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From The Hip

Inspired for Change: Take Control of Your Life

Have you seen the CNBC documentary on Sears? As a member of the last generation of "catalog kids," the show grabbed my attention immediately. My memories of being 8 years old and looking through the Sears and Montgomery Ward's catalogs to find out which company had the best go-cart flew back into my head. Being the son of a mechanic...and a boy, I must have looked through the pages hundreds of times. Whenever I would grab the fat catalog it would magically open to that precious page...go-carts. The dilemma was, do I try to buy the blue two-seater (it had a Briggs and Stratton engine) or would I try to get the red one with the racing cowl on the front?

It wasn't the memories of the catalogs that kept me entranced to the documentary on Sears though. No, it was listening to the entrepreneurs that were involved in the company and realizing that it wasn't just Mr. Sears that built the company. Arguably, it was in spite of him that it grew to the size it did. What inspired me was the way that they solved everyday problems. Sears started with selling inexpensive watches, but moved on to selling everything under the sun. Right down to your typical "snake oil" of the day. It wasn't until the third partner, Julius Rosenwald, said that they had to have some controls over what they sold that the snake oil went out of the catalog. What triggered me to want to blog on this topic is that back in the day – Sears was a mortgage lender. Back in 1908, Sears started selling kits to build a home. Catalog readers could order plans for \$1. The application for buying the home had one question on there, "What is your vocation?" There were no credit checks and no Fico scores, just a simple question that helped to qualify the buyer. This ultimately became the demise of the prepackaged house for Sears. Non-the-less, this idea that somehow one question could dictate the character, integrity,

and fiscal well-being of people all over the country (homes were shipped almost anywhere the railroads went) caused me to think deeply about our own moral compass. I thought so deeply about this that half of a night of sleep was dedicated to this one point (read: I couldn't sleep). Has this country changed? Are we derelicts? Pompous jerks? Cheats? Are we as vile as the media portrays the world? These are all questions that ran through my head as I tossed and turned trying to find a corner of the pillow that would allow my head to rest comfortably.

What happens if we are destined to continue the same cycle over and over? An economist back in the 1800's surmised that we are destined for this cycle of excess and famine; for this swing between great times and depression. The theory being that this is the way that "civilized" cultures are and this goes back thousands of years. It is different than the way a nomadic culture, Indians, indigenous people, etc. are. One thinks in terms of conquering, the other in terms of "living with the land." One sees shoes on our feet and a car to get around as progress; the other might see it as destruction. This raises a question to me, not of where I should be living, but how? There is something to be said about the kid that was flipping the Sears catalog and searching for the "right" go-cart. He wasn't looking to buy it so that he could run around the neighborhood and say look at my cart, no he just wanted to go fast and drive like his daddy.

Today, though, after the decline that we have had, maybe it is time to take an account of what our lives are about. Maybe we should celebrate these times of famine to realize the many things that we really do have. To assess how we have let our lives become distracted and out of touch with whom we are. Who caused the financial collapse? I did, you did... we all did. There is no one that is not to blame that lives in this culture. Not the Republican, not the Independent, not the Democrat, not even the person that has lived well within their means is free of some blame.

If we don't understand the past, we are destined to repeat it.

Community Spotlight

Placer Food Bank
8284 Industrial Avenue
Roseville, CA 95678
916.783.0481
placerfoodbank.org

Events

May 21, 2011
Client Appreciation Party

May 26, 2011
Client Dinner Meeting

June 3, 2011
RCSD 5k Fun Run/Walk

The sheer fact that we have traded living in a society of progress as opposed to in a community in the jungle, dictates that we have all contributed to one level or another.

It has often been said that if we don't understand the past, we are destined to repeat it. Well, maybe we are just destined to repeat it and the best we can do is go into it with our eyes opened a little more. How? Today I encourage you to do two things: 1. Take an account of your life currently. Spend 30 minutes in a coffee shop and write down what you like and don't like about your life... more importantly about yourself (who you are and what you have become). Make sure you look at both sides, for example: do you make excuses or try to find solutions? Think through how you could change to align yourself closer to your beliefs (whether it is your spending or your time). If you are passionate about the poor, what are you doing monetarily AND with your time? How much are you really giving...1 hour a month? 2. Start counting your blessings. As we dig out the bad we need to make sure that we replant ourselves with things that are positive. I mean truly go through the day, and picture the day as a day of thanks. I know I am going to take a rash of crap from my male friends on this, but I challenge YOU guys too! Change your view of your day to what you are thankful for (in that one day)...your spouse, your kids, your house, car, job, boss, etc. Find out what you like and be thankful.

