



Look Back at 2013 and Forward to 2014



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What a year we had in 2013. We hope you can reflect on the year and as the Rose Parade theme was "Dreams will come true", we hope that happens for you in 2014 and beyond. As our tradition, we begin the New Year with our insights. By the way, we all missed where the market would end with our predictions last year. Lissa was the closest out of the crew, but we are happy for all of you that we had "growth" for our accounts. We wish you all a Happy New Year!

Favorite memory of 2013:

Wyatt: My camping trip to Kauai. Specifically, lying in the grass of our camp site at Koke'e State Park in the mountains, staring at the clouds in the beautiful, blue sky, and thinking that it was just a perfect moment.

Lissa: Spending time with my Grandmother and Dad this summer.

Rob: Skydiving with Hannah, Wyatt and Jeanie. It was a blast. Also spending time in Napa, California with Diane. Just the two of us and it was fantastic.

What are you looking forward to in 2014?

Wyatt: My road trip/camping trip to Banff Canada in August.

Lissa: A new puppy.

Rob: Graduations. One from college, one from high school and one from Junior High. It will be a very busy May, but it is so great to see each one of the children grow and achieve.

What will retirement look like for you?

Wyatt: Full of traveling, relaxing, and creative hobbies.

Lissa: Hopefully like many of our clients.... Time for travel, time with family and time for serving the Lord.

Rob: I am still on the college train. One graduating, one in college, one entering and one to be started in four years. I guess the good news is we only have one in college in four years. After that, I can think about retirement. That said, I don't see myself retiring as I love what I do and I enjoy working with all of our clients



What will the S&P 500 be by the end of 2014?

Wyatt: I think the S&P won't have as much growth as it did this year, but I feel like it will have a strong finish for 2014, maybe around 2,100.

Lissa: 2,000?

Rob: I don't know as it will be either up or down. What I do know is that wherever it is that our clients will be okay based on their budget and income needs.

Where do you plan to vacation in 2014?

Wyatt: Camping in Banff Canada with stops at Zion National Park in Utah and Flathead Lake in Montana along the way.

Lissa: Back to the Caribbean with the entire family, so excited!

Rob: This is still to be determined. There are many destinations, just trying to figure out all the moving parts in the family to figure it out. As a fall back, I can never get enough time in Lake Arrowhead.

If there was one person you wanted to talk to, who would it be and why?

Wyatt: Mel Brooks. He is a hilarious filmmaker and he would have so many old Hollywood stories and anecdotes that I would love to hear.

Rob: Augie Garrido. I recently read his book and I wish I had a coach like that when I was playing golf for Cal State Fullerton. His book is a great read with a lot of "nuggets" and I would highly recommend the read for everyone and particularly young athletes.