is a great way to be able to eat great food for CHEAP! Get out there – support local businesses and enjoy some great deals.

## Roseville Happy Hours

### Financial District

#### Paul Martin's American Bistro

paulmartinsamericanbistro.com

*Favorites: Steak Skewers & Ribs*

#### Crush 29

Crush29.com

*Favorites: Ahi*

#### Suede Blue

Suede-blue.com

*Favorites: Oysters*

#### Fat's Asia Bistro & Dim Sum Bar

Fatsrestaurants.net

#### Mas

Masmexicanfood.com

*Favorites: Steak Tacos*

#### The Fountains

#### Tres Agaves

Tresagaves.com

#### Westfield Galleria at Roseville

#### Ruths Chris

Ruthschris.com

*Favorites: Ahi and Filet Mignon Sliders*

#### Roseville Crocker Ranch

#### La Provence

Laprovinceroseville.com

*Favorites: Macaroni & Cheese*

## Granite Bay Happy Hours

### Quarry Ponds

#### Hawks Restaurant

Hawksrestaurant.com

## Rocklin Happy Hours

### Bistro 33

Rocklin.bistro33.com

*Favorites: Steak Tacos*

#### Cha Chas Mexican Restaurant

Cha-chas.com

*Favorites: Ceviche*

## Events

### Client Appreciation Event

**Saturday, May 21, 2011**

We had a great turnout for our client appreciation event! Pizzas on the BBQ, swimming, cocktails and nice weather! It was a lot of fun for individual clients, couples, families and a few local business owners and business partners. For all of you that were able to join us, thank you! If you were not able to join us, local clients have a gift waiting in Mike's office. Out of town clients should have received a package at your home addresses.

### Run4Roseville Sunday, June 5, 2011

Last weekend, we participated in the Run 4 Roseville (formerly Roseville City School District Foundation Fun Run) The fun run is one of the primary events and fundraisers for the RCSD Foundation, which enhances technology, funds teacher grants, and provides sustained financial support. It was a lot of fun to see so many families and members of the community out there supporting the foundation and showing spirit for their schools.



### Dinner Meetings Open For Clients & Prospective Clients

Our next dinner for clients to invite prospective clients to dinner (for free!) is scheduled for **June 22nd**. Email Mike to reserve the date!

## Living

### Father and son team up to build a business that provides an enjoyable work environment and a means of retirement

Over a period of 15 years I watched as my father moved from being a successful business owner to a someone that had been pretty well beaten down. The process was long and painful. Starting with his own father passing away, then his lead mechanic (his brother), died in a motorcycle accident. That accident created a lawsuit that ended up taking all of his mothers assets away (through no fault of her own). Being the exceptional human being that he is, he bought property in order to build a house that would have a separate living quarter for both his mom and his aunt (My three brothers and I lived in a "pop up trailer" for a year while it was built).

Then the contractor that was supposed to build the house decided to use all the lumber on his house and not build ours... leaving my dad \$50k poorer (about \$150k in today's dollars) and with only a framed house. While dad built the house over the summer, I quasi-managed his shop (I was 16 at the time, but was responsible for hiring the employees, setting schedules, writing up work orders and generally making sure we kept moving forward).

When the financial markets collapsed in 1987 it pulled most business down with hit. At the

same time, the "major oil companies" were trying to run the "independents" that they (the companies) had help set up over that last 25 years out of business. Add a down market + your partner making it tough to do business + a contractor that steals your money, and bam - you have a bankruptcy.

After working for 24 years for himself, now he was working for other people. Younger people that had their own ideas, etc. You get the point.

It was 6 years ago when I had seen enough of watching this man that I admired and respected turn into the proverbial "punch the clock" guy. The one that hates his boss, his job, can't wait for retirement, but doesn't know if he will ever make it there.

