

# RAW

Natural and Unrefined.  
Telling it like it is.



## Welcome to the first issue of RAW!

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Mike's Blog

#### Community Spotlight

Riverhillfarm.com

#### Local Farmers Markets

Cafarmersmarkets.com

California-Grown.Com

Denios.org

Foothillfarmersmarket.com

Localharvest.org

Sierrafresh.com

#### Featured Local Business Owner

chefdavidstable.com

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Each month, you will receive a newsletter from me, Mike Lynch. The idea behind this newsletter is that it should engage your mind and your heart. The newsletter is not centered around financial topics, (however, there will always be some good insight into how to be more financial savvy/prepared). It is focused around three central points: community (both reviews of our local "scene" and how to become more involved), challenging your brain to think outside the normal realm of thinking (finances, kids, love, etc.), and then whatever I choose to throw at you ;-). Please don't hesitate to send this newsletter on to your friends and family. Also, we'd love to hear any ideas or topics you'd like to see in the newsletter. Please send an email with your comments, ideas and/or suggestions to: [erin.lynych@lynchfinancialadvisors.com](mailto:erin.lynych@lynchfinancialadvisors.com)

### From The Hip

Each month, we will include Mike's blog. He blogs on a variety of topics including current news, local events, family stories and his take on current topics/trends. This first blog was written last summer, however we felt it was a great intro to kick off the blog website and our first newsletter.

#### Challenging Yourself to Conquer Your Own Mountains

Life can be like a walk through the mountains. At times we are able to see the beauty of where we are at; other times we seem lost or even scared. There are those times though that you realize why you are here and that you are so glad to be alive.

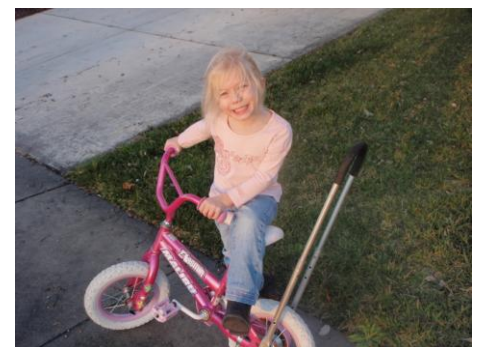
Recently I had an experience that was like finding a beautiful waterfall. The family and I went to go for a walk to the park. No sooner had my older daughter, Megan, grabbed her bike, than my 4 year old, Ciara, asked, "Daddy, can I ride my bike?" She didn't know how to ride her bike yet. However, there is a handle on the back of the bike that comes up about 18 inches from behind her seat. This helps the adult (me) run next to the new bike and stabilize the child as they learn how to ride. It is a little more work on the "stabilizer", as they have to run to keep up with the energetic new rider.

Now I was looking for a little more exercise than just walking to the park, so I agreed to jog along and help her out. As she rode, I started to take my hand off the bike and let her "feel" the bike a little more. When we had gone a half mile she was able to ride the bike about 20 feet on her own. By the time we got to the park she had gone from not being able to ride a bike to riding 20-40 yards. It was awesome to watch!

My wife and I sat on the park bench and talked as our girls played tag with some other kids. I was anxious the whole time to get heading back. I wanted to see how far Ciara could make it without my help.

When it finally was time to go, Ciara put on her helmet, grabbed her bike and looked for me to grab the back handle. I got her set straight then just took my hands off. Baring a couple near crashes with a few posts that seemed to jump out in front of her, she rode all the way back to our house (a little over a mile) without much help.

As I jogged next to her, she kept turning to me to say, "Daddy, I am riding my bike and you aren't helping. Daddy I am riding!" Her "Daddy" pierced my heart... her excitement, my love for her, well it was just awesome! Guys that are over 230 pounds are not supposed to jog, and they aren't supposed to cry... well I was just about doing both.



“Daddy, I am riding my bike and you aren’t helping!

Daddy I am riding!”

Waterfalls are powerful, and so are moments like that. They refresh and remind us to be glad to be alive. Isn’t this the truth for these “Daddy” (Mommy, Grandma, Grandpa, Uncle, Auntie, etc.) moments?

It is important to TRY to balance our lives. After all we can’t take any money with us. We will, however, leave a mark on the world. Be it with our families, friends, or colleagues. What will your mark be? How will you be remembered? Are you willing to live today like there won’t be a tomorrow, BUT save like it will? Can you, today, plant your feet firmly in the days work, but cast your eyes on tomorrow’s mountains?