Lastly, how are you going to take this and make 2011 your best year ever? Be kind to someone that you have held a grudge against. There is no reason to be fake, but you can let the dirty water wash down the stream. Call someone up that you haven't talked to in a while (no email doesn't count- let's get a little more personal!). While the world has washed out its sins of too much debt, maybe it's time you did the same? Many companies have gone through bankruptcy and have started with a new slate. Is it time that you started new in a couple areas of your life? What 10 people do you know that would be inspired for change by reading this blog?

- 1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Share this newsletter by email or through your favorite social network to see if you can't help them make a positive change in 2011.

Community Spotlight



Getting Involved in the Community

On May 3rd, we attended the 1st Annual Empty Bowls Wine Reception & Simple Supper. The event was held to raise money for The Placer Food Bank. The event began with a brief presentation describing the Placer Food Bank's role in serving as a "food clearinghouse" receiving, inspecting, sorting, weighing and packaging food for delivery to a network of nearly 60 charitable agencies and feeding programs throughout Placer and portions of Nevada and El Dorado Counties. These agencies provide supplemental food to low-income households, single mothers with children, working families, disabled individuals, senior citizens and the homeless.

After the presentation, we enjoyed a "simple supper" of pasta, salad and bread. Each guest was able to select his/her own hand crafted "soup bowl" to take home.

If you are interested in learning more about the Placer Food Bank, or donating or volunteering your time, please visit their website at www.placerfoodbank.org or give them a call at 916. 783.0481. Lynch Financial Advisors has a "Match Our Funds" program for clients where we will donate up to \$250 towards your charity of choice. For more information, visit our website lynchfinancialadvisors.com and go to About Us - Giving Back.

Events

Client Appreciation Event

Saturday, May 21, 2011 at 1:00 pm

This event is for clients and prospective clients. If you have not already RSVP'd, please do so! Start thinking about who you might want to bring as your guests. There will be door prizes for clients who bring guests!

Dinner Meetings Open For Clients & Prospective Clients

Our next dinner for clients to invite prospective clients to dinner (for free!) is scheduled for May 26th at Bistro 33 in Rocklin. Email erin.lynych@lynchfinancialadvisors.com to reserve the date for dinner with Mike & Erin.



Roseville City School District 5k Fun Run

Sunday, June 5 at 8:00 am

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

Featured Local Business Owner

Paul Martin's American Bistro
1455 Eureka Road
Roseville, CA 95661
916.783.3600

Featured Local Business Owner

Paul Martin's American Bistro

This week's review is on my "second office". Yes, for those that know me, it's Paul Martin's American Bistro. I love places that I can go and learn the staffs' name, and they know mine! Add to that its close proximity to my office and it really has been a home away from... oops, a work place away from work.

I am a self proclaimed fan of the happy hour. And in my opinion Paul Martin's has the best in the area. One of the reasons is of a secret some of the regulars don't know... an item not on the menu... filet mignon skewers. They are available on days that they are trimming the filets for their dinner menu. They take the meat that they have trimmed, season them, and let them sit overnight. ABSOLUTELY delicious- you WILL NOT get a better piece of meat... and for eight bucks! You are getting 6 ounces of premium filet mignon that will go for 3X that on their dinner menu. It is like getting dinner for 1/3 the price. Which was likely Brian Bennett's, one of the owners, idea when he created "A Taste of Paul Martin's".

"I didn't want to do a traditional 'Happy Hour' with fried foods or sub-par cheap appetizers. I wanted it to be an opportunity for people to taste the great food we serve here. If guest want to make it their meal, please feel free to come and eat every meal during happy hour. The goal of Paul Martin's bistro and the reason we named it Paul Martin's BISTRO (caps for emphasis) was to bring back in the 'neighborhood' place to eat, but to do it with great quality food and great service", says Brian.

With the volume of happy and repeat guests, I think he has done a great job in creating that sense of a local restaurant. I am sure, though, there are number of people reading this and saying, "Mike, a local eatery means you can dine there more than once a month". Let me answer that statement with a story that Brian told me a few months back.

