It is hard to believe it has been almost five years since Charlie's passing. These anniversaries have a way of inviting reflection.

The headlines from August 11, 2021, remind me of the adage, "The more things change, the more they stay the same." The Dow Jones Industrial Average closed at a record high of 35,484.97 and the S&P 500 at 4,448.42[1]. Andrew Cuomo resigned. Oregon reinstated its indoor mask mandate. Messi left Barcelona for Paris. The world was navigating uncertainty, and we continue to do so.

As a mom, I have often told Madison that experiences provide life lessons (leading to a plea at age 14, "I don't want any more life lessons!"). Becoming a widow has brought myriad lessons, including how I view financial planning. It is far more than a Monte Carlo probability of financial success over an expected lifetime. At its best, it can help create a balance: living fully today while remaining fiscally responsible for the future and thoughtfully managing how we leave our estates and legacies.

Change is inevitable. Sometimes it is planned, thoughtful, and intentional. Other times, it simply smacks you in the face.

My objective as a financial advisor is to help eliminate, or at least mitigate, the financial consequences of change by gathering data, developing appropriate asset allocations, understanding individual risk tolerance, and managing liquidity. Planning requires making major assumptions, including life expectancy, inflation, rates of return, tax assumptions, and anticipated spending. I prefer to use conservative assumptions because sharing good news (*"Your plan has performed better than projected"*) is infinitely better than explaining why a plan has fallen short.

Despite geopolitical turmoil and Dramamine-worthy market volatility, long-term exposure to equities has created opportunities and led to conversations such as: "Retiring a little early may be feasible." "You have the resources to take that trip around the world." "Buy the car." These conversations remind me that financial planning is ultimately about supporting the life you want to live. The goal isn't simply to accumulate wealth, it is to create opportunities, choices, and experiences that matter.

Recently, a colleague who writes an internal daily blog for D.A. Davidson shared this reflection:

*The great **Charlie Cameron** had an exceptional career and largely built the Davidson presence in Oregon. He's no longer with us, but this Charlie quote gives you a hint about his buoyant character: "The best ability is availability. When you work with and for the best people in the business and you love what you do, showing up every day is a joy, but more than that, it is a privilege."*

I still have that handwritten quote pinned on my bulletin board.

My life lesson: Financial plans are important. So is remembering what the money is for.

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[1] Yahoo Finance. "Historical Data for Major U.S. Indices." August 11, 2021. https://finance.yahoo.com.