Building your life in this fashion will give you more joy than you can imagine. When you walk into your next valley, you will be more prepared for what is there.

Are you balancing today’s living, while being aware of tomorrow’s reality? Are you spending money like you will die, or are you living with purpose, working on those relationships that will leave a positive mark on the world? Are you challenging yourself to conquer your own mountains as Ciara conquered riding her bike? Today, think like a child and realize that if you keep your mind set on something long enough, you too can ride... be prepared to retire, for college expenses, to spend quality time with your family or change your job.

## Community Spotlight



### Getting Involved in the Community

Bruce, a newly retired analyst, and Lane, a veteran IT instructional designer, are both avid outdoor people and recent East Coast transplants to Nevada County.

Since they moved to the area, they have enjoyed taking their classic Land Cruiser into the back country of the Sierras to explore mountain trails. Often, they will drive as far back on a trail as they can, then park and take a long hike even further into the woods, roaming the mountains like two 18th century explorers.

They love spending time in nature together but also believe in being involved in the community they live in. At first they thought it might be hard to find something that balanced their love of the outdoors with volunteer work, but when they stumbled upon Riverhill Farm, a local organic farm in Nevada City, their desire to help and their love of nature was a perfect match. The farm grows everything from fresh tomatoes and peppers to potatoes and beets. The farm relies on volunteer labor to do everything from the prepping to planting to harvesting.



But what really attracted Lane and Bruce to the farm was its commitment to sustainable, organic farming that serves the needs of the community. As a Community Supported Agriculture (CSA) farm, families sign up for annual subscriptions that provide a weekly box full of fresh vegetables and fruits from the end of May through October.

Many families bring their children on box pickup day, and it is not unusual to see toddlers helping mom and dad pick strawberries and cherry tomatoes. It’s a great place for kids (and adults, too!) to learn about how vegetables grow. Nothing beats a summer of fresh fruits and vegetables. The farm also donates substantial amounts of produce to area families in need.

Getting involved in your community can take on a lot of different faces. The key is to start by finding something that you are passionate about. It could be becoming a coach for one of your kids; or helping with the local homeless shelter; or just doing some volunteer work at your local convalescent hospital. Start by writing down things that you love. Next write down what community related activities might exist that you can volunteer at. Maybe you will find a good match too!

Bruce and Lane exemplify what we believe is a vital role for every member of society... to get involved with their community. At Lynch Financial Advisors we have put the proverbial money where our mouth is and will match up to \$250 of our clients’ money towards a community program they want to support. There are two requirements: Clients have to first put in 40 hours during the year AND it has to be community based.

### Riverhill Farm

If you are interested in being notified of seasonal updates and u-pick events, visit the main page of the Riverhill Farm website ([www.riverhillfarm.com](http://www.riverhillfarm.com)) and subscribe to their email list.

## Featured Local Business Owner

### The Chef's Table

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Suite 103

Rocklin, CA

916.771.5656

chefdavidstable.com

## Featured Local Business Owner

### The Chef's Table, Rocklin, California

Everyone that knows me knows that I love good food. Having lived in Jersey and worked in Manhattan, I had a lot of opportunity to eat great food. My waist line was the perfect indication of the quantity and quality of food I ate: Wedding weight - 220 (August 1999) leaving New Jersey weight - 285 (December 2001).

When my wife, Erin, and I moved to Roseville it was fresh off of being a sleeping little cow town. It had just built the "Roseville Galleria Mall" and the "Roseville Auto Mall". But still there was NO WHERE to eat for people that where on an East Coast schedule (work until 8:00 and eat at 9:00). I can remember driving around town and the only place we could find to eat was Original Pete's (two steps above your local Lyons).

As I write what will be my first review, I am sitting in The Chef's Table (TCT). On a stool next to me working diligently both on a glass of wine and his marketing is the owner, David Hill. David is a Midwestern lad with a flavor for creating some of the best food in Placer County (if not one of the top 10 restaurants in the greater Sacramento area).

The strip mall that the TCT sits in is a perfect venue for the non pretentious bistro. Friday and Saturday nights you may find musicians stuck tightly in a corner (just like any good place in NYC) playing some soulful blues or elegant jazz. Even better, you might be there on a night (like I was) where one of the musician's students sits in for a song. He rocked it!

When I asked Dave what was his mission for TCT, he simply responded, "I want to do everything I can to get people off of their 'chain addiction'." His statement resonates well with me, as I am someone that seek out good food and unpretentious attitude over any multi-chain location.