After watching this decline and starting to seriously worry about his mental and physical health, I could not sit idly by and do nothing. During college I had cleaned pools during the summer for a pool company. It was good work, not taxing. No boss really, plenty of outdoor time, etc. For the last couple years I had thought that I would like to partner with someone that complimented my passion for business and knowledge of knowing how to get a company up and running with someone that like the day to day work... and enjoyed the public! The match could not have been better.

Starting the company required a number of questions to be answered. Is it best to purchase an existing business or build one from the ground up? What is the best way to market to new prospective customers? What is the best way to brand the business? How should pricing be structured? Whenever I asked Pops, he would put his two cents in then defer to me. His thinking was simple, "my son knows numbers and business, I want to be out in the public and do what I do best." I guess you could say I went completely against what people say: "don't invest with family", "don't do business with family", "don't go into business with family", etc. I have always been an "against" the grain type guy... now that I think about it, I get that from Pops!

"The match could not have been better."



## Webinars

July 8, 2011

Debt and Saving

Register at [napfa.org](http://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.lynych@lynchfinancialadvisors.com](mailto:erin.lynych@lynchfinancialadvisors.com)

Today 6 years later, Pops (at 66) is happier than I have seen him in years. He has energy, enjoys his time with the business and is the sole reason we have been able to keep our customers through the down turn. (Big kudos go to Mom for helping us have the lowest outstanding accounts receivable of any business (on a relative basis) that I know. Over the last 6 years we have less than \$300 in uncollected invoices. Not bad for a business will have billed almost a million dollars in parts and services over the last 6 years!).

What do I take away from this experience? It really shows me how important it is to build a business with three key principles:

1. **Customer service is top priority...** ALWAYS. Make sure the person that is with the public LOVES the public
2. **Know your roll/position...**and that you don't have ALL the "roles" when you are in a partnership. Pops does the customer side, mom does the collections, I manage the business side
3. **You are in business to make money.** Don't be scared of that! I make sure we continue to increase our price to reflect the rising costs and the risk we take for being in business. (When we started an average pool customer paid \$75 monthly. Now we are at \$106, a 50% increase in one of the biggest market declines of our life time!) Important note: Moving the price up had to happen, as our total costs where above \$75 AND over the last 6 years, costs have continued to rise

We were just recently awarded a Super Service Award from Angie's List. The award goes to the top 5% of businesses in each category. We are looking forward to continued success in our partnership!



## Updates & Tweets

If you are not connected to Lynch Financial Advisors through Social Media, we provide a monthly summary in our newsletter. If you want to know more about any of the topics, send a message and we 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. This month's updates and tweets include:

**May 12<sup>th</sup>** Dean Karnazes has completed his Run Across America to benefit Action for Healthy Kids, for a total of 3000 miles! Follow Dean to view the map of his journey and for updates on his post-run events and Training Log.  
<http://tinyurl.com/3r9ktht>

**June 8<sup>th</sup>** This just in from a long time client, "I read your white paper on the flight out -- very good stuff! Even though it is long, I think it should be required reading for your clients... It really does show how you think and what you are trying to do." Download the white paper from our website:  
[http://www.lynchfinancialadvisors.com/pdfs/risk\\_assessment\\_vs\\_absolute\\_return.pdf](http://www.lynchfinancialadvisors.com/pdfs/risk_assessment_vs_absolute_return.pdf)

## Webinars



### Upcoming Webinars

**July 8<sup>th</sup> at 11:00 am**  
**Debt and Saving**

You hear all the time that there is good debt and bad debt. But which debt is good and which is bad? More importantly, how do you address those forms of debt while trying to save for those important life milestones like a child's education or retirement? This session will delve into how you can manage debt issues wisely while still being able to put money away for those things in life that are truly important.

To register, visit [www.napfa.org](http://www.napfa.org) and click on the logo for the NAPFA Consumer Webinar Series.

We want to speak on topics that you have questions on and want to learn more about. We're developing a list of topics now. Please email your ideas to  
[erin.lynych@lynchfinancialadvisors.com](mailto:erin.lynych@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!

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