

October 2016

My friend Ben is 76 years old and plays ice hockey. We skate together a couple times a week at the ice rinks in Danbury and Ridgefield. The first time I skated against Ben (he is on the 'dark' team) he hauled me down in front of the goalie. Looking up from the ice I loudly protested his mauling. His quick comeback was "hey, when you get to be my age I take every advantage I can to keep up with you young guys." I was 28 years old; Ben had just turned 51.

Over the years I have had too-numerous-to-count interactions with defenseman Ben on the ice as I attempted to help my team score goals and he did whatever it took to keep us from tallying a goal. He takes his hockey seriously and I have marveled at his enjoyment to just be out there skating. His passion to compete at a high level for so many years has been inspiring. While certainly foes on the ice, we are great pals off the ice (welcome to old man hockey). In our many off-ice conversations I asked about how he is able to remain in such great shape and continue skating when his hockey peers hung up their skates many years ago. His answer – "my long term plan has been to eat right, exercise regularly (both cardio and strength training) and not over-do it because I enjoy the camaraderie and joy when on the ice with my team."

When he turned 70 the guys gave him a nice party and celebrated that he now qualified to skate with the 70 and older team in the Olde Crabs Hockey Tournament. People asked if he was surprised that he was still playing ice hockey at 70 and he said "No, I always planned on playing this game into my 70s."

Ben had a plan. But his plan did not go smoothly. Over the years he has had broken bones, endured knee surgery, taken out many stiches and had both hips replaced. He may not be bionic like Steve Austin, The Six Million Dollar Man, but close to it!

He acknowledged these were painful setbacks..... but only temporary. He persevered, became friends with his ice packs, went through rehab (again and again), built up his strength and stamina and made it back on the ice. He loves the sport and the guys in the locker room which provide the motivation to get back each time.

What is your plan? What motivates you to endure through the challenges? Our clients define success in countless ways and I appreciate my ringside seat witnessing the amazing blessings they share with family and friends. Our clients babysit their grandchildren, enjoy boating, playing cards, kite surf in the ocean, volunteer in their community, play golf, walk, swim, paint, search for sea shells, write poetry, manage companies, donate to charity, travel, ride horses, read, ski, and so much more. These 'gifts' happen daily and I believe most of this occurred because our clients have a plan. Just like my friend Ben, we all hit bumps along the way. Our client plans run into external challenges like stock market turmoil, near-zero interest rates, inflation, political uncertainty, real estate devaluations and personal obstacles like health scares, extended unemployment, divorce and loss of loved ones. In spite of the obstacles, the goals still remained achievable and worthwhile objectives. These are all distractions, some that we can easily brush off while others leave a lasting imprint - the hip replacements and broken bones must be endured to achieve what is really important to you and your family.

It is not always easy to remain focused on the long term objective of keeping in the game. At Matson Financial Advisors we prefer to peer through the wide-angle lens of Financial Planning to see the whole you – how your financial life supports your personal passions and your family priorities.

We are here to help you remain laser focused on what is important to keep you on the ice for many years to come.

Enclosed is your current Asset Allocation Summary Report. Please review and call with any questions.

Michael Matson