The food is awesome!  
The menu changes weekly with their signature dish being, the best Fried Chicken you can find west of the Mississippi; which makes perfect sense since Chef Dave moved here from Atlanta. If Sam from Cheers opened up a restaurant, this would be it... albeit the quality of food here is 100x (meaning MUCH better) to what you might get at Cheers.



If you like the idea of buying from local producers or small farms, then this will be one more reason that you have to meet Chef Dave. Vegetables are all sourced from small local farms. Meat mostly comes from a small regional farms as they buy from Painted Hills ("natural" as opposed to "organic" [www.natural-beef.com](http://www.natural-beef.com)) and their fish is straight out of the Pacific Ocean whenever possible (not farmed raised).

Now, if you want to "roll" TCT like me, grab another couple, and make reservations for your crew on their website, then be prepared to eat for 2 hours. Bring a bottle or two of wine to share (\$15 corkage I believe)... Or, better yet, try some of the local varietals that Dave brings in from our local region (my favorite being Dono Dal Cielo, a great wine and great family - which we will review in the upcoming months). Start with shared apps for the table, then shared meals. And finish with a glass of port and one of their freshly baked deserts.

Want to go there for free? Find a friend that needs a great advisor; have them set up a complimentary 1 hour meeting with me and we will all go (More details **under Events**). If you make it in without me, tell Chef Dave that Mike Lynch says "Hi".

## Living

### Personal Financial Planning: Hard Work Pays Off

This month's featured client epitomizes the goal of many young, single people... the world of travel and buying a house. Ms. Jones was a young, professional woman who worked as a consultant for multiple technology companies. Ms. Jones came to Lynch Financial Advisors wanting more out of her life. She wanted to travel, move into a career that she would enjoy more, get married, and buy her first home. When I sat down with her, we drew the picture of what her goals were much more clearly. This meant not just saying where she wanted to travel, but for how long? With someone or without? What type of travel did she want to do?, etc. The first homework I gave her was to do all of the research and come back to me with a time frame and a "number" e.g. how much she was estimating on spending.

After a couple of years of aggressive savings she had saved enough to both travel for 6 months through Europe and to purchase a townhome shortly after returning from the trip.

## Events

**March 19, 2011**

Client & Prospective Client Dinner at Paul Martin's American Bistro

One dinner per month. Be the first to book for March! Contact Erin Lynch to reserve it!

**May 21, 2011**

Client Appreciation Party Invitation Only  
More details to come!

Being a very detailed person, she read books, talked to travel guides and pulled all of the information into a comprehensive look at her trip: six months of travel, five countries in Europe, etc. The question wasn't was it "affordable"; it was, was she willing to "sacrifice".

As we dug into these deeper questions, it became clear that the client had to make some tough choices. She wanted to travel through Europe and buy a new house, but the career that she wanted to get into wasn't going to give her the money to buy the house *and* go to Europe

Ms. Jones spent a lot of time mulling over what was most important to her. A top priority to her was to have a more flexible job. She decided to transfer from her corporate job to a consulting job where she would be staffed on projects for specific periods of time (most projects less than one year). This gave her the ability to take time off in between projects, if she so chose.

Next came saving. We worked with her regularly to make sure that she was saving every dime she could. Her heart was set on traveling through Europe and one of her growing passions was photography. We looked at the different ways that she could work in Europe, so that she could travel on her "off" days, but nothing opened up. So she continued to save. After a couple years (you have to have a good vision of what you want to be motivated towards a goal over a year!) of aggressive savings she had saved enough to both travel for 6 months through Europe and to purchase a townhouse shortly after returning from the trip.

Her trip was well planned and included some great sightseeing adventures and activities. While in Spain, she took an intensive learning course in Spanish, and a two week photography class in Italy. When she came back, she bought her first house (and has since gotten married).

How can we learn from this? You have heard the importance of writing down your goals, but that is just the first 10%. It is important to challenge the goal through researching it thoroughly then writing down what it will take to achieve it. Put "color" to the goal. Can you see yourself there? What goals do you have in life that keep slipping away? Take 10 minutes to write them down. Put them in order of importance, then start the process of developing your plan. The better picture, the higher the chance that you will succeed!

## Events

**Client Appreciation Event**

Save the date! Saturday, May 21, 2011  
This event is for clients and prospective clients.

