CONSERVATIVE
FINANCIAL SOLUTIONS

# Giving Thanks

As the end of the year draws near, and we are actively working on our 2017 business plan for Conservative Financial Solutions, I start thinking about how we began, where we are today including the financial environment we are living in, and then to our future. I must take a moment to pause, reflect on our business, and most importantly, give thanks.

When I started Conservative Financial Solutions, from the trunk of my car some 30 years ago, I had a vision to help retirees and pre-retirees successfully plan for the second half of their financial lives. Today, as I reflect on my career and the joy I have received in helping families achieve their dream of retirement; I must admit that I have seen a lot.

Looking back to January 1, 1985, the year I started in this business, the S&P 500 closed at a whopping 171.60. In comparison, as I write this article (October 24, 2016), the S&P 500 closed at 2,151.32. Yes, that is an increase of 1,153.68%.

I remember Black Monday, October 19, 1987, when the Dow Jones took the greatest one day dive in its history of 22.6%. I also recall, the rough waters of the dot-com bubble, which resulted in a bear market from 2000 to 2002. Most recently, the financial crisis from October 2007-March 2009 where the S&P 500 showed a loss of 56.4%! These are all moments that I will never forget, yet through all of these volatile financial times, it has been truly fascinating to see the financial growth of our clients and long-term investors.

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— *Roger Ford*

I am forever thankful for the opportunities I have had to work with our clients in helping them navigate through the waters of long-term financial investing these past 30 years. As I excitedly look forward to the next 30 years, I am very proud that two of my sons, Austin Ford and Spencer Ford, have joined Conservative Financial Solutions. They too share the same passion of helping our clients and future clients to obtain their financial dreams while reaping the true benefits of a long-term conservative financial plan.

Needless to say, I believe the waters will never stay calm, but I do know that staying the course of a long-term financial plan, and having a partner along the way, will always be part of our business plan. I am forever thankful for the opportunity to be that partner for our clients, and we look forward to continuing on the journey of helping others to reach their financial retirement goals.

http://www.nbcnews.com/id/37740147/ns/business-stocks_and_economy/t/historic-bear-markets/#.WA5j--grKM8

http://www.multpl.com/s-p-500-historical-prices/table/by-year

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