"I was walking into the restaurant the other day and was hearing this younger couple talk to some friends about where they were going to eat. I could tell by the answer the girl gave on the cell phone that her friend had asked how she could afford to go there, because she answered her friend saying, 'we go in and order an appetizer and a meal. For the two items we are in only Thirty bucks. The same or less than we would be at any local chain! Their plates are big so we are full when we leave'. "Brian recounted.

"Are these ideal customers?" I asked. "Yes, I purposely didn't want to charge a 'separate

plate' fee so that people could feel open to split meals. I want everyone to be able to feel free to come into the restaurant and enjoy a great quality meal".

His sense of community doesn't stop at the restaurant. Currently Paul Martin's has 3 local "mom and pop" farms that raise produce exclusively for Paul Martins. What they don't get from those farms they buy from other "small" farms between their Roseville and LA restaurants.

So the food is great, the quality unsurpassed, how do the owners feel about service (I am a firm believer that it starts at the top)? Well let's take the day I sat down to interview Brian for this review:

15 minutes into the meeting: A beer distributor comes in through a side door instead of the service entrance. There where people outside eating and Brian didn't want customers to be interrupted by distributors coming in. He pulls the manager on duty over to talk about it and rectify the situation going forward.

35 minutes into the meeting: Two women come back in from outside; Brian stops and asks them how come they didn't want to sit outside (the weather was awesome). The women said that no seats outside had shade and the sun was in their eyes. Brian gets up, grabs an umbrella that wasn't being used, and moves it over to a table for them. As he comes back in to continue our conversation, he says to me, "I want to make sure my customers get the service that I want when I go to a restaurant". Which is the note that I will leave this review on, a local owner, that gets serving his customers as he would want to be served, to produce food that he enjoys eating and at a quality that the most discerning patron's will enjoy. Try it...and tell them Mike Lynch sent you.

Project Updates

KoodleTown: Phase 1 of the project is complete. We are adding phase 2 to increase our market penetration and adoption. The key to any successful product/service development is to constantly look over your market landscape. If what you are building is seeing more competition, or does not have enough unique features to combat the competitors, then you should stop and take an assessment of the project and what you need to add/change. This is what we have done over the last 3 weeks. Great outcome with the slightest in change of direction.

TeleMed2U: We continue to build up a network of experienced people in the healthcare field that are excited about our project and looking for ways that they can be a part of it.

Webinars



Upcoming Webinars

June 3rd at 11:00 am

Deciphering Financial Acronyms

CFP, CFA, CMFC, UGMA, UTMA, IRA, ETF. The financial world is full of confusing acronyms. Talk to any financial advisor and you will hear these and hundreds of others thrown around in conversation. But what are they? What do they mean? This session will attempt to decipher those acronyms you are likely to hear and what they mean to you and your financial plan.

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 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

4/6/11 **Measuring the Reach of Your Social Media Marketing Just Got Easier** » Constant Commentary blogs.constantcontact.com

4/7/11 **Dismantling Fannie Mae and Freddie Mac:** The Senate and the House are considering GOP legislation that would rapidly dismantle housing financiers Fannie Mae and Freddie Mac. The measure would dismantle the mortgage giants within five years, despite strong reservations from the housing industry, Senate Democrats and the White House.

4/7/11 **Foreclosure Prevention** A Senate panel advanced a bill aimed at helping homeowners facing foreclosure last week. The bill would explicitly authorize bankruptcy courts to establish foreclosure mediation programs to facilitate negotiations between homeowners and lenders. The mediation programs are designed to give homeowners faced with foreclosure the chance to meet with a lender to try to reach an agreement before they are forced to leave their homes.

4/8/11 **Want to drive your car for free or retire with \$5.6 million?** This is a great video... <http://www.daveramsey.com/media/flash/elearning/drive-free/player.html>

4/17/11 **Participated in the Down N Dirty Mud Run** in Southern California with long time friends/clients... The Milbourn Family



4/26/11 **Pictures of our new dogs on Facebook!**



4/28/11 **Another good resource when looking for a financial advisor** <http://guides.wsj.com/personal-finance/managing-your-money/how-to-choose-a-financial-planner/>

5/12/11 **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>

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Webinars

June 3, 2011

Deciphering Financial Acronyms

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