## Dinner Meetings Open For Clients & Prospective Clients

Each month, we will offer a date for clients to invite prospective clients to dinner with Mike. We want to extend the opportunity for your friends, family or colleagues to meet Mike in an informal setting. For the dinner opportunity, we require that they also schedule a 1-hour office meeting with Mike before or after the dinner. We hope this gives our existing clients a way of getting more referrals in and – it's FREE dinner! How can you pass it up? The next dinner is scheduled for March 16<sup>th</sup> at Paul Martin's American Bistro. Email Erin Lynch [erin.lynch@lynchfinancialadvisors.com](mailto:erin.lynch@lynchfinancialadvisors.com) to reserve the date for dinner with Mike & Erin.

## Project Updates

What's Mike working on? As most of you know, Mike is not only a Financial Advisor, but also a devoted business entrepreneur. There's always something cooking that many of you may be interested in hearing more about. Two current projects include KoodleTown and TeleMed2U.



**KoodleTown, Inc.** is a survey/questionnaire application for businesses and consumers to communicate in a NON-public environment. Shhh! We are in stealth mode!

**TeleMed2U** is a telemedicine company that is in the process of being developed. The company is actively working to blaze the trail to better and more affordable healthcare. Shh! We are in stealth mode here too.

## Tax Law Updates

### Charitable Donations from IRAs

If you are over 70 and a half, you can make tax-free distributions up to \$100,000 (\$200,000 if married) directly from your IRA account(s) to charity. Additionally, it can be counted against their Required Minimum Distribution (RMD) for 2011. (No tax paid, no deduction.)

### AMT

The dreaded Alternative Minimum Tax (AMT) that has been a thorn in almost everyone's side, has been indexed for both 2010 and 2011. What does this mean for you? Planning for 2011 will be easier! If history is any indication of what will happen with this law, we will likely see extensions good through the next presidential election.

## Webinars

March 4, 2011

Putting the Markets  
in Perspective

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 us!

## Webinars

Each month, we will include information/links to 2 different types of webinars on topics that are of interest to you.



**NAPFA**, the National Association of Personal Financial Advisors, offers a monthly consumer webinar series. The Consumer Webinar Series sessions are FREE and held monthly. Each session is held live but will be recorded and available in the Archived Sessions section. But we do encourage you to register for the live sessions as there is an opportunity to ask the pressing financial questions you may have.

Each month we will include the topic and date/time of the webinar as well as a link to register. The next webinar is: **March 4<sup>th</sup> at 11:00 am PST**

**Putting the Markets in Perspective:** It is easy to watch the news and see that the markets are in a state of volatility. One day the Dow Jones Industrial average is up 150 points, only to fall 300 points the next day. What does the fluctuation actually mean to the markets and to your financial planning? This session will put the markets in perspective by explaining how the markets work and how you should view them on a daily, monthly, and annual basis. You can register on NAPFA's website at: [napfa.org/consumer/upcomingsessions.asp](http://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.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!

## What's New?

### Lynch Financial Advisors is Growing!

Last summer, we hired a part-time administrative assistant, **Ophie Martinez**, to keep client files up-to-date and complete paperwork as needed. She has already proved to be a great addition to the team. Hiring Ophie has allowed Mike to focus directly on helping clients and develop new business opportunities. We are looking forward to a new year of growth and opportunity for Lynch Financial Advisors and our clients. Ophie can be reached at 916.772.3103 or by email at [ophie.martinez@lynchfinancialadvisors.com](mailto:ophie.martinez@lynchfinancialadvisors.com)

In February of this year, we hired **John Gerstenlauer**. John is a Chico State graduate (Go Chico!) with a passion for financial planning...the Fee-Only way. John is working on client files, attending some client meetings, and focusing a good portion of time in business development (bringing in new clients to Lynch Financial Advisors). John can be reached at 916.772.3103 or by email at [john.gerstenlauer@lynchfinancialadvisors.com](mailto:john.gerstenlauer@lynchfinancialadvisors.com)

And, finally...my wife, **Erin**, (a marketing consultant and event planner by trade...) has made me go social! Many of you have already received invitations from me to become friends on Facebook or connect with on LinkedIN. If you haven't and want to connect, send me an invite. She is managing my social media marketing campaigns as a means of communicating socially with clients and bringing in new business through "friends of friends" that may be looking for a referral to a Fee-Only Advisor.

**If social networking IS your thing...**you can now find us on Facebook, LinkedIN, Twitter and our own Wordpress blog.



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



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