# Meeks Prosperity Planning, a member of D.A. Davidson & C o.

D.A. Davidson recently celebrated its 85th anniversary. Founded in 1935 in Great Falls, MT, D.A. Davidson now has offices in 26 different states and employs 1,400 people. As a means to differentiate practices within the firm, we use team names. In 2012, Tutti formed “The Skaar/Meeks Financial Group” by partnering with Ryan. After almost nine years of a successful partnership and a 28-year career, Tutti has transitioned within the team from financial advisor to client. And with that transition, we introduce our new team name: Meeks Prosperity Planning, a member of D.A. Davidson & Co. and our new location, 1101 East Main Street.

Although the name and office are new, please expect the same great service. As a team, our core beliefs prohibit us from offering any less. You see, our philosophy has always been universal, while our strategies will remain personal. Simply put: while each of your financial plans are highly personalized, we adhere to four core beliefs that will not waiver.

## 1. Our clients’ best interest comes first, always

We believe that a financial advisor should put the best interest of their clients first and always. As a CERTIFIED FINANCIAL PLANNER™ professional, Ryan has an obligation to make good on this code of conduct and personal belief.

## 2. Financial goals should drive investment decisions

We are financial planners first and foremost. This means that we choose investments based on financial goals, rather than allowing investments to dictate financial decisions.

## 3. Going the extra mile is standard

We do things that might not be “standard” for other wealth managers. We have accompanied clients at the Social Security office on multiple occasions, held investment meetings with young children and grandchildren just getting started, and we have dropped off meals following a hospital visit. We believe that this mindset, along with our always-there accessibility, can provide peace of mind to the people we serve.

## 4. Prosperity is the end goal

We believe that true prosperity is the confluence of wealth, health, and time. At Meeks Prosperity Planning, we work every day to help our clients align these three stars.

## General Planning Tips and Team Updates:

There are not many teams throughout D.A. Davidson that review more financial plans than us. In fact, last year Ryan ranked within the top 12 of the 760 professionals at D.A. Davidson for updating the most financial plans within the firm's MoneyGuidePro planning software. It is with this experience, we share the following:

## Don't Stress on the Small Purchases

Many personal finance writers will dive deep into the minutia as it relates to an individual's spending habits. Counting coffee shop lattes and saving pennies with each credit card swipe are popular recommendations. Although being mindful of your spending is important, unless you enjoy life at this level of detail, we do not advise living it. In reality, it is the bigger purchases in life (real estate, vehicles, education) that are the most impactful to your financial plan. Overextending yourself or incurring high interest payments (especially on depreciating items like cars), can significantly reduce your ability to save.

## Tutti's Retirement

It is with mixed emotions we announce that Tutti has officially retired as of March 31, 2021. Although our team will miss connecting with Tutti on a daily occurrence, we are very excited for Tutti and her husband, Gary, on their adventures ahead. As so many of you have asked, we have provided Tutti's mailing address and personal email below if you would like to extend your best wishes.

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# Meeks Family Weekends at Bridger Bowl

*Ryan and Brooks buddied up together at Bridger Bowl*

This winter, the Meeks family has been going to Bridger Bowl nearly every weekend finding fun, memories, and safe refuge from COVID-19. Ryan's daughter, Daphne (3), really picked up skiing this year. She quickly graduated from the bunny hill and is now flying down greens off the main chair lifts. With each weekend, her turning improves. Perhaps by the end of the season her skills will catch up to her confidence. Although only 1 ½ years old, Ryan's son, Brooks, refuses to be left out. He started the season in Ryan's child carrier intensely watching his sister. By February, Ryan had sought out the smallest pair of ski boots he could find. By March, Brooks was skiing and picked a very memorable day with extended family to make his first tracks. After Ryan had carried Brooks up a small incline, he pointed him straight down to his great-grandmother, who to this day remains a local ski legend in Steamboat Springs, Colorado. Despite the 80+ year age gap, the teamwork was successful as Brooks made it to his great-grandmother's embracing arms. Each were sporting the biggest smiles!

*Brooks and Daphne breaking for snacks with their great-grandmother*

On the work front, Ryan has been busy monitoring the markets and the accelerated economic changes the pandemic has brought. This year specifically, Ryan has embraced the idea of never letting the learning stop. Like a sponge, Ryan is trying to absorb everything. Cleaning dishes and personal workouts are always accompanied by financial planning or economic podcasts. Ryan also has been sharing content with colleagues, friends, and family, to encourage thoughtful conversations. Fortunately, Ryan's father (also a financial advisor) and brother (current leader of the Meeks Family Stock contest) are also very interested in these topics.


## Theresa and Her Bozeman Moves

Theresa, who recently moved from Billings, learned firsthand that moving offices is much easier than moving a household. Yet with persistence and many family hands, Theresa and her husband, Brian, are getting settled into their new Bozeman life. Both are excited to be closer to their children and have enjoyed resurrecting Sunday family dinners.

Thanks to proper planning and excitement among the branch, the office move was rather seamless. The change in locations being less than a quarter mile "up the hill" also helped. Our new Bozeman office is located at 1101 E. Main Street, Suite 301. Designed by Locati and built by Dick Anderson Construction, the new building is filled with modern upgrades, added meeting spaces, and spectacular views of Bridger Mountains to the North and Mt. Blackmore to the South. While Theresa has been scheduling most of the team's meetings via Zoom or the phone, the branch has safety measures in place to accommodate in-person client meetings. In the future, we look forward to showing you the new space.

In 1958, Ian B. Davidson joined his father, David Adams Davidson, in forming the financial planning firm you know as D.A. Davidson. Working with family is part of our company's history. It is also a valued practice that continues to be part of our firm's culture and future. You are all aware that Tutti had formed The Skaar/Meeks Financial Group with her nephew, Ryan. Theresa also has the unique opportunity of working with family as her son, Jase Foster, has been an intern at D.A. Davidson. After graduating from Montana State University this May, Jase will move to Seattle where he accepted the full-time role as a Financial Professional Apprentice. Jase has been a wonderful addition to the D.A. Davidson family and we congratulate him on recently passing his Series 7 licensing exam. We are hopeful his love for Montana will bring him back to Bozeman in the future.

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**MEEKS PROSPERITY PLANNING**

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