



### 3rd Quarter ~ 2013

I've been stalling on this letter, hoping to talk about the government shutdown and debt ceiling drama in the past tense. Guess that's just not going to happen. While we continue the wait for direction, here's a few financial planning do's and don'ts we can learn from the current quagmire.

**Don't panic:** Just because your government is struggling to make decisions doesn't mean your financial plan is falling apart. Good planning is flexible enough to sustain many a short-term nuisance without sacrificing any long term goals.

**Do reconsider your cash needs:** In spite of all the inflammatory rhetoric, the markets have been holding on to their gains of recent years. If you anticipate the need or want to spend some of your invested money in the next few years, now is the time to develop your exit strategy.

**Don't procrastinate:** Sadly, we are witnessing a case study of how putting off 'til tomorrow can lead to a dead end without any good options. Been meaning to attend to a financial planning task? Today sounds like the perfect day to take step one.

**Do call us for guidance:** You may be facing a decision or crossroad for the first and only time of your life; we have decades of experience and expertise just a phone call or email away. No need to go it alone.

Finally, be sure to let us know if you've experienced any personal changes that could impact your investment objectives. Questions, comments and pleasant conversation are always welcome. Call anytime.

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