

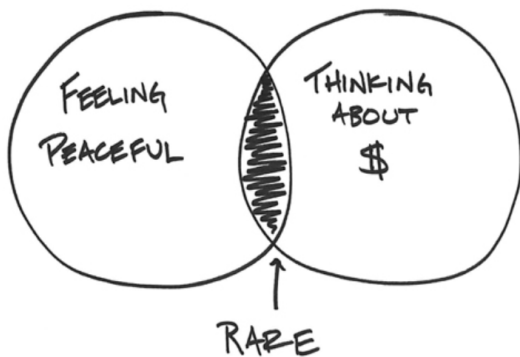


the Plan

Summer 2013

An Investor's Most Fervent Wish Is A Simple Desire For Peace

Recently I came across this sketch posted by best selling financial author and illustrator Carl Richards. The message it conveys has the ring of truth. Most of us want to escape the constant stress that so often comes whenever we think or talk about money. As Richards says, "Money is insanely emotional because of what it often represents. When we talk about money we are talking about our closest-held dreams and goals."



Much of our educational outreach at Financial Plan, Inc. is designed to reduce stress among investors. In fact, we think it is important enough to be the subject of our company mission, which is:

To Deliver Peace Of Mind Through Financial Security

I will venture to say that our clients for the most part are less stressed about money than the investing public at large. All of those meetings in which we discuss the big picture and take action toward future success based upon a well-thought - out financial plan, have paid off in terms of peace of mind.

However, none of us are completely immune to the noise from the "barking dogs"; the title I have given to the mob of financial reporters, investment salesmen, newsletter writers, misguided friends, and self-proclaimed gurus who bombard us daily with one fear-inducing prognostication after another. Even the most unwavering among us can't help but be influenced by the continual drumbeat of those who tell us that the world is coming to an end.



It is instructive to identify some of the sources of financial stress, and to avoid them when possible. One unsatisfactory solution is to simply stop thinking about money. This "head in the sand" approach is what is employed by the majority of people, with the predictable failure that inevitably results.

Another solution is to look at our account balances on a less frequent basis. This is probably good advice, as it is common knowledge among advisors that clients who view their balances frequently tend to think in shorter time frames. This can lead to a desire to trade securities based upon short-term price movement; rarely a good idea.

Still another approach is to turn off the financial media and watch "Jersey Shore" instead. They are equally ridiculous, but at least Jersey Shore won't impoverish you (other than morally). The financial media seeks to excite viewers and readers to keep them interested. They do this by over-sensationalizing the economy and the markets. The bits of actual information are presented in a fragmented and confusing way; sure to instill stress and confusion among consumers. Turn them off!

But in my mind the most effective way to reduce financial stress is to get your own financial house in order. We cannot control the economy or the markets, but we can take charge of our own financial plan. A secure investor is one who knows what his or her goals are, and who has taken action toward achieving them. An investor who is at peace is one who understands that meaningful time frames in the market are thirty years, not thirty days.



Tumultuous markets and fear-inducing economic and political catastrophes are part of everyday life. Don't let them derail your financial plan or cause you undue worry. As I like to say: "Let the dogs bark!" Keep one ear closed to the distractions, and one ear wide open for good, sound financial advice.

This little guy knows what I'm talking about!

James B. Twining, CFP



on a Personal note

Devin and Stephanie

She's finally here! Elodie Rae Wolf was born on June 27th at 3:37 am. She measured a whopping 20" and weighed in at 6 lbs 10 ounces. Steph is doing great, and we are just trying to do everything we can to get some sleep. Elodie took a little while to enter this world, but when she decided to come she came shooting out like a cannon. If this is a sign of things to come, we'll have watch out for this little firecracker. Stella and Graedon are quite taken with their little sister, and I feel sorry for whichever bully decides to pick on her on the playground!



Dave & Bonnie

Well...our summer started by our 12 year old daughter venturing out on what my Mother is calling her "Rite of Passage." I put her on an airplane in Seattle and she flew by herself all the way to Wichita, KS where my Sister picked her up. It was not an easy experience for her Daddy to watch her walk down that jetway. She has been having a ball so far and will be there a month. She is feeding the animals at the farm and taking swimming lessons at the city pool and staying very busy. We will pack up the boys and the dogs in the second week of July and drive down to pick her up and visit my family for a week. My Mom even bought her a new pair of Cowgirl Boots.



James (our youngest) has been begging me since February to go fishing. So, opening day we went out and we even hit a couple of fishing derbies so far. He's done pretty well already and I think he is finally coming to understand the whole patience concept.

Jamie & Jeanne

A few weeks ago we got together with some friends and went rafting on the middle fork of the Salmon River in Idaho. It was a five day trip, guided by [Idaho Wilderness Adventures](#). I can highly recommend them to you if you are in the mood for something different.



The guides did all the work for us; setting up and tearing down camp each day, hauling the gear and doing the cooking. We met a great group of people and had a great experience in the beautiful Frank Church Wilderness.



Nathan & Lisa

With Summer suddenly in full swing, I've decided it's time for some summertime activities. I recently joined the Bellingham Golf and Country Club here in town and (in addition to golf) we have been taking advantage of their outdoor pool. My daughter, Finley, absolutely loves being in the water and we try to get out whenever the sun is shining and we have a free moment. It's also a beautiful golf course and I just love being out there, especially when the weather is as nice as it has been these past few days.



My family also has a few trips on the horizon, as we'll be making our way out to Kalispell, Montana for a family reunion on my wife's side in July and then heading down to Oregon for a gathering with my side of the family. So I'm looking forward to a summer full of sun, swimming, golf, and seeing Walterskirchens, Hillsteds and Twinings all